



Internship report on

**‘Mystery Shoppers Technique’ of AB Bank Limited:
A Hands-on Practice through the Operation Department, Motijheel Head
office Branch**

Submitted to
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Date of Submission: August 6, 2019

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Head office Branch.

Letter of transmittal

August 6, 2019

To

Sarker Rafij Ahmed Ratan

Assistant Professor

United International University

Sir,

I'm thrilled to put up the Internship report as a partial fulfillment of BBA application. I deliver pleasant effort to present this internship report on *Mystery Shoppers technique' of AB Bank Limited: A Hands-on Practice through the Operation Department, Motijheel Head office Branch* conforming to your guideline. I tried my exceptional to work earnestly to cowl all viewpoints with reference to the difficulty. Feasible creation is quite fundamental for introduction with this gift truth working field. I have taken in a legitimate statistic and understand on the essential assignment of the bank. via I confronted a few regulations to set up the document because of loss of composed statistics, time confinement and little gaining knowledge of approximately retaining cash segment, I have altogether thrilled in putting in place this temporary function document which has contributed fundamentally to my comprehension on the basics and significance down to my getting to know.

Anyways, if any need for explanation I am committing to give that explanation.

Obedient

Shovon Ahmmed

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BBA Program

School of Business and Economics

United International University

Acknowledgement

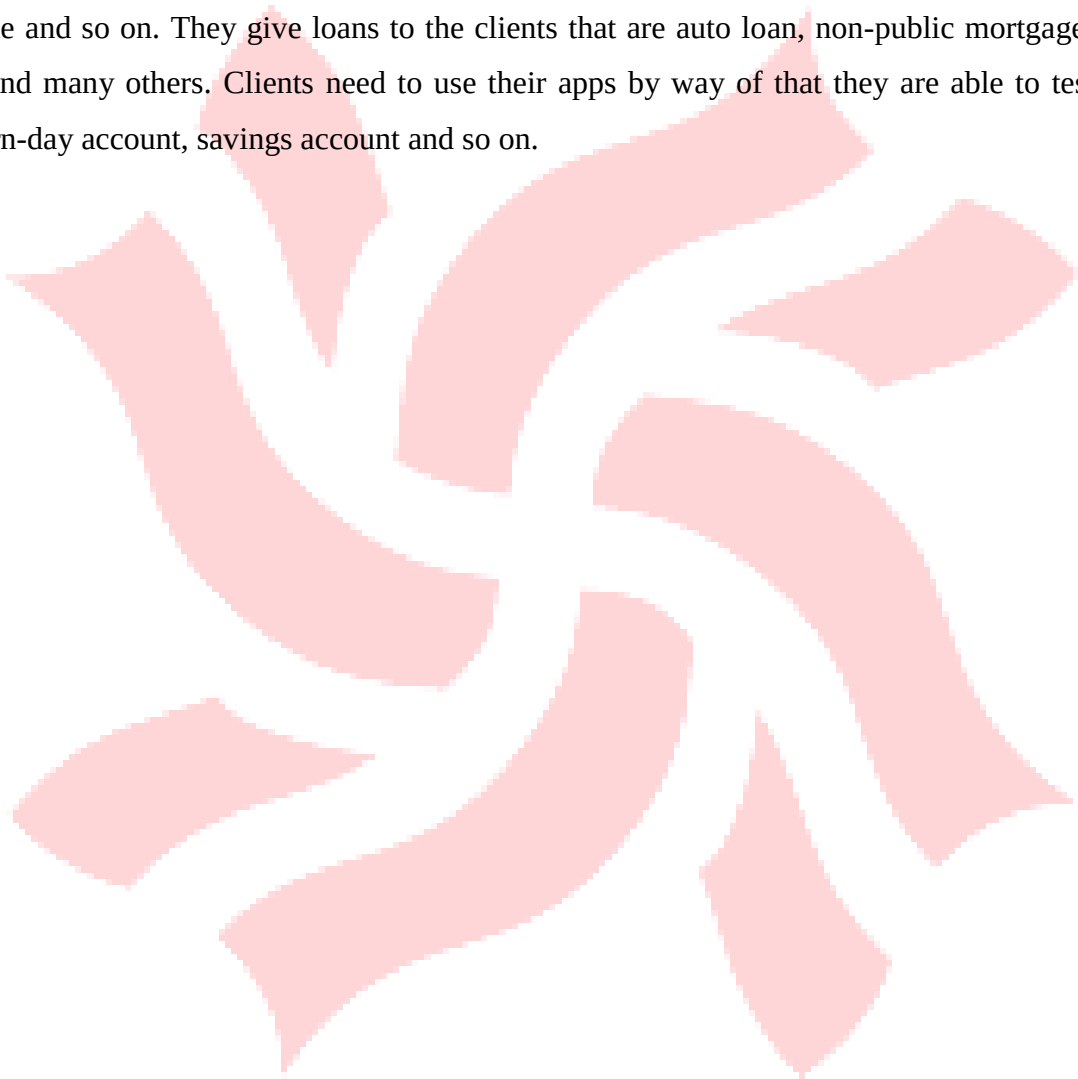
I would love to specific my sincere gratitude and appreciation to my teacher, Mr. Sarker Rafij Ahmed Ratan. It'd now not have been viable for me to finish this file without his help, exhortation and general supervision. His supervision in the course of the season of this internship period has been most inspiring for me. I am additionally indebted to Mr. Aminur Rahman (executive vice president), Operation dept. AB bank. Abdullah al Masud (PO AB bank), Quazi Ashfaur Rahman (senior officer). Without them it could not viable for me to match with those new work surroundings.



Executive Summary

Internship Program is one of the necessities for the students who are going to be graduated from the BBA Program of United International University. I got the opportunity to do my internship from host organization named 'AB financial institution restrained. AB bank has its prosperous past, glorious gift, potential future. The timing of my internship period turned into three months. Within the internship length I discovered about the diverse services supplied with the aid of the financial institution and the corporate culture of that organization. I've required via my manager to make a record on: ***Mystery Shoppers technique' of AB Bank: A hands-on practice via the Operation department, Motijheel Head office branch.*** So, throughout this time I learned that the way to run a workplace. So, at first all of us know that Bangladesh Bank is a principal bank controlling all different banks . ABBL is one of the first-generation private commercial bank in Bangladesh, was established in 1981 with a vision of becoming a pioneer banking institution of the country and contributes significantly to the growth of the national economy. To have a competitive edge over other superior customer services and upholding the compliances laid down by the authorities in all branches are pre- requisites. Keeping this view in mind, ABBL intends to perform a mystery shopping exercise to review branch customer services and compliance involving an external company since E-zone has significant experience and expertise as management consulting arm performing similar assignments in the same industry, AB Bank has awarded the assignment to E-Zone for conducting mystery shopping in AB Bank model branches located in Dhaka City. Banking region is an enormous part of economic sector that includes 6 kingdom-owned business banks, 39 domestic non-public business banks, 2 government-owned specialized banks, 9 foreign business banks. Banks have some guidelines and a few codes of ethics that they've to observe of their pursuit of profits. AB financial institution has a completely huge variety of offerings which are given to the customers which might be starting account which can be savings, contemporary, deposit and so forth. Then also debit or credit card, SME banking, mobile banking, loan, cash transaction etc. AB financial institution is the primary ever non-public bank in Bangladesh. AB financial institution is a main personal area financial institution in Bangladesh hooked up in 31 December 1981. This changed into the first joint mission private financial institution in Bangladesh. On 14 November 2007 Bangladesh financial institution authorized the name trade to AB financial institution from Arab Bangladesh

financial institution. This financial institution has nicely-installed imaginative and prescient, mission and objectives. They've 5 values. They comply with hierarchical organizational layout, which means their selections are taken by way of Chairman, managing director, deputy handling director, and many others. Then those orders must be accompanied by using others. Basically, they set a target that must be fulfilled by others. They deliver offerings to the clients that are establishing account, like financial savings, modern deposit, FDR, month-to-month deposit scheme and so on. They give loans to the clients that are auto loan, non-public mortgage home loan and many others. Clients need to use their apps by way of that they are able to test their modern-day account, savings account and so on.



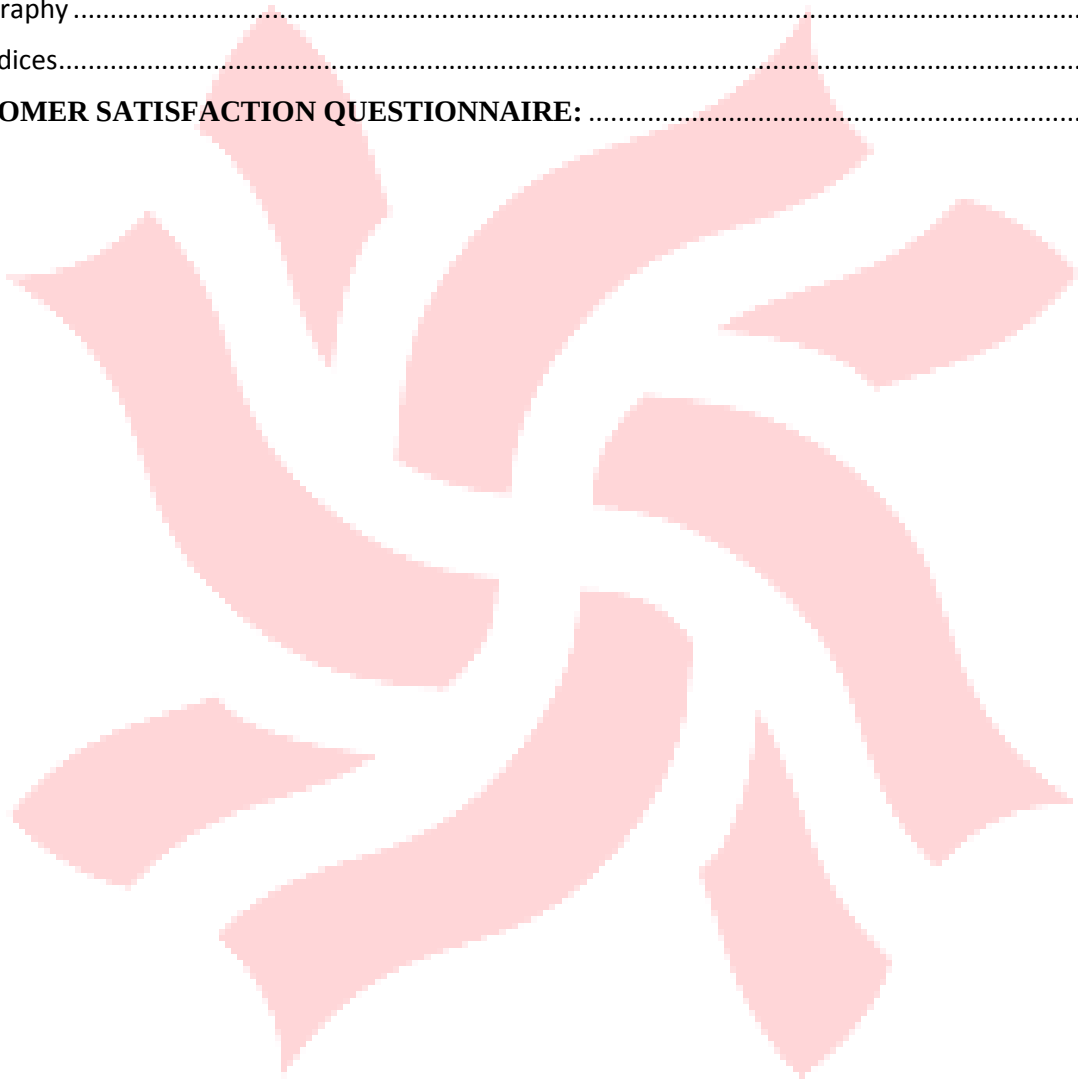
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Introduction

Mystery buying is a tool to degree, independently but covertly, quality of service reduced by means of the employees and as perceived by clients or to accumulate facts about products and services. The thriller purchaser's precise identification is usually not acknowledged by the establishment being evaluated. thriller shoppers perform precise duties along with buying a product, asking questions, registering court cases or behaving in a positive way after which provide specific reviews or feedback about their reviews. mystery purchasing survey has established to be a powerful tool in revealing level of provider excellent.

Background of AB Bank Limited

AB bank confined changed into set up on 31st December, 1981 added Bangladesh to its first personal quarter financial institution. AB financial institution commenced its powerful operation from 12th April, 1982 with the assignment to be the quality appearing bank of Bangladesh.

With an ambition to secure a great region because the main carrier company, developing lasting fee for its shoppers, shareholder, and personnel and in particular for the network it operates in, Arab Bangladesh has formulated a golden historical past and a resentful legacy that won't be imitated with the aid of many. Accomplishing masses of milestones and incorporating numerous adjustments over the past 37 years, AB has always been real to its preference of being the technology pushed revolutionary financial institution of Bangladesh. To excel this new technology of technological triumph, AB has successfully introduced internet banking, SMS banking, reducing facet ICT, state-of-artwork network answer, 24/7 ATM service and lots of other e-products.

AB has drastically widened its offerings during the last three a long time in each domestic and abroad. The bank opened its first actual department at Karwan Bazar on 12th April 1982 and now has a success footprint of a hundred and five branches which includes one overseas department in Mumbai, India and 270 plus ATMs unfold across the country. it has related 5 subsidiary businesses which include one Off-shore Banking Unit and Custodial services with its middle banking activities. The financial institution opened its consultant workplace at Yangon, Myanmar for extending its foreign operations.

AB bank Product & Services:

- Transactional account
 - Current Account
 - General saving accounts
 - Saving delight account
 - High value saving account
 - Senior saving accounts
 - Student saving account
 - School plan
 - College plan
 - RMG workers account
 - Basic saving account
- Term deposit account
 - General DPS account
 - Insurance baked DPS account
 - Fixed deposit account
 - Monthly interest paying FD account
 - Double money FD account
- Foreign Currency Account
 - FCY account
 - NFCD account
 - RFCD account
- Rates and charges
 - Schedule of charges

- Deposit rates
- Loan
 - Auto Loan
 - Personal Loan
 - Secured Facilities
 - Partial Secured Loan
 - Home Loan
- Others
 - Foreign exchange
 - Non-Funded Business
 - Medical File
 - Student File
 - Locker Services
- Card
 - Debit card
 - Visa Debit card
 - MasterCard Debit card
 - The Citymaxx American express card
 - Credit card
 - American Express card
 - Visa Platinum card
 - Visa Gold Local
 - Visa Gold Dual
 - Visa Classic Local
 - Visa Classic Dual
 - Credit Card Customer Service

- Cards FAQ
- American Express T&C

- Treasury
 - Overtime Deposits
 - Term Deposits
 - Foreign Exchange
 - Local Currency Spot & forward
 - Derivatives
- Wholesale Banking
 - Working Capital finance
 - Trade Finance
 - Short/mid-term finance
 - Project Finance
 - Islamic Finance
 - Structured Finance
 - Cash Management
 - Investment Banking
 - Rates & charges
 - Schedule of Charges
- SME Banking
 - AB SME Unsecured Loan
 - AB SME secured loan
 - AB Women Entrepreneur Loan
 - Nobagata
 - Trinamul
- Agent Banking
- Supply Chain Finance

- Islamic Banking
 - Mudaraba Current Account
 - Mudaraba Savings Account
 - Term Deposit
 - Monthly Deposit Scheme
 - Monthly benefit Scheme
 - Hajj Deposit Scheme
 - Personal Finance
 - Auto Finance
 - Mudaraba Home Finance
 - IISR:Profit Sharing Mechanism
 - Rates & Charges
 - Schedule of Charges
 - IB Investment rates
 - IB Deposit Rates
 - IB Historical Deposit Rates
- Digital Banking
 - Digital Banking Service
 - I-Banking
- American Express B2B Expense

CUSTOMER SERVICE

The Belief

A traditional definition of customer service extensively used has been supplied by means of Dr. Efraim Turban et al-upward push of activities designed to decorate the extent of consumer pride - this is the feeling that a service or product has a service or product has met the customer expectation, provided through the ACA organization reads as follows:

Every other definition supplied via the capability of an employer to constantly and constantly deliver the client what they cellist customer support is the capability of an employer to constantly and constantly exceed "customer support is the capacity of a need and want... incredible client the client's expectations".

Carrier is the whole variety of sports associated with the pleasing of wishes of customers earlier than, during and chasing and the use of products and services. Properly customer is service manner meeting purchaser expectancies. es glad customers, terrible customer service can result in misplaced income, as consumers would possibly take their business to a competitor.

Candy customer service helps to construct a bond with customers, main too long-term relationships. It advantages each stompers and the business alike. Clients gain because their wishes are met. The commercial enterprise advantages due to the fact pontified customers are in all likelihood to return again for greater services and stay with the financial institution. They may be also in all likelihood to advocate others.

Proper customer support is not without problems achieved. It takes time and calls for investment, a advantageous mind-set, and dedication to deliver a constant fashionable.

AB bank believes shying far from the assignment isn't always an alternative because in the fiercely aggressive and exceedingly regulated financial surroundings, ensuring a completely excessive satisfactory of provider to create glad clients is crucial to the fulfillment of our business and additionally for continuous growth and sustainability.

AB financial institution client constitution

We supply the first-rate priority on our client needs and through our limitless effort we guarantee the outstanding delight to our customers. Essential ethics and thoughts are to study in managing consumer Affairs.

Accountability

Employee in AB is supplied with a task Description which truly delineates his/her duties, reporting

as stages of empowerment to permit his/her performance with clean vision. All staff in AB financial institution are encouraged to offer services to their clients with a feel of urgency and dedication.

Transparency

AB Bank believes in and is committed to transparency in all its business activities. Information relating to all products and services provided by the Bank are available so available in notice boards across the bank's branch net the website of the Bank. These are also available in notice boards of the customers. Before firming up a relationship, all officials dealing are directly to ensure that the customers are made aware of and fully understand the term & services being offered /sought. Network in clear vie e Bank's customers are related to the pro is customers, and all activities officials dedicated to customer service.

Equity and Integrity

AB Bank is uncompromising with regard to honesty, integrity, loyalty, impartiality to its customer by those staff in the Bank dealing with customers must clearly display that value. The Bank office customer services must avoid actions which could be termed as conflict of interest.

Compliance

AB Bank's officials must comply with the Bank's relevant rules & regulations, policies and Bangla instructions while serving customers. The supervisors will be responsible for ensuring compliance members and Bangladesh Bank's compliance of their team.

Safety and Security

The safety and security standards of AB have to be followed at all offices which should ensure the security of the employees as well as the customers.

Privacy and Confidentiality

Privacy and confidentiality of the banking transactions of the customers have to be maintained at all times with exception such as disclosure under compulsion of law, public interest, bank's interest, customer's consent.

Customer support Excellence

To reap "customer service Excellence" the bank has put in vicinity the following business enterprise shape in keeping with the hints of Bangladesh financial institution 1. Head workplace imperative customer support & proceedings control cell (CCS & CMC) 2. Zonal office Zonal customer service & lawsuits control mobile (ZCS & CM 3. branch office C) department level customer support & proceedings control table (BLCS & CMD) the following dedicated service point is maintained centrally to facilitate customers obtaining service or looga complains through smartphone calls: N 24/7 help table @ 16207 For customer convenience AB bank offers a 24x7 hotline (16207) for e banking (net banking, ATM, credit score Card, Debit Card and many others.) related enquiry and court cases. maternity banking, SMS banking, customers may additionally bodily visit the branches to get entry to following committed provider factor

- **Customer offerings Officer (CSO)**

AB bank has committed services officers to provide collection of offerings designed to enhance the level of branch level. They are to create tremendous belief on the financial institution's merchandise.

- **SME assist table**

Small and Medium Sized corporations Bangladesh. "SME assist table" pro Zonal Focal humans have oversight. Customers establishments (SMEs) are plays critical role as engines of economic increase of help desk" offers SME Tenanting related statistics from devoted officers. Local. Oversight to make sure proper services and dealing with of queries and proceedings of SME.

- **Ladies' entrepreneurs devoted desk**

Toward participation within the financial quotation within the financial Inclusion projects of Bangladesh bank for girls entrepreneurs as nicely on the bank has installed girls Entrepreneurship devoted table (WEDD) in all its as women empowerment, the bank has hooked up ladies Entrepreneur with the Bangladesh bank's directives to assist the ladies entrepreneurs concerning SME financing.

- **Branches in keeping with the Bangladesh bank's from a unmarried factor of service assist table for physically Handicapped human beings**

Department has a nominated senior degree officer (nominated by the branch Operations manager) as the "Focal man or woman" to provide banking carrier to the bodily handicapped humans.

Department Managers and Operations Managers should ensure that the above committed carrier points are available of their respective branches to make sure carrier requirements.

Guiding concepts

Customers' expectancies

Clients nowadays are greater aware than ever in their rights, are informed of options available, and are turning into an increasing number of disturbing. Universally they assume admire, courtesy, quick service, and full and unambiguous disclosure of phrases & situations associated with provision of offerings. Customers assume their deposits to be safe and transactions to be errors unfastened.

AB bank's expectancies from its team of workers

To meet customer expectations, the financial institution personnel are predicted to:

- a) Observe the customer service coverage of the financial institution
- b) Make efforts to understand customers' needs and concerns

Consciously undertaking to decorate the exceptional of customer service to a stage beyond consumer expectancies

d) Intention to create loyalty to hold clients

Service Standards

To ensure efficiency in service within the bank in minimum amount of time

Telephone Calls

A warm, helpful, professional caller must be extended with professional and friendly voice on the phone can build customer loyalty. Common courtesies to tend whenever a call from a customer/prospective customer is received,

Greeting a customer over phone

i) For external calls received directly

- Salutation e.g. "Assalamu Alaikum/Good Morning"
- State AB Bank's name
- The receiver should give her/his name, e.g. "Mizan speaking"
- May I help you?"
- Example: "AB Bank. Good Morning. Mizan speaking, how may I help you?"

ii) For calls put through by the operator:

- State the Department name e.g. "Foreign Exchange Department"
- The receiver should give her/his name. e.g. "Mizan speaking"
- Offer assistance, e.g. "May I help you?"
- Example: "Foreign Exchange Department. Mizan speaking, May I help you?"/ "Foreign Exchange Department."

Listen and Note

- Courteously ask for the caller's name
- Take down important facts while the caller is talking
- Repeat and summarize customer's needs for confirmation and avoidance of doubt.
- If there is a need put the caller on hold, the receiver should excuse herself/himself and return to the call promptly
- Transfer a call only when necessary. Make a check as to who will be able to assist before transferring the call.
- End the call only when sure that the conversation has concluded.

Customers' Rights/Bankers' Obligations

AB bank recognizes customers' rights and duties of the bank

Disclosure of modern-day costs of hobby previous to signing the agreement with the consumers for each interest-bearing deposits and loans, the bank shall honestly reveal:

- The time period of the deposit or mortgage to the clients;
- The changes and outcomes of premature termination of a fixed is constant or variable: deductions are to be made: with required explanation
- The basis and frequency on which hobby bills or deductions are to
- Approach used to calculate interest of every product with required explanation
- coverall quantity of earnings that the clients shall acquire at the constant deposits
- Overall fee of credit score with cut up. The financial institution shall discusses B.

Disclosure of recent time table of fees, rate, fee and many others

For all fees and expenses to be levied on the time of providing services or on request the ices that the customer

- Agenda of charges, prices, commissions payable for the products or offerings that the has selected.
- Well-known charges and fees at all branches thru suitable display.
- Any extra fees or expenses that the customers must pay, inclusive of searching retrieve to be had past facts and so forth. e to pay, which includes looking costs to.

Observe of modifications to phrases and conditions

The financial institution shall make sure that customers are notified:

- Earlier before imposing any changes to the terms and situations, fees or char of services or relocation of premises of the financial institution (or as Bangladesh financial institution directives issue.
- Immediately of any modifications in interest prices regarding the services or products ns, fees or charges, discontinuation times issued from time to time.

Offerings/merchandise through exchange shipping Channels

Before offering any fee added carrier including, internet banking, SMS Banking, ATM services at must inform the clients of the phrases and conditions alongside the fees, applicable for each will take written consent from the authorized signatory(s) sing. ATM services and many others are the financial institution for each of these,

Guarantor

Previous to accepting a person performing as a guarantor, the financial institution shall in writing:

- Propose the individual of the quantum and nature of his or her capacity liabilities and a pair of) propose the person to searching for impartial criminal advice earlier than acting as a personal guarantor.

Branches may also show in distinguished locations

- Buying and promoting charges of overseas currencies.
- Monetary declaration, monetary performance indicators, and so on.
- Banking hours and vacation notices.
- Some other regulatory mandated notices clients' duties/Bankers'

Rights whilst dealing with customers

The bank may also inform clients of their obligations/banker

- To follow the banking norms, practices, purposeful regulations and many others.
- To abide by using the terms and conditions prescribed for every banking product and service.
- To convey their complaint to the financial institution in proper way or in prescribed form.
- To carry any adjustments of their deal with, contact numbers or any data associated big apple information related to KYC & TP.

Displaying contact information of the officials of customer service and criticism control cells

In order to make the co make the grievance lodgment simpler the Banks/Fis shall

- In seen areas in the branches the contact details of the officials of CCS & CMC, ZCS & CMC and BLCS & in visible regions in the branches the contra CMD to be displayed.
- The contact details which includes names, complete deal with, smartphone quantity, fax range, e mail cope with and so forth: of the officers of CCS & CMC and ZCS & CMC to be displayed in the financial institution's net-web sites.

Customer Awareness Program

Monetary frauds & forgeries, financial disaster, economic corruptions and customer harassment upward thrust within the us of a. As part of customer focus software, the bank shall carry out the sports financial scams, economic fraud are on the rise in the depend as stated beneath periodically:

- Submit or claim customer's alert and precautionary messages, hints and so on.on its products and services time to time thru brochures, leaflets and commercial in conversation channels on the subsequent subjects.
 - Consumer alert and precautionary message on widespread banking.
 - Consumer alert and precautionary message on net banking.
 - Consumer alert and precautionary message on mortgage and advances.
 - Client alert and precautionary message on neighborhood and overseas remittances and so forth.
- Arrange conferences, seminars, workshops and/or any non-formal packages periodically to deliver awareness to create messages and alert tips to the clients associated with financial institution's merchandise & offerings.
- Teach consumer-service-associated officials to beautify their performance, talent, knowledge, tact, method for extraordinary patron offerings.

Customers' Responsibilities

General Banking Issues

- **Read the terms and conditions of each product and services carefully-**

Customers should be advised to read and understand the terms and conditions of an agreement/contract for any loan or investment related product prior to signing any related documents.

- **Responsibilities of a guarantor**

The guarantors should be advised to read and understand the responsibilities and obligations before signing as a guarantor as Guarantors are legally bound to make repayment if the borrower fails to settle the loan.

- **Disclosure of financial information**

Customer should be cautioned not to disclose their financial information such as account number, credit card number, password and other personal particulars to third parties either via telephone, e-mail or any links in websites. They should be cautioned that their Debit/ATM or Credit Card should never be handed over to any third parties.

- **Transactions at ATM Booths**

Customer should be made aware not to allow third parties to make transaction customer, even to the persons like spouse, son or daughter, personal assistant etc.

- **Credit Card Transactions**

Customers should be advised to verify the amount deducted after each credit card transaction and to ensure the card remains within his/her view (when handing over to sales person at check-out customers). They should be advised to ensure that the card has been returned prior to leaving the merchant's premises.

- **Submission of Documents**

Customers should also be advised to be cautious while submitting photocopies of their ID document or passport to third parties.

- **Internet Banking Facilities**

Customer should be made aware not to be deceived in opening an internet account in order to win prizes or inheritance from an unknown party. These are usually scams.

- **Memory Cache Function**

Customers should also be made aware to make sure that they have logged-out properly from the computer after using the internet banking and clear the memory cache after completing the transactions.

Internet Banking Security Issues

Banks should make the Customers aware so that they do:

1. Not to share or give out own access ID, user name, passwords, or security challenge questions & answers.
2. Not use the same access ID, user name and password in all cases.
3. Create difficult or uncommon passwords that include letters and numbers and upper & lowercase letters combined.
4. Change password frequently.
5. Avoid using public computers to access internet banking.
6. Not provide any personal information to web sites that do not use encryption or other secure methods of protection.
7. Ensure that computer is equipped with up to date anti-virus software protection.

COMPLAINT MANAGEMENT

AB Bank is committed to the efficient and fair resolution of all feedback from the clients. The Bank acknowledges stavers' rights to complain when they feel dissatisfied in any way. Complaints provide the Bank with an opportunity to improve the quality of its products, services and processes. With this in mind all levels of staff will actively seek feedback during interactions with customers.

Customer Service & Complaints Management Cells

At the pinnacle workplace stage this mobile is known as relevant customer support & proceedings control cellular (CCS & CMC). it is constituted below the direct supervision of the President & dealing with Director and might be headed with the aid of DMD Operations. This cell could be devoted exclusively for handling the court cases & customer support-associated problems. The contributors of this cell could be senior stage bank staff and they'll be delegated with ok strength to settle the disputes with due diligence. below the significant customer support & proceedings control cell (CCS & CMC) there will be the local customer support & lawsuits control cell (RCS & CMC). the size of the RCS & CMC (the variety of guy-energy and the levels) will be decided with the aid of the regional Heads. underneath the nearby customer support & proceedings management cell (RCS & CMC) there will be department level customer support & lawsuits control table (BLCS & CMD). The number of employees might be determined by way of the department supervisor taking into account the number of clients as well as the wide variety of employees of the branch. inside the case of very restricted or brief man-power of the department, as a minimum one professional have to be deployed within the

BLCS & CMD. The Institutional body painting (constituted beneath direct supervision of President & coping with Director ds per Bangladesh bank tenet) is shown in diagram underneath:

Central Customer Service and Complaints Management Cell (CCS & CMC) DMD-OPS Head of CCS & CMC DESIGNATED OFFICER HO HR HO ICCD HOGBO FROM OPERATIONS Regional Customer Service and Complaint Management Cell (RCS & CMC) Regional Relationship Manager & Head of RCS & CMC FCD IN CHARGE RELATIONSHIP OFFICER Branch Customer Service and Complaint Management Cell (BCS & CMC) Branch Relationship Manager & Head of BCS & CMC Branch FD In Charge.

The capabilities of the crucial customer support & proceedings control cell (CCS & CMC)

The mobile shall, illustratively, play the subsequent policy related roles in growing the usual of customer service of the financial institution.

- Status quo of a few basic institutional method or moral is standards concerning internet of the customer service financial institution Issuance of necessary customer support-associated policy for preferred control of the branches.
- Components of Code of conduct for bank officials
- Formulation of carrier fashionable and consumer charter within the bank.
- Normal overview of the policy for revision and flow
- Promulgation of client consciousness program. Arrangement of quarterly assembly to study customer services, systematic deficiencies and take accurate complaints received, resolves measures thereon.
- The cellular shall publish a brief half of yearly record to the board stating the fame of complaints and terrific with recommendations for development of best carrier or products.

Functions of nearby customer service & lawsuits management Coll (RCS & CMC)

- To disseminate bank's customer support & lawsuits management coverage to all employees in the r ed with the complaints received immediately from customers and from department degree purchaser lawsuits management table (BLCS & CMD).
- To monitor the sports of the branch degree customer service & court cases control desk / personnel within the vicinity, ever customer service & management desk (BLCS & CMD).
- To preserve liaison with the CCS & CMC and reply to any query of that mobile.
- To hold a sign up of the court cases, received from customers directly or thru branch stage custom provider & proceedings management table (BLCS & CMD).
- To publish report month-to-month quarterly (by tenth of the subsequent month/quarter ended) to the CCS & CMC showing the reputation of proceedings obtained, in the prescribed format (Annexure-three).
- To set up a quarterly meeting (by fifteenth of the subsequent month of the sector ended) with BLCS & CMD personnel for discussing the progress and troubles of client services and lawsuits control at the department level.

Capabilities of department stage customer support & proceedings control desk (BLCS & CMD)

- Department level customer support & lawsuits control desk (BLCS & CMD) shall cope with all of the court cases without delay received from the customers both in written form (retrieved from whine container on the 2nd and 4th Sunday of the month) or over smartphone. it's going to additionally give affected person listening to to the ones clients who physically seem earlier than the desk with complaints.
- The BLCS & CMD shall also provide reply to the patron-provider-associated queries of the customers.
- The BLCS & CMD shall preserve separate registers to file the written and cellphone preserve separate registers LO Taco me written and telephonic lawsuits. Then it will take movement at the court cases obtained on precedence basis.
- The BLCS & CMD shall put together a month-to-month Quinney declaration of report in prescribed layout (Annexure-three) showing the range of lawsuits acquired, resolved and extremely good and plaints received, resolved and brilliant and send it to the RCS &CMC inside 5th of the subsequent month/the region ended (Annexure-3).
- The BLCS & CMD may additionally refer any complicated complaint to the RCS & CMC for BLCS & CMD will preserve correspondences with RCS & CMC for this cause criticism to the RCS & CMC for similarly idea or decision.

Grievance management

Safeguarding the interest of depositors and other customers is a essential requirement within the economic gadget. The financial institution-client dating is disrupted and complaints are raised when hobby of the customer is overlooked. Unresolved thru the media in the financial sys safeguarding the inter plaint management springing up the hobby of depositors an sank consumer dating is detected. Unresolved lawsuits me h the media can also damage the financial device if lawsuits are warding the interests of bank purchaser financial institution ought to have an powerful not unusual fic emphasis on resolving such com sports such as facilitating bitch system, root cause analysis of visitors and different clients in is disrupted and complaints we raised when pastimes of the customers are month emerge as the cause losses for the clients, at the financial institution. The guide of m wage the reputation of the Banks in the public eye and might bored urticate does a stints are not dealt with right away with right tactics. therefore, to be able to outs an client as well as fostering public self belief to the banking grievance control system for addressing compliers of the universe with such lawsuits faintly and expeditiously. The criticism management is a sequence of to the criticism lodgment, developing grievance recording system,

complaint decision sis of the proceedings raised and necessary policy system. these are Wust rated unique emphasis on under:

Grievance lodgment system

- AB financial institution allows the clients by using any to be had way (as an example, letter, smartphone email, web or in
- digital court cases lodgment the customers can also hotel to client opened an account or branches.
- AB financial institution shall accept assemble will have with no trouble positioned criticism packing containers for clients to file proceedings complaints lodgment gadget is available within the web portal of the financial institution. may additionally hotel their complaints at any department of the bank regardless the department at that's an account or department at which the consumer conducted a monetary hobby or transaction corridor receive lawsuits lodged by way of clients, or authorized representative of the customers.

Complaint Recording

- AB Bank will maintain Complaints registers (Annexure-2) and records of complaints received. The registers should include, but not be limited to the followings:
 1. Date of complaints received;
 2. Name and contact details of the complainants or authorized customer representatives;
 3. Brief description of the complaints;
 4. Name and designation of the official, handled the complaints;
 5. Resolution status; vi. Settlement date; b) Bank is required to retain the detailed records of handling and resolution of complaints.

Objective of the study

vast objective: To discover areas of improvement in carrier fine at AB bank and to make certain better service nice widespread with the aid of taking corrective motion.

precise objective: tracking service pleasant of a) Individual branches b) financial institution as an entire.

The main objective of the assignment is to identify the present state of service delivery/customer service offered by the 07 selected model branches in the capital city and locating the areas of improvement in service quality and take corrective measure(s) to ensure delivery of superior service to clients.

Detailed Objective of the Study

The detailed goals of the examiner are:

- to assess customers AB financial institution experience in regards to its services and products.
- To display the performance of front table officers (FDOs) in addition to Tellers based totally on sell attributes (a standard questionnaire/tick list format will be created)
- To identity stage of service popular, promptness and timing in distinct regions (FDOS, Tellers, activities, Queries and typical department wise)
- To become aware of the susceptible appearing areas and endorse development.
- to assess the level of provider quality
- To display the provider first-rate on a normal basis
- To have an early alarm device for any intervention that may be wanted
- To find out the know-how stages of the personnel about the bank's services and products and promptness in presenting offerings
- To discover the reasons at the back of mismatch of performance with the same old structure of the bank U to measure attitudinal and behavioral carrier level and promptness in presenting offerings.
- to evaluate satisfaction degree of the customers by watching them To degree office environment - cleanliness and renovation of office premises (each indoor and out of doors).

Methodology of Mystery Shopping

As guided via Bangladesh financial institution the management of AB bank has decided to have the provider first-rate of AB bank branches evaluated/rated by way of outside surveyor on a 1/2 yearly basis. The examiner may be carried out through using thriller client survey method via commentary with following key features:

- a) The thriller buyers will seem similar to a normal patron to advantage real customer revel in.
- b) S/he'll fill-up a shape to file his/her revel in without delay after leaving the bank.
- c) mystery shopper will ensure that his/her identification does no longer get discovered.
- d) One account may be opened in every department (may be finalized by means of the financial institution).
- e) Thriller consumers will attain a few services e.g. gather cheque e-book, ATM card, encase & deposit cheques etc.

- f) Mystery buyers will visit 'standard Banking 'branch for various queries and records.
- g) Thriller consumers will visit each branch to cowl all of the tellers and dating officers.
- h) Every teller/FDO may be visited times in line with round.
- i) Thriller buyers will be deployed through the management of the bank
- J) A whole interpretative record with graphs, charts and analyzed table/data can be submitted to Rank.

The study was conducted through administering on site mystery shopping to the respective branch locations.

- A professional with both local and international banking exposure was deployed to conduct the mystery shopping at branches.
- The mystery shopper acted as normal customer like others, visited the branches, a necessary information through query, discussion and on site observation in order to obtain real customer experience.

DATA ANALYSIS

As described in the scope of the study, the data collected was analyzed considering the following ten major categories such as: a) Branch Opening and closing, b) Safety and Security, c) Housekeeping, d) Dress and Attire, e) Work place tidiness, f) Branch Branding, g) Product knowledge and services, h) Meet and Greet, i) Customer area and 1) Customer Services. The major service categories were also divided into several sub- categories. Considering all the sub-categories falls under the major broad categories, each of the broad categories were then rated against a range between 1-10 where, 0=bad; 2=poor; 5= Fair; 8=good; and 10=excellent. By aggregating the score, the overall standing and standing of individual branches were determined and the results were then shown in percentages. The final corresponding grade after calculating the percentage of the scores has been marked as: 95& above = excellent; 80-94 = Good; 65-79= fair; <65 = poor.

GENERAL OBSERVATIONS

ABBL is one of the leading first generation private commercial bank in Bangladesh. With the surfacing of private banks in successive regimes ABBL might face competition or might no longer enjoy the market niche. Due to long presence in the market the Bank established a solid clientele basic. General banking service is one of the key aspects of banking though not the most

priority activity for many. During the data collection it was observed that there was not much rush of clients in the bank premises in the peak hours. It could mean that the officials were prompt and efficient in rendering the services and clients did not have to wait in the queue. It was also observed that only 50% of the counters for general banking were manned. It could be that staff were on leave or the visit at the bank was during the off-business hours. The tellers' job has always been monotonous. Needless to say, it was even worse during the manual banking days. None of the tellers were found to be greeting and smiling while providing service to the clients. In spite of dealing with lots of clients' tellers and all should always be pleasant and have a smile while delivering service to clients at all times. The tellers' job become difficult if three tellers have to work with one counting machine and the client has to wait for longer period in the counter. The customer areas in the branches were not found to be great if compared with the competitors in the market. It was observed that in some branch's plants were placed inside the premise for beautification or prom Mystery Shopping Report - ABBL branches these were found to be in a very poor condition meaning those promoting green business environment. But in some the sake of being there, In most of the branches had a destem condition meaning those standing there for standard) But in few branches the place was not satisfactory. This could designate place for having lunch (according to Bangladesh demoralization among staff. place was not satisfactory. This could be a source of Phone calls were made to all the 7 branches for product and service query) replies were received from all the branches except Kawran Bayar branch branches for product and service query. Satisfactory attended the calls in Kawran Bazar branch was found NOT to be customer centric branches except Kawran Bazar branch. The person is unwilling to provide general information. Few years back ABBL had changed its low a good move. It was observed that not all branches are in good shape for brands a changed its logo to build a new brand image which appears to be probably due to poor location and different interior. No Vision and Mission of the bank is design on or the bank is displayed anywhere in the branches whereas most of the good branded bank displays the same in their branches at visible places.

SCOPE OF THE ASSIGNMENT

07 model branches in Dhaka city have been selected for performing the mystery shopping exercise namely: Principal Branch, Dhanmondi Branch, Banani Branch, Uttara Branch, Kawran Bazar Branch, Motijheel Branch, Gulshan Branch. To conduct the mystery shopping the following scopes for the assignment were mutually agreed which basically covered two broader areas of (i) Branch Administration and (ii) Customer Service. As described below, two broad areas were further divided into a number of sub service areas to review the overall services in more details. Thus, the mystery shopper looked into each of the issues described during the observation and through collection of data and information from the respective branches.

BRANCH ADMINISTRATION	CUSTOMER SERVICES
1. Branch Opening and Closing Procedures	1. Meet and Greet
2. Branch Safety and Security	2. Product knowledge and Services
3. Branch Maintenance	3. Customer Area
4. Branch Branding	4. Customer Services
5. Employee Demeanor	
6. Workplace Tidiness	

OVERALL PERFORMANCE OF THE BRANCHES

Of the 10 categories only two got maximum score (100%) among the branches Branch opening and closing and Safety and security. This means all the branches of the banks have been maintaining the office opening business hour and closing time as required. The same is true for safety and security of the bank as well. All the branches have necessary security arrangements with dedicated guard (though unarmed), CCTV, fire exit doors and so on. The branches are located in rented premises. However, the Bank ensured all security arrangements were up to the standard per rules. Housekeeping, product knowledge and customer services categories were belonging to the same bracket as the scoring ranged from 85-90%. In a competitive market and w new banks in the horizon ABBL must take good care of these issues not only to real existing customers but also to remain competitive in the market. While product knowledge in general was found to be food among the officials some of them were found to be less confident in sharing the product details when asked by the mystery shopper. As a service industry player, the meet and greet category should not get 52 the score is below par. It's human nature that they like to be well treated at all times more as client if any competitor and a new bank get to know it, they might invest their time and energy to win a stake of ABBL's loyal clients. In some of the branches only the security guard welcomes the incoming customer with 'Salam'. Client has to ask the guard, if want to meet any official or a specific section in the branch. Other than two exceptions responding telephone calls were found to be less than acceptable. It was observed that in ABBL branches there were two casual days in the week when all staff are allowed to wear casual dress. But in some branches a number of officials were found not to be complying with the official dress code properly. Customer areas inside the branches and branch branding scored well below the standard in this area. In most of the branches the customer lounge or areas are not in great shape. The washrooms of some of the branches were poor in any standard and toilet paper

holders were found empty but toilet papers were kept in some other places. In contemporary business world poor branding is a damaging proposition. At least in two branches had very minimum branding activities observed. One of the primary reasons for less branding activity in the mentioned branches might be due to a limited space internally and externally.

STANDING OF THE BRANCHES

Mystery Shopping Report - ABBL Mystery shopper visited all se maximum of 100 points were to be attend by each of them Gulshan branch and Principal branches of the Banks as assigned. For analysis a March. The nearest competitor of them was Dhanmondi that scored 92. Banani and attained by each of the branches against ten categories. Banani and Uttara were the region of 80s while Karwan Bazar and Motheel scored in the 70s.

Kawran Bazar Branch scored less in categories (i) Dress and Attire, (ii) Meet and Greet, and (iii) Customer area. Many of the staffs in this branch were found to be more casual in maintaining dress code. In Meet and Greet category this branch also scored visibly lower in this category. And the customer area was also found not to be of a standard one. It was observed that the branch was located in one of the commercial hubs in Dhaka and might entertain huge number of client traffic and the staff in general used to become fatigue and the resultant effect was getting low score in these three categories.

Motijheel Branch scored lowest in- (i) Work place tidiness, and (ii) Customer area categories. The mystery shopper's observation revealed that in this branch the business premise was not at per compared to other branches of the Bank. Especially the staff lunch room was of very poor quality in terms of maintenance. The washrooms were also found to be in poor condition.

The State of Branches: Karwan Bazar Branch

The performance of Kawran Bazar branch was found to be weakest among the branches under study. In three categories this branch scored a five (i) dress and attire, (ii) meet and greet, and (iii) customer area. As a branch In a place like Kawran Bazar in Dhaka the customer area among other should have score more than they did. The mystery shopper found the staffs of this branch got an inclination to show very busy. They did not respond to phone calls properly to the clients and rarely got noticed once a Client entered in the bank premise. The score for Kawran Bazar branch was 75%, lowest among branches under study.

The State of Branches: Motijheel Branch

The score for Motijheel branch was 78% among the participating branches marginally beaten Kawran Bazar by 3% margin. The branch scored lowest in two categories including (i) customer

area and work place tidiness. In a crowded place like Motijheel it was never easy to keep the premise tidy along with customer area. In a competitive market the look of branch premise had always been an issue of consideration by the clients. A neat and clean customer area as well as the office spaces has to be refreshing for the clients of this age. The branch with its available resource could do a better job as the mystery shopper observed.

The state of Branches: Gulshan Branch

Last but not the least Gulshan Branch of ABBL had a scored par with that of the Principal Branch. Other than work place tidiness and branch branding Gulshan Branch got 100% in all other categories. If the office space of the branch was little bigger it was likely that the branch could score more in these two categories. Their meet and greet behavior is superlative compare to other branches. In a location like Gulshan, the branch branding could have been better for them though the structure of the building in many cases prohibited them to be proactive in branch branding as observed.

AREAS OF IMPROVEMENT

To be competitive in market and is enjoying the status of two generation older bank. ABBL must take into consideration of the following issues:

a) Smart office spaces

A bank is usually known to its clientele through branches. For banking needs the clients visit nearest branch of a bank s/he chooses to work with. A comfortable environment in branches not only attracts the clients but also retain them for a longer period. Many of the clients wish to see painting of local and international origin in the walls or waiting areas of a bank. Thus, ABBL should consider better branch premises across the country with-

- i) Green environment
- ii) Paintings/ art work
- iii) Comfortable customer lounge
- iv) Neat and clean premise and washrooms etc.

b) Warm welcome

Human being in any setting likes to be greeted warmly. The benefits of this warmth are much higher than the cost it incurs. This helps in bringing new clients and ensures binding them into a long-term relationship. Respond to phone calls with warmth and proper etiquettes. Clients entering the bank premise should be greeted keeping in to local custom and practices. AB bank must at all time keep the trust and confidence of their clients that bank have earned and that clients expect of them. We must all remember that ***Courtesy cost nothing.***

Branch Name	Principal Branch
Service Indicator/s	Observations and Areas of Improvements
Branch opening and closing	➤ Branch opens and closes on time ➤ This trend should be encouraged and continued
Safety and security	➤ Safety and security in this branch is alright at the moment
Housekeeping	➤ Housekeeping in this is very good so far. ➤ The practice should be continued and deterioration should not be tolerated.
Dress and Attire	➤ The staff in this branch maintains dress code of the bank. ➤ This should be appreciated officially and encouraged to maintain this.
Work place tidiness	➤ The work place in this branch is alright. ➤ Yet there is room for improvements.
Branch branding	➤ Branch branding is little than perfect in this branch. ➤ Branding activities should be enhanced to increase the client base Of the Bank.
Product knowledge and service	➤ The branch staffs are well aware of the product knowledge and services. ➤ However, they need training on corporate culture to remain competitive in business.
Meet and greet	➤ The branch is lagging behind in this indicator. ➤ The staffs need to go through the business etiquette training sooner.

Customer area	➤ The customer area in this branch was found in good shape. ➤ Compared to other competitors there is scope for improvement as well.
Customer service	➤ There is no complaint about the State of customer service of this branch. ➤ This trend should be continued and encouraged by the authorities.

c) **Branch Branding**

ABBL is a brand in the bank sector for years. With mushrooming of private commercial banks in Bangladesh ABBL has to do little more to keep pace with changes in the market. Everybody knows that Bangladesh is not a nascent market for banking neither high potential one as of now. In such a volatile situation ABBL needs to do more in branding especially branding of the branches. Obviously branding alone cannot ensure a bank or any other commercial venture continuously grow bigger. But not keeping pace in this competitive market would do no good either. Not only branches be located in prime locations be it a commercial or residential area there is always need to have enough spaces for holding the branding materials.

As a part of branding, banks vision and mission should be displayed at the customer area and also in back office. This would ensure increase of customers' loyalty and remind employees to provide their prompt and efficient services.

d) **Dress and Attire**

It's always nice to talk and work with persons smartly dressed and with pleasant personality. This builds confidence in the mind of the customer and leaves the customer with a lasting good impression. Officials not properly attired and presentable does not give a good image of the bank. Good attired individuals always keep a person fresh and in good mood. People in good mood always deliver the best. Thus, the Bank should ensure that staffs follow and maintain the dress code of the bank.

e) **Provide the best tools to fight with**

The tellers similar to the front office staff are the frontal ambassadors of the bank. Teller's job is monotonous. In order to keep tellers in high spirit and times, they should be properly equipped with all necessary tools to perform their job with a smile. Cash counting machines in good working condition and sufficient in numbers should always be made available. Bank at the same time try to have fresh notes in the branch vaults to meet the demand of the clients.

f) **Need for training**

Refreshers training on customer service and business etiquette should be conducted regularly for all from office staffs including tellers.

Details Observations and Areas of Improvements in Branches

Branch Name	Dhanmondi Branch
Service Indicator/s	Observations and Areas of Improvements
Branch opening and closing	➤ Branch opens and closes on time ➤ This trend should be encouraged and continued
Safety and security	➤ This branch was found to comply with the rules to maintain safety and security. ➤ Management may think of introducing modern communication technology.
Housekeeping	➤ So far so good as od now. ➤ Should be encouraged to continue this.
Dress and Attire	➤ The stuff in this branch maintains dress code of the bank. ➤ This should be appreciated officially and encouraged to maintain this.
Work place tidiness	➤ The work place in this branch is alright.
Branch branding	➤ Branch branding in commendable in giver context. ➤ The Management may think of improving branding a little more in future.
Product knowledge and service	➤ The staffs were found either lacking knowledge on products or very casual with clients in making them understand about products and service. ➤ Immediate attention is required in this regards.
Meet and greet	➤ The staffs were found to be courteous and welcoming.

	➤ This should be retained and improve further.
Customer area	➤ Customer area inside the branch looked alright. ➤ Room more improvements remains.
Customer service	➤ Staffs lacked professionalism. ➤ This is more an issue of attitude. Employees needs to go through refreshers count on corporate culture & customer service training.

Branch Name	BANANI BRANCH
Service Indicator/s	Observations and Areas of Improvements
Branch opening and closing	➤ The branch Is in compliance with this Indicator. ➤ Should be continued and encouraged
Safety and security	➤ Safety and security is alright. ➤ Better security measures and introduction of modern ICT technology an option.
Housekeeping	➤ This is good but not great ➤ Need improvement coupled with plants and paintings.
Dress and Attire	➤ Staffs were not in great mood of maintaining the Bank dress code. ➤ Attention must be given on this as competitors are well ahead in this regard.
Work place tidiness	➤ Banani branch is not that great in work place tidiness. ➤ Better interior decoration is an option here.

Branch branding	➤ Branch branding is relatively poor in this branch. ➤ Attention on branding is a priority this branch.
Product knowledge and service	➤ This staffs were found to be less confident in demonstrating product knowledge and services available in the branch. A better orientation on product knowledge and its demonstration is required.
Meet and greet	➤ Staffs were found casual in greeting incoming clients. ➤ They should be made proactive and meeting and greeting clients in the branch.
Customer area	➤ Customer area should be in a shape that is pleasing to the clients coming for services. The branch is less than able to offer this.
Customer service	➤ As one of the oldest bank the staffs were found to feel everything guaranteed for them. ➤ Improvement in customer service is a priority in having a competitive edge in the market.

Branch Name	UTTARA BRANCH
Service Indicator/s	Observations and Areas of Improvements
Branch opening and closing	➤ Far better than any other indicators of this branch ➤ Need to be maintained like this
Safety and security	➤ This indicator across the branches visited were alright, so as this branch ➤ Continued improvement should be attempted
Housekeeping	➤ Not well compared to competitors in the market ➤ Attention from authorizes is required

Dress and Attire	➤ Found to be less than ideal in this branch ➤ Enforcement of dress code is required
Work place tidiness	➤ Good but not great ➤ A better location with more places should be considered
Branch branding	➤ Very ordinary in this branch ➤ Serious consideration is required for branding activities to be in place
Product knowledge and service	➤ Staffs more often found to asking other staff to satisfy the queries from the clients. ➤ Staffs should go through a training regime on the Bank's products and services
Meet and greet	➤ This branch lagging behind in this indicator as well. ➤ The management in the branch should take better care of its clients
Customer area	➤ Customer area is neat and clean and lack space ➤ This needs serious attention of authorities
Customer service	➤ Customer service in general was less than up to the mark in this branch. ➤ The staffs need training in customer service.

Branch Name	KARWAN BAZAR BRANCH
Service Indicator/s	Observations and Areas of Improvements
Branch opening and closing	➤ This branch has been doing alright against this indicator. ➤ Need to keep this continued.
Safety and security	➤ Safety and security is commendable. ➤ Considering the location, presence of armed guards during business hour is an option.
Housekeeping	➤ This is not in great shape in this branch. ➤ As a branch in one of the business hub, the housekeeping should be better.
Dress and Attire	➤ This is an area of concern in this branch as this generates bad impression

	among the clients on the Bank. ➤ Regular vigilance by top management to enforce dress code should be on the card.
Work place tidiness	➤ A better work place is motivating factor for delivering better service which was not the case in this branch. This needs to be improved to maintain a standard in customer service.
Branch branding	➤ Branding in this branch is also not an excellent is shape. ➤ Better branding ideas need to be incorporated in this branch as well.
Product knowledge and service	➤ The staffs were found to be casual in sharing product ideas and service to the clients. They were found always in a hurry.
Meet and greet	➤ This is very poor in this branch. Meet and greet is poor, the staffs were found to be reluctant in attending phone calls. ➤ The staffs need to go through behavior change, communication & customer service training Immediately.
Customer area	➤ The customer area of this branch was found well below the standard of a private commercial bank. ➤ Change of interior is an imperative for this branch.
Customer service	➤ With all limitations customer service was found relatively better. ➤ To remain competitive customer service needs to be improved .

Branch Name	MOTIJHEEL BRANCH
Service Indicator/s	Observations and Areas of Improvements

Branch opening and closing	➤ In terms of this indicator the branch was found totally in compliance ➤ This should be maintained
Safety and security	➤ Safety and security like other branches were found to be in place and in good condition ➤ This needs to be maintained and encouraged
Housekeeping	➤ This was found good but not great in an area like Motijheel. ➤ The management should extend their effort in maintaining their housekeeping
Dress and Attire	➤ The staff were found to be less than maintaining the dress code of the bank ➤ The management of the branch needs to be more careful in enforcing dress code
Work place tidiness	➤ A dustbin has been placed the entrance of the branch which negative impression or the customers. This seriously demonstrates negligence on part of the management and creating a bad impression among clients If the branch management is not capable or removing the dustbin. they should ask for help from the head office to take up the matter with city municipality authority.
Branch branding	➤ Branding was also not in great shape. ➤ An all-encompassing branding policy should be devised by the Bank so that branches can follow the brand rules accordingly.
Product knowledge and service	➤ This is one of the key to retail banking. The staffs were found not to be in great mood to express these in details. ➤ The staffs need to go through rigorous training in corporate culture and business development.
Meet and greet	➤ The staffs were found to little careless about the clients getting into the branch. They receive phone calls but rarely satisfy customer needs rather ask them to go to the branch.
Customer area	➤ Perhaps one of the busiest among the branches in terms of client traffic. But the

	customer area is not that customer friendly A little effort on part of the branch could improve this area.
Customer service	➤ Customer service is good but not superlative one might expect from a first. generation bank. ➤ A lot of new staffs are not oriented to ABBL ethos and needs to receive training on corporate culture and business etiquette

Branch Name	GULSHAN BRANCH
Service Indicator/s	Observations and Areas of Improvements
Branch opening and closing	➤ In terms of office timing this branch is doing alright. ➤ This needs to be maintained.
Safety and security	➤ This was also found to be maintaining in good terms. ➤ The Bank might think to make it better by introducing modern ICT for safety and security
Housekeeping	➤ This was also found to be perfect this branch. ➤ Need to be maintained this trend.
Dress and Attire	➤ Very good that staffs in this branch have been maintaining the dress code in this branch. ➤ Other branches may be given Gulshan example of maintaining the dress code

Work place tidiness	➤ With all good attribute this branch lagging behind in this indicator ➤ A better interior decoration in this branch may make better
Branch branding	➤ Branch branding was also little less than expected in Gulshan. ➤ The type of building may cause branding little less visible in branding focused interior may solve this issue.
Product knowledge and service	➤ This branch was perfectly performing in this indicator. ➤ Needs to maintain this standard.
Meet and greet	➤ This branch lagging behind in this indicator as well. ➤ The management in the branch should take better care of its clients
Customer area	➤ This branch was perfectly performing in this indicator. ➤ Needs to maintain this standard.
Customer service	➤ This branch was perfectly performing in this indicator. ➤ Needs to maintain this standard.

Conclusion

Presently multi day Banking organizations are one of most major parts of an economy. Presently banks outfit different contributions for singular, restrictive firms, bunches notwithstanding for development criteria. As an association AB bank has earned the ubiquity of best Banking administration in Bangladesh. The association is an entire with additional organized as opposed to some other money related association running neighborhood or outside in Bangladesh. With the great affirmed and talented human as set, the AB Bank takes favorable position of any risk in the Banking division. It is pioneer in presenting numerous new monetary items like American Express Credit Card, Special budgetary establishment Account and administrations in the managing an account area of our nation. In this entry level position paper, I want to demonstrate the similar situation between recorded banks in Bangladesh with the AB bank ltd. The budgetary articulations are the significant components to look at the situation of these banks that lead the title recognize of this temporary position paper which is

“Service processing and range of services in a commercial bank: A case study on AB bank limited”.

After all analysis, we can say that comparatively AB bank’s performance was higher in

Some sectors than listed bank from the year 2016-2017. In deposits aspect listed banks Performances have been higher than AB bank.

Recommendation

To be competitive in the market and enjoying the status two generation older bank, ABBL must pay attention and take immediate steps on the following issues

- Considering the competitive market, smart offices may be ensured through better utilization of available space.
- Dress and attire of the staffs should be more polished and are Stalls should be more polished and dress code should be maintained religiously particularly for Kawran Bazar branch
- The branches should be neater and cleaner. Motijheel should be neater and cleaner, Motijheel branch in particular should look into this indicator seriously
- Visibility of the branches should be looked with great importance. should improve its branch branding.
- Meet and greet for all level of customers should be prompt Kawran Bazar branch should improve the indicator seriously.
- Management of customer area is another area of serious improve area is another area of serious improvement for both Kawran Bazar and Motijheel branches.
- Tellers of all the branches do not greet and serve customers with smile. This is one of the most important area of improvement. Therefore, the employees doing monotonous job particularly in teller section need more motivational and customer care training.
- Refreshers training on customer service and business etiquette should be conducted regularly for all, starting from office staffs including tellers especially.
- As a part of branding, banks vision and mission should be displayed at the customer area and in back office. This would ensure increase of customers loyalty and continuously remind employees to provide prompt and efficient services at all times.

Bibliography

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Appendices

Score Card of the Staff

1. Score Card: FDO

	GREETING SKILL	Yes	No	N/A
1.1	Acknowledged presence immediately	3	0	X
1.2	Greeted with Salam/Good morning/ Good Evening	3	0	X
1.3	Properly addressed by Sir or 'Mam' or "Bhiaya" or "Apa"	3	0	X
1.4	Maintained proper eye contact	5	0	X
1.5	Maintained a smiling face	5	0	X
1.6	Offered customer a seat (if seat is available)	3	0	N/A
1.7	The staff introduced him/her before meeting	3	0	X
	SPEAKING SKILL	Yes	No	N/A
2.1	Voice was sufficiently loud and clear	5	0	X
2.2	Avoided use of slang, phrases common to geographical areas	3	0	X
2.3	Conversation speed was comfortable for the customer	3	0	X
2.4	Able to clearly explain without the use of uncommon technical terms	3	0	X
	LISTENING SKILL	Yes	No	N/A
3.1	Did not repeat the same question multiple times	3	0	X
3.2	Did not interrupt before listening as to what service is required	3	0	X
3.3	Paid full attention during listening	3	0	X
	POLITENESS & COURTESY	Yes	No	N/A
4.1	Apologized and expressed the reason if any phone call is required to be made or received	5	0	N/A
4.2	Did not eat, drink/display food in front of the customer	3	0	X

4.3	Did not leave seat unnecessarily for long periods	3	0	X
4.4	Was not engaged in prolonged conversations with others unnecessarily	5	0	X
4.5	Handling dispute in positive manner	3	0	N/A
4.6	Managed distractions or interruptions capably	3	0	N/A
	ATTIRE & SELF ORGANIZATION	Yes	No	N/A
5.1	Members of staff were neatly dressed in professional attire	5	0	N/A
5.2	The officer put an AB Bank tie	3	0	N/A
5.3	Kept desk and resources organized	3	0	X
	PRODUCT & SERVICE FOCUS & PROMPTNESS	Yes	No	N/A
6.1	Provided the right answer/information	5	0	X
6.2	Solve query within reasonable time	5	0	X
6.3	Delivered service without any mistake	5	0	X
6.4	Adequate knowledge of surveyed product or service	5	0	X
6.5	Apologized for inconveniences or mistakes	3	0	N/A
6.6	The staff offered a solution & told how the solution would satisfy a customer's need	5	0	X
6.7	The staff was confident in handling your	5	0	X
6.8	After the discussion, the staff asked "Anything else I can help with/ The staff checked if everything had been addressed"	3	0	X
6.9	Staff delivered his/her contact details/Business Card (when requested) to communicate with you next time	3	0	X
	CONVERSATION CLOSING SKILL	Yes	No	N/A
7.1	Said thanks after providing service	5	0	X
7.2	Invited customer to return	5	0	X
7.3	Maintained a smiling face at the end of service delivery	3	0	X

2. Score Card: CO

	GREETING SKILL	Yes	No	N/A
1.1	Acknowledged presence immediately	5	0	X
1.2	Maintained proper eye contact	3	0	X
1.3	Maintained a smiling face	5	0	X
	SPEAKING SKILL	Yes	No	N/A
2.1	Voice was loud and clear	3	0	N/R
2.2	Avoiding slang or local phrases	3	0	N/R
2.3	Conversation speed was comfortable for the customer	3	0	N/R
	LISTENING SKILL	Yes	No	N/A
3.1	Listened to the service requirement without any interruption/disrupting	3	0	N/A
3.2	Paid full attention during listening	3	0	N/A
	POLITENESS & COURTESY	Yes	No	N/A
4.1	Apologized and expressed the reason if any phone call is required to be made or received	3	0	N/A
4.2	Did not eat, drink/display food in front of the customer	3	0	X
4.3	Did not leave seat unnecessarily for long periods	5	0	X
4.4	Was not engaged in prolonged conversations with others unnecessarily	3	0	X
4.5	Handling dispute in positive manner	3	0	N/A
	ATTIRE & SELF ORGANIZATION	Yes	No	N/A
5.1	Members of staff were neatly dressed in professional attire	5	0	N/A
5.2	The officer put an AB Bank tie	3	0	N/A
5.3	Kept desk and resources organized	3	0	X
	PRODUCT & SERVICE FOCUS & PROMPTNESS	Yes	No	N/A
6.1	Transaction was conducted in a reasonable time	5	0	X
6.2	Delivered service without any mistake	3	0	X

	CONVERSATION CLOSING SKILL	Yes	No	N/A
7.1	Said thanks after providing service	3	0	X
7.2	Maintained a smiling face at the end of service delivery	5	0	X

3. Score Card: BO

	BRANCH OBSERVATION	Yes	No	N/A
01	External premises were clean	5	0	X
02	Branch was organized	5	0	X
03	Branch was well decorated	5	0	X
04	Temperature inside the branch was comfortable (if ac available)	3	0	N/A
05	Washroom was clean and dry	5	0	N/A
06	Tissue paper was available in the washroom	3	0	N/A
07	Towel was available in the washroom	3	0	N/A
08	Rate board was switched on	3	0	N/A
09	Security guard opened/closed the door for the customer	3	0	X
10	Security Guard/staff guided the customer	3	0	N/A
11	Security Guard was wearing clean uniform and boots	3	0	X
12	Glass door, partitions, floor, carpeting and furniture were clean	3	0	X
13	Adequate lighting inside the branch	5	0	X
14	Staff's noise level was minimal	5	0	X
15	No bad smell inside the branch	3	0	X
16	Entrance door was kept obstruction free so that everyone can enter and exit easily	3	0	X
17	Chairs and sofas were clean and comfortable	3	0	X
18	Members of staff proactively managed the queue	3	0	X
19	Deposit and bill payment form were available.	3	0	X

20	No unusual item was present at the customer visible area	3	0	N/A
21	Wastepaper bins were relatively clear	3	0	N/A
22	Posters and leaflets were visible and pristine	3	0	N/A
23	Signage was clean and perfect order	3	0	N/A
24	Ringling phones were promptly answered	3	0	N/A
25	Complaint box was at the Customer visible area	3	0	N/A

CUSTOMER SATISFACTION QUESTIONNAIRE:

We wish to know how we can improve the level of service you currently receive and, therefore, would appreciate your response to the following questions. All information provided will be treated with highest level of Confidentiality.

1. The branch staff have the required skills and knowledge about the service that was provided to you:

Excellent	
Very Good	
Good	
Average	
Below Average	

2. The branch staff are friendly:

Excellent	
Very Good	
Good	
Average	
Below Average	

3. How do you rate promptness of service?

Excellent	
Very Good	
Good	
Average	
Below Average	

4. Please grade the Amenities, Ambiance and Branding of the branch:

Excellent	
Very Good	
Good	
Average	
Below Average	

5. Overall, How satisfied are you?

Excellent	
Very Good	
Good	
Average	
Below Average	

Comments (If any):

Name of the Customer:

Account Number: