

Queue Management System OF City Bank PLC



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This report is submitted to the School of Business and Economics, United International University, as a partial requirement for the fulfillment of the Bachelor of Business Administration degree.

Queue Management System OF City Bank PLC

Submitted to

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Registration Trimester: August 2024

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School of Business and Economics
United International University

Date of submission: April 15, 2025

Letter of Transmittal

5th February 2025

Mimnun Sultana

Assistant Professor

School of Business & Economics

United International University

Subject: Submission of Internship Report

Dear Madam,

It is my great pleasure that I am going to submit the report on “Queue Management System of City Bank PLC.” I have tried my best to follow the guidelines you had prescribed for me to create my internship report. I believe the information I have collected is the most important and necessary to know for me, the “Queue Management System of City Bank PLC”. I enjoyed a lot the challenges of preparing the report a lot because it allowed me to increase my understanding of the Content Queue Management System.

I am thankful to you for your guidance during the preparation of this report. I will be so grateful to you if you accept the report, and all of your support in this regard will be highly appreciated.

Sincerely,

Dipto

MD. Monowar Hossain Dipto

ID: 111202087

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Declaration of the Student

I, the undersigned, hereby attest that this project report is a result of my independent research and work in partial fulfillment of the course requirements. I further certify that the work given here is unique and completed under the supervision of Assistant Professor Mimnun Sultana.

I hereby declare further that this report has not been submitted to any other university, institution, or organization for purposes of earning any degree, diploma, or certificate. Any work incorporated from the contributions of any other person into this report was properly cited through academic standards for references and sources.

I hereby attest that this report is in conformance with the ethical and academic guidelines set by the university and reflects my honest learning and analysis efforts.

Dipto

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School of Business and Economics,

United International University

Corporate Evidence



City Bank PLC
Head Office: City Bank Center, 28, Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh

Human Resource Division
REF: CB/HO/HR/2025/327

July 20, 2025

To Whom It May Concern

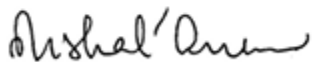
We would like to inform you that **Mr. MD. Monowar Hossain Dipto** of United International University has successfully completed his internship program at our organization starting from August 01, 2024 to October 31, 2024. He worked in our Jamuna Future Park Branch under Retail Banking Division.

MD. Monowar Hossain Dipto efficiently contributed to his assigned work and was found to be hard working, keen learner and responsible person. His interaction with colleagues and communication skills were very much appreciated.

We hope this program has provided practical knowledge to MD. Monowar Hossain Dipto which will help him to build career in related field.

We wish him every success in life.

Regards



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Acknowledgment

Firstly, I would like to say thank you to Almighty Allah for giving me the bravery and calm I needed to complete this project on schedule. With the help of Allah, I was able to complete this task, and for that I am truly thankful.

Internships are an important element of the BBA curriculum as they provide students with real-world experience by allowing them to observe and participate in the daily operations of an organization. City Bank PLC was an excellent place for me to intern, offering valuable insights into professional work environments.

I want to thank Mimmun Sultana, Assistant Professor in the School of Business and Economics at United International University. She is just exceptional. The basis of all this work is her clean leadership; without her outstanding guidance, this report would not have been possible.

At the end, I would like to thank City Bank PLC for providing me with a motivating and professional work environment. For my education, the opportunity to see and participate in real-time financial operations has been invaluable. The supervision and cooperation of the staff allowed me to have a flawless and fascinating internship, helping both professional and personal development.

Executive summary

City Bank PLC, one of Bangladesh's leading private commercial banks, has introduced an advanced Queue Management System to enhance customer service efficiency. This initiative aligns with the bank's commitment to digital transformation and customer-centric banking. The QMS optimizes client flow, reduces waiting times, and improves the overall in-branch experience. By taking the help of technology, they implement many things to improve customer service, such as digital ticketing, SMS notifications, and real-time analytics. In addition, the bank has improved its service operations and resource management.

As a result, the banking environment has become more organized employee productivity has risen, and client satisfaction has significantly increased. Despite its success, challenges such as customer adaptation, system reliability, and scalability remain. Recommendations for improvement include AI-driven predictive analytics, enhanced digital integration, staff training, and a customer feedback mechanism to refine service delivery continuously.

City Bank PLC's QMS sets a benchmark for digital transformation in the banking sector, reinforcing its position as an industry leader in innovation and customer experience.

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List of Acronyms & Abbreviations

Acronym Full Form

QMS	Queue Management System
PLC	Public Limited Company
BBA	Bachelor of Business Administration
UIU	United International University
SMS	Short Message Service
CRM	Customer Relationship Management
ERP	Enterprise Resource Planning
IoT	Internet of Things
AI	Artificial Intelligence
ATM	Automated Teller Machine
ADB	Asian Development Bank
FIFO	First In First Out
SME	Small and Medium Enterprises
ICT	Information and Communication Technology
HR	Human Resources
Q-Flow	Queue Flow (Brand Name Software)
Qmatic	Queue Management Automatic (Brand Name Software)
Qminder	Queue Minder (Brand Name Software)



Chapter 1

1.1 Introduction

City Bank PLC, a reputable name in the financial sector of Bangladesh, is a brand that stands for development and progression, also given the competition in today banking sector. In line with its commitment to delivering value to its customers, City Bank PLC has introduced a unique customer experience enhancing Queue Management System. This Queue Management System further enhances City Bank PLC's quest to adopt advanced technologies that optimize not only overall wait times and client flow but also the overall banking experience to make it more efficient and enjoyable. City Bank PLC has a mission of enhancing customer experiences with fresh ideas and has been committed to serving a huge number of customs in the last year. While the bank tries to meet the changing needs of its customers in the digital age, one sees an improvement in the way services are being offered. City Bank PLC Queue Management System state of the art technology to provide comfort and efficiency in every transaction in the branch. In this fast paced world, customers also require fast, customized, and accommodating service in banking, besides having a secure safe harbor for their funds. The Queue Management System solution is designed with the intent to smartly manage customer queues, reduce the waiting time and create a more organized experience for customers. A user-friendly system welcomes customers at the entrance of the branch, classifies them according to the service need, and routes them accordingly to add value to the customers by reducing waiting times in waiting zones. This ensures a smooth flow of service where the bank's employee workforce is managed to cater precisely to the needs of each person. The firm's need-oriented innovations such as the Queue Management System has brought about a new era not only to the bank City Bank PLC but to the whole nation's banking industry. Changing customer expectations have indeed been accelerated by rapid improvements in banking technology during the last few years, making smooth and hassle-free interactions with banks no longer a wish but an imperative. The QMS at City Bank PLC has revolutionized its operations and enabled it to cope with heavy traffic, especially during peak hours. This high-tech technology supports the bank in upgrading its customer service strategy consistently by minimizing the customers' waiting time and simultaneously offers statistical data in real time on customer flow. Such tools as SMS alerts and digitized ticketing help clients manage their time more appropriately and eliminate the frustration associated with long queues. The step taken by City Bank PLC asserts its position as a progressive leader who is able to adapt to the modern day demands of digital banking, ensuring

that the clients will get VIP treatment right from the time they enter to the time they leave. In addition to operational efficiency, the Queue Management System reassures City Bank PLC of its commitment to excellent customer service. Queue Management System ensures that every client interaction will be efficient and to the point-something of immense importance in a field where personal contact and confidence are key. With real-time analytics of waiting times and requests for service, branch staff are able to deliver personalized support to clients, further enhancing customer satisfaction. Smoothing the flow of service also liberates employees to pay more attention to the quality of the encounters, thus creating a relationship based on trust and loyalty. Time-pressed customers appreciate every extra minute, and the Queue Management System at City Bank PLC is evidence that this bank understood those needs and responded toward their solution. This new system forms part of the bigger program at City Bank PLC, aimed at integrating state of the art methods into the classic principles of banking with a view to coming up with a model that meets today's needs and those of the future. The Queue Management System will also improve the in-branch experience and support the bank's digital strategy through seamless integration with digital channels and mobile apps. With this technologically driven change, City Bank PLC claims to reinforce its position as the pioneer in the banking sector of the country in terms of technical integration and client service. With the Queue Management System, City Bank PLC is not only rising in terms of efficiency but also setting a benchmark for other entities in the Bangladeshi banking sector.



1.2 Background of the Report

One of the major financial institutions in Bangladesh, City Bank PLC, has come up with a new way to improve customer service by addressing high wait times and poor service flow at branches. This QMS is for smoothing client queues, reducing waiting time, and enhancing the operations of branches towards bettering customer satisfaction. This paper will review the performance of the QMS in achieving these targets, assessing the impact on customer experience and exploring whether it is in line with the overall digital transformation plan of the bank. The result will help shape future developments and stress the importance of such technology in enhancing the delivery of services within the banking industry.

1.3 Origin of the Report

- This report's goal is derived from the intention to assess the effect of the Queue Management System introduced by City Bank PLC with respect to the efficiency and quality of service delivery within the branch operations.
- The case study draws attention to the fact that there is a clear trend among banks to adopt capital expenditures to improve the attention that they devote to the customers and their related activities
- The study investigates the aspects of the QMS of the City Bank PLC that directed the research attention towards the effectiveness and satisfaction of the customers.
- The current increase in supply of banking services and the growing demand of customers reveals the necessity of a more integrated approach to services management.

- Decreased the amount of time a customer spends in the queue.
- Enhanced the reputation of City Bank PLC in being at the forefront of effective and efficient customer service technologies.
- The research discusses the impact of such systems on the banking sector in the Bangladesh context.

1.4 Methodology

I gathered information for my paper using primary and secondary sources. I collected information from primary and secondary sources using a variety of methods.

1.4.1 Sources of Data

Primary data

I acquired the primary data for this research while working at City Bank PLC. I was given the opportunity to watch and closely evaluate the implementation and everyday operations of QMS at the city bank PLC branch. This help me to examine its real-time performance as well as the influence it has had on customer service efficiency.

Secondary data

Secondary data was gathered from industry reports and research on queue management systems and customer service in the banking sector. Academic publications provided an overview of the impact of such systems, while information from sources that are accessible on the City Bank PLC website and media releases helped to explain the bank's commitment to customer service and digital innovation. These sources offered a broader perspective on the QMS deployment and efficacy.

1.4.2 Analysis of the Data

This report is based on both primary and secondary data collected during the internship at City Bank PLC. The major focus of the investigation is to find out how well the Queue Management System is used to service the delivery of customer services and its overall operational efficiency at the level of branch.

1. Analyzing Primary Data

I worked with queue management systems: actively involved participatory observational immersive internship program on collection of primary data. This was able to draw the following conclusions:

Reduced Waiting Times:

Customers who have waited for tokens would have been served within 8 to 12 minutes after tokens are issued-a decrease of waiting time by 30 to 35 percent over the manual handling of queues.

Better Customer Routing:

The QMS segmented clients by service type which enabled directed servicing at appropriate counters. There was a general improvement in the servicing and reception bafflement.

Customer Satisfaction Measures:

Informal customer feedback showed that the clients were, on average, satisfied with the expediency and transparency of the queueing system. The digital display features and SMS alert services were also well received and appreciated.

Employee Productivity:

It was easier for staff to manage workload because the QMS allocated customers among accessible counters; hence, there was no overload of service at peak hours.

2. Secondary Data Analysis

To corroborate and counter-compare findings, secondary data was collected from the bank's own internal reports public documents and industry publications:

System Reports and Analytics:

The City Bank QMS is beneficial in delivering real-time relevant information for instance average service time per customer; the number of customers served per hour and idle time per counter. This would facilitate alteration in staffing levels and also enhance performance at busy hours.

Industry Standard Benchmarking:

Waiting times for customers according to global service benchmarks deem less than 15 minutes, acceptable. The performance of City Bank's QMS fits well into that range, thus implying competition vis-a-vis that service standard.

Digital Integration Benefits:

The Citytouch mobile app's integration with QMS allowed customers to book appointments or join in queues remotely in much-reduced time at busy branches, also helping achieve the digital transformation objectives of the bank.

1.5 Scope of the Report

An investigation examines how well Queue Management System (QMS) operates within branches of City Bank PLC. The study examines how the system helps improve operational efficiency together with customer satisfaction within the branch operations. The research examines QMS operational applications regarding customer queue control that leads to diminished waiting periods while fostering superior quality financial services in an intense competitive banking sector. The researcher gathered field observations at City Bank operational branches while interning there to understand how the QMS operates daily. The evaluation focuses on branch operations without

confirming the effects on other bank facilities but the discovered patterns could extend into multiple sites.

The report delves into the conjunction of QMS with City Bank's digital banking platform, City touch, and evaluates how their harmonized offerings support the bank's digital transformation mission. The review delves into how customers act and beyond as it examines staff use of the system and demonstrates how data analytic techniques enhance service delivery effectiveness. This study includes research of secondary data together with theoretical queue management models as it examines City Bank's procedures against worldwide service delivery benchmarks and modern banking technology standards.

The study provides meaningful outcomes although it reaches results within these boundaries:

- A single branch and a fixed period of observation.

The results from QMS evaluation along with associated performance ratings were recorded during the internship period.

- The existing technological and managerial framework without access to deeper internal analytics or confidential bank data.

The research provides an extensive overview of QMS modernization that supports customer-oriented banking operations yet it establishes benchmarks for future industry implementations in Bangladesh.

1.6 Limitation

Certain constraints were found while processing this information. The internship at City Bank PLC necessitated working directly at the branch, and certain limits encountered narrowed the scope of my research. Limitations were found in several ways as follows:

1. Access to the internal systems, for example, a bank's advanced customer service tools, would be denied.
2. Since the period of my internship was so short, I did not have the opportunity to get involved directly and thoroughly with all the operations in the QMS.

3. I was not provided with some of the internal documents.

1.7 Intern position, Duty and Responsibility

As a Customer Handling Officer I worked at City Bank PLC during my internship period. As a Customer Handling Officer my main responsibility involved leading customer interactions at the front-lines while delivering an orderly experience to each branch visitor. The service delivery process heavily relied on this position which delivered practical experience in bank customer service operations and Queue Management System (QMS) functionality.

Key Duties and Responsibilities:

Customer Handling:

One of my responsibilities was to greet customers after meeting their service requirements before directing them to suitable service desks. Building positive first-time interactions and offering assistance with professional demeanor to clients became my main responsibility during my role.

Providing Information:

I took on the responsibility to distribute precise explanations regarding banking procedures together with product as well as service information. I provided answers concerning how to manage accounts as well as loan processes and Citytouch digital banking options.

Queue Management:

My responsibilities included actively working with the Queue Management System for both oversight and operation purposes. My responsibilities consisted of handing out tokens to customers while ordering their service sequence based on priority and service category along with maintaining a steady queue flow which decreased customer wait times. Working with branch staff helped me integrate the QMS to improve both customer satisfaction and operational performance effectiveness.

1.8 Development of Skills

My experience working at City Bank PLC as a Customer Handling Officer developed my professional and personal abilities to a meaningful degree. Day-to-day assignments along with real-time problem-solving allowed me to gain valuable practical knowledge at City Bank PLC which delivered multiple necessary skills for present-day banking and service work.

1. Communication Skills:

My interactions with various customer types enhanced my capability to speak with others as well as my personal relationships with people. Underbanking conditions I understood how to explain procedures to customers while actively listening so I could respond with professionalism and maintain poise.

2. Customer Service Skills:

Working at the point where customers interacted with our services helped me realize how vital it is to maintain patient service with a caring attitude. I acquired a service-orientated mental perspective together with the ability to rapidly understand and efficiently meet customer requirements so I could provide fast solutions.

3. Operational Understanding of Queue Management Systems:

I became knowledgeable about digital service flow improvements through my everyday experience with the Queue Management System (QMS). Through my work with the system I mastered implementing tokens and prioritizing queues while processing automated data for service quality tracking purposes.

4. Problem-Solving and Decision-Making:

I addressed real-time challenges by handling displeased customers in addition to managing system slowdowns and unexpected spikes in service requirements. The experiences pushed me to enhance my ability to make quick decisions while also teaching me controlled and solutions-oriented behavior during changing circumstances.

5. Time Management and Multitasking:

My experience at Hong Kong Post distributed across assisting customers while directing queues and collaborating with branch staff trained me to efficiently plan work obligations and manage time constraints under taxing situations.

6. Technical Awareness:

Studying the QMS platforms in addition to using Citytouch mobile app allowed me to see how technology connects with banking service delivery. Usage of digital tools in professional settings became more comfortable due to this experience.

7. Team Collaboration:

The professional atmosphere became clearer to me through my close teamwork with other employees at the bank. The opportunity allowed me to discover effective ways to work with team members which produced both functional operations and high-quality service delivery to clients.





Chapter 2

2.1 Overview of City Bank PLC

City Bank PLC was established in 1983 and is one of the oldest, major private commercial banks in Bangladesh. Since its humble beginning, through a relentless pursuit of innovation and excellence in customer service, City Bank has become one of the top bank in Bangladesh bank industry. The head office is located in Dhaka, while a good number of branches and digital channels are spread across the widest range of customer segments from retail to SME and corporate clients.

Table: Overview of the Company

Company name	City Bank PLC
Year of Establishment	1983
Address	City Bank Center, 136 Gulshan Avenue, Gulshan-2, Dhaka-1212, Bangladesh
Company Website	https://www.thecitybank.com/
Founder	A group of 12 visionary entrepreneurs
Key Product/Services	Retail Banking, SME Banking, Corporate Banking, Treasury & Market Services, Digital Banking
Branches	133
Employees	Over 4,866
Customers	Over 17,00,000

2.2 Mission

- Use a customer-centric strategy to serve a wide range of financial services.

- Utilize cutting-edge technologies to guarantee innovation in the banking solutions' mechanism.
- Establish enduring relationships with stakeholders and deliver high-quality services.

2.3 Vision

To guarantee excellence through creative methods and exceptional customer service in order to become every customer's first choice for any financial service.

2.4 Values

- Result Driven
- Accountable & Transparent
- Courageous & Respectful
- Engaged & Inspired
- Focused on Customer Delight

2.5 The City Bank Way

City Bank PLC's vision is to be a progressive, innovative financial institution offering the best banking solutions. The bank engages in several activities; it addresses the people's needs in satisfying their financial aspirations through services like corporate, business, and individual transactions. City Bank focuses on customer satisfaction by giving high-quality service.

City Bank is one of the better-performing banks in Bangladesh, with a practice of modern technology, a culture of excellence, and ensuring a high level of customer service. The bank rapidly updates its services to adapt to the changing financial environment. City Bank focuses on employee happiness through professional growth along with a good working environment.

2.6 Organizational Chart of Company

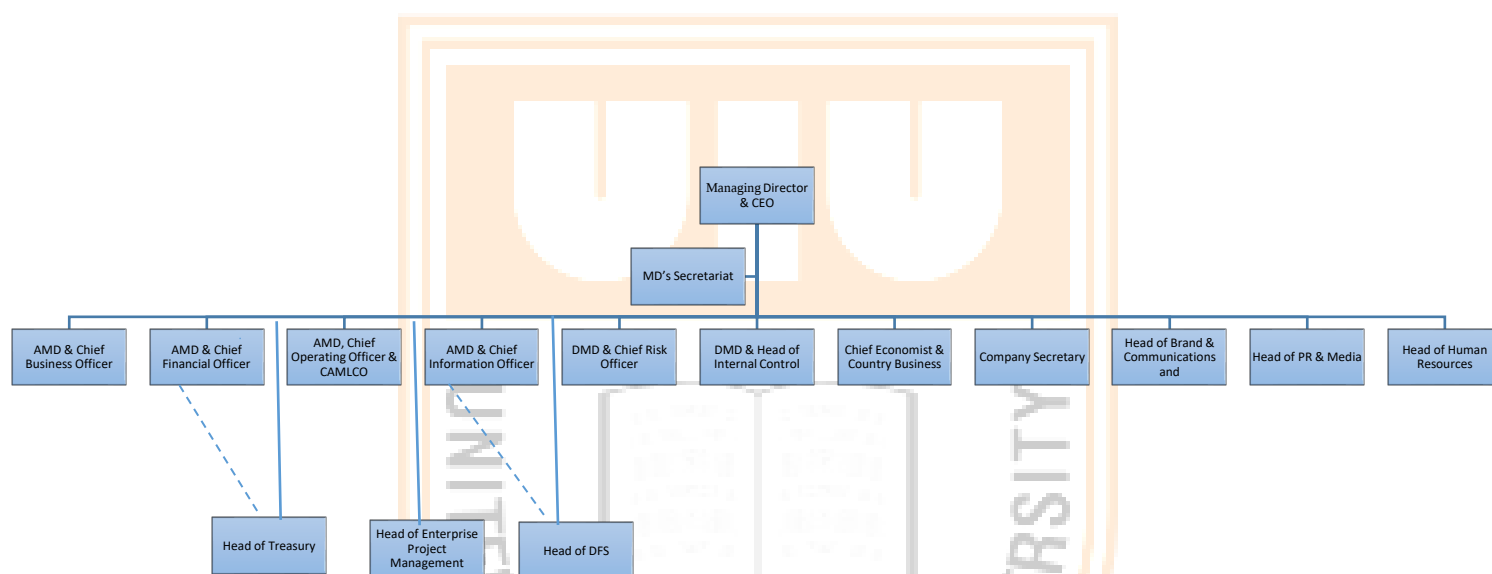


Figure: Organogram of City Bank PLC

2.7 Service of City Bank PLC

2.7.1 Retail Banking Department.

The Retail Banking Department handles individual customers in terms of a variety of financial products, for example savings account, current accounts, Fixed deposits, loans, and credit cards. The accent in this department rests on individual services and an increase in customer satisfaction through fresh solutions like the "Citytouch" digital platform.

2.7.2 SME Banking Department

The SME Banking Department has pledged to support tailoring financial solutions to help small and medium-sized enterprises in: business loans, working capital funding, and professional advice services. This department is very crucial for the growth and success of local enterprises.

2.7.3 Department of Corporate Banking

Large Enterprise Segment: This provides a range of financial services to larger companies, including cash management, structured loans, and project financing. It closely works with its corporate clients in very specific financial needs with a view to a long-term relationship.

2.7.4 Department of Treasury and Market Services

The Department of Treasury and Market Services manages the investment portfolios of the bank, its foreign exchange activities, and its liquidity. It provides services that guarantee profitability, monetary stability, and follow legal requirements.

2.7.5 Department of Digital Banking

The Digital Banking Department of City Bank take care of all digital banking services, like online, mobile, and electronic fund transfers. they launched an app that help customers to do banking activities easily, known as "CITY TOUCH".

2.7.6 Department of Human Resources

Human resources concerns include recruitment, training, performance monitoring, and employee engagement. It is responsible for providing City Bank with a working environment that is productive and motivating to work in while attracting and retaining top employees.

2.7.7 Queue Management System Department - Area of Interest

The responsibility of this department is for the queue management systems installed in the City Bank branches. It is responsible for the implementation and maintenance of electronic tools and processes that are targeted at reducing waiting times and improving customer flow. It works on investigating customer trends and service data that increases overall customer satisfaction, hence ensuring an effective service delivery model.

2.7.8 Marketing and Sales Department

The marketing and sales department creating brand awareness for the bank. Let the customer know about products and services. Stronger campaigns are focused on developing and facilitating the acquisition of customers.

2.8 SWOT Analysis of City Bank PLC

The SWOT analysis helps organizations detect their internal capacities alongside their weaknesses alongside external opportunities and threats. A SWOT analysis explores both City Bank PLC's abilities within and elements outside its organization to determine its present strategic standing.

Strengths

1.Strong Brand Image and Legacy:

City Bank established itself in 1983 as one of the earliest private commercial banks in Bangladesh where customers demonstrate trust in its operations because of its long-standing legacy.

2.Digital Innovation:

City Bank established itself as a leader in digital banking through its Citytouch mobile platform and QR payments system together with its Queue Management System (QMS) which stands out as a perspective on tech integration and customer convenience.

3.Diverse Product Portfolio:

The bank delivers multiple financial programs through retail segment together with SME and corporate and Islamic banking segments which support various customer needs.

4.Strategic Partnerships:

The exclusive American Express card issuer position in Bangladesh belongs to City Bank while it works together with international financial institutions including ADB and American Express networks.

5.Awards and Recognition:

The bank receives regular recognition for being Best Bank for SMEs and Best Islamic Retail Bank and Top 10 Sustainable Banks which provides further proof of its industry leadership position.

Weaknesses

1 .Limited Global Presence:

With its domestic-orientation City Bank operates in a constrained market position that affects its opportunities to penetrate foreign markets.

2. Technology Adoption Gap Among Customers:

Select groups among city residents including elderly people and rural citizens experience difficulties learning how to use digital banking and QMS platforms.

3. High Operational Costs:

Operating a wide network including numerous branches and ATMs and QMS systems and digital platforms leads to elevated operational expenses.

4. Dependency on Urban Areas:

Major bank operations focus on urban zones leading to potential business opportunities in rural areas and regions with low financial institutions.

Opportunities

1.Expansion into Untapped Rural Markets:

The support from digital banking provides City Bank the opportunity to establish financial inclusion services where rural banking opportunities currently exist.

2.Fintech Collaboration:

By working with fintech startups City Bank has the ability to enhance their service delivery as well as introduce modern innovations and gain tech-savvy millennial customers.

3.Enhanced Use of AI & Analytics:

City Bank can enhance customer interaction efficiency through AI technologies which include predictive service systems along with fraud detection tools and queue management systems.

4.Rising Demand for Islamic Banking:

The expanding popularity of Shariah-compliant financial products opens new opportunities for Manarah Islamic Banking at City Bank to expand its customer base.

Threats

1.Intense Competition:

Many local and international banks operate within the Bangladeshi banking industry as it presents a strong competition for market share through similar service offerings.

2.Cybersecurity Risks:

The expansion of digital services by City Bank creates stronger opportunities for cyberattacks and data breach incidents to occur.

3.Regulatory Pressure:

Financial institutions face potential challenges from modifications to banking rules and interest rate controls and policies issued by central banks which reduce both profitability and operational freedom.

4.Economic Fluctuations:

Financial events such as inflation alongside currency instabilities and global financial shocks have the ability to modify customer behavior as well as banking operations including loan repayments.

2.9 Achievement of City Bank PLC

Established in 1983, City Bank PLC has achieved remarkable success over these years since its beginning. During 2024, there are several awards given to this bank:

- "Women Financier of the Year – Asia" Platinum Award by Global SME Finance Awards 2024.
- Best Bank in Bangladesh by FinanceAsia Country Awards 2024.
- Bangladesh's Best Bank for SMEs by Euromoney Awards for Excellence 2024.
- Best Islamic Retail Bank in Bangladesh by Global Islamic Finance Awards 2024.

In 2023, the bank was accorded the status of Leading Partner Bank in Bangladesh by the Asian Development Bank's Trade and Supply Chain Finance Program.

City Bank has been rated among the Top 10 Sustainable Banks in Bangladesh by Bangladesh Bank Sustainability Rating 2023.

Besides these recognitions, City Bank has shown high commitment to corporate social responsibility: in December 2024, the bank donated to Proyash, a specialized school for children with special needs.



3.1 Overview of Queue Management System

One of the most crucial elements in the control and management of customer flow in a service-oriented environment is the use of Queue Management Systems or QMS. It is a combined effort of processes, technologies, and strategies that aim to systematize and smoothen the manner by which customers are serviced. The key goal of TCS is to shorten the time a customer has to wait, elevate his satisfaction and performance of the entire service process as a whole.

3.2 Major Elements of Queue Management System

3.2.1 Queue Design:

The definition of the adequate environments of queue follows the first strategies of appropriate design of the queues and service processes which may influence the control of the customer queue. Within this, it includes the appropriateness of single-line, multiple-line or virtual queue to the intentions of the customers and the service needs.

3.2.2 Customer Segmentation

Any order of customers can be set up in a hierarchy or by categories so it is possible to give priority to its most important customers, or possess its less important clients segregated by factors like service wanted, urgency of service or type of membership. Segmentation gives an assurance to the clientele that the services availed by them are administered proficiently in the right way.

3.2.3 Monitor Queues and Produce Reports

The modern QMS comes with very interesting characteristics such as analytics and data capturing, tools of this nature ensure that there is a record of the time a customer had to wait, the time it took to rendering the service and how the staff delivered the service for purposes of improvement on the processes.

3.2.4 Digital and Self-Service Solutions:

Most QMS systems have resources such as self-service kiosks and mobile applications as well as access to the web to enable people join the queues electronically which ensures that there is no overcrowding and its more easier to the customers.

3.3 Advantages of Queue Management Systems

3.3.1 Better Wait Times:

The general principle is that it achieves the goal of processing customers for example as fast the customers can be served, this greatly increases the satisfaction of the customer because waiting has always been a point of pain to most customers, it smoothes operations, as staff will be able to directly engage with service instead of having to go through queue management, data driven decision making, it is very helpful in identifying busiest hours of the firm, the areas where services are struggling and where to best place resources.

3.3.2 Theoretical Models and Approaches Queuing Theory:

Queuing theory can be seen as the type of application on the waiting line and how best to configure the spaces that accommodate people, factors that are important such as the rates of service, arrive and the length of the queue are useful for conceptualization.

3.3.3 Priority Queues

customers are served on the basis of some already defined and laid down criteria such as the rush to be service or which customer it is.

3.4 Disadvantages of Queue Management Systems

Customers benefit from Queue Management Systems (QMS) through shorter wait periods and better service organization yet they present certain difficulties to overcome. QMS implementations at City Bank PLC experience multiple important drawbacks when operated in banking facilities such as these.

1. High Implementation and Maintenance Costs

Digital QMS setup demands substantial financial investments to obtain hardware equipment including kiosks along with display screens and servers and software creation costs. Operating costs for QMS implementation include maintenance expenses and technical support requirements which become a burden for small banks with restricted funding.

2. Customer Resistance to Technology

Some consumers resist technology-based customer service and self-service methods mainly because they are older or not experienced with devices. Such situations result in poor customer experiences and extended delays when human assistance is unavailable.

3. System Downtime and Technical Failures

QMS technology exposes itself to various system failures which include bugs in software components and hardware errors as well as network connectivity problems. When the system crashes during busy times it causes branch operations to stop and generates higher customer irritation and deteriorates service quality levels.

4. Over-Reliance on Automation

When QMS dependency reaches excessive levels it can diminish the personal interactions that human service representatives provide to their customers. The provision of emotional assistance and sophisticated problem resolution requires staff involvement since automated systems prove insufficient in such circumstances.

5. Data Privacy and Security Risks

A QMS system contains personal customer information together with identification data and record of service transactions. The bank's customer information faces cybersecurity dangers because inadequate protection exposes these data to breaches which damages trust between customers and the financial institution while endangering its reputation.

Limited Flexibility in Unusual Situations

The regular queue management capabilities of QMS demonstrate excellence but it does not perform as well in dealing with unexpected circumstances such as handling customers with disabilities or urgent banking requirements or system misbehavior cases.

3.5 Queue Management Theory

Operations research and service management utilize Queue Management Theory as a method to study waiting lines in order to improve their optimization. Effective queue management within banks remains vital because it improves customer satisfaction while reducing service periods and better uses available resources.

3.5.1 Definition of Queue Management

Queue management consists of methods and systems which direct how customer service groups handle waiting clients after they submit to receive assistance. Organizations must directly handle queue organization alongside directly altering how customers perceive their time of waiting and their actual waiting behavior.

3.5.2 Key Theoretical Concepts

1. Queuing Theory

Queuing Theory serves as the mathematical discipline for studying waiting lines which A.K. Erlang established during the early twentieth century. Different elements undergo evaluation in the analysis process.

- The system measures the arrival frequency of customers.
- The service rate defines the capacity of service providers to execute service tasks for their clients.
- Number of Servers : The number of service counters or agents available.

- The method which determines customer service order is known as Queue Discipline where FIFO stands for First In First Out.

Through these variables businesses can determine average wait times and system utilization alongside queue lengths which enables them to develop efficient service processes.

2. Types of Queues

- Single-Line Queue: One line serving multiple counters. Such an arrangement creates equality between customers and distributes workloads equitably.
- Multiple-Line Queue includes distinct waiting queues that correspond to different counters within the system. The arrangement creates difficulties for customers to understand their queue position and leads to unbalanced service.
- Virtual queue service enables digital queue enrollment followed by automated notification to customers when their slot reaches.

3. Queue Management Components

- Service facilities use token systems for numbering customers after considering their arrival order or service requirements.
- Digital Displays and Audio Calls: Inform customers visually and audibly about their position in the queue.
- The system provides special treatment according to different customer groups such as VIPs and senior citizens.
- Service performance monitoring continuously tracks operations by detecting performance problems which need improvement.

3.5.3 Objectives of Queue Management

1.Minimize Waiting Time

Shorter waiting periods combined with what customers actually experience lead to better satisfaction.

2.Maximize Service Efficiency

The distribution of operational resources according to present-time market demand boosts operational productivity.

3.Enhance Customer Satisfaction

Resume service times and fair token distribution practices together with fast service delivery work to create loyal customers who trust the system.

4.Data-Driven Decision-Making

By analyzing queue data organizations can plan their personnel better as well as design their layouts and detect when customer traffic reaches its highest points.

3.5.4 Application in Banking

The banking sector of City Bank PLC implements Queue Management Theory through digital Queue Management Systems (QMS) that:

- Automate token issuance
- Monitor customer flow in real-time
- QMS technology allows users to find appropriate service counters matching their requirements.
- The system connects with Citytouch mobile applications to enable tokenless waiting.
- The system generates analysis about employee performance together with customer wait times.

3.6 Tools and Technique of Queue Management System

3.6.1 Tools of Queue Management System

Token Dispensers

Issue queue numbers to customers.

Some kiosks allow users to access screen-based service selection options.

Digital Display Screens

Digital displays show immediate queue conditions as well as activate customer waiting tokens. Such devices present promotional contents and instructional materials together with their main purpose.

Calling Units

Staff members utilize these units to invoke the queue position of the upcoming customer. Often integrated with service counters.

Queue Management Software

Core of the QMS. The software system enables the tracking of customer queue movements and report development.

SMS Notification Systems

The system will send messages through mobile platforms to notify people about their place in queue.

Helps in reducing physical crowding.

Feedback Collection Devices

The system enables staff to gather customer feedback after their service experience. Such devices install at both exit points and service counters.

3.6.2 Techniques Used in Queue Management System

Single Queue Multi-Server System

A single waiting line supplies service to different counters throughout the system.

The system works to establish fair treatment and minimizes the differing waiting periods for customers.

Service Prioritization

The system provides fast service to VIP members together with elderly customers and particular transaction requirements.

The system enhances both customer happiness together with operational effectiveness levels.

Appointment Scheduling Integration

Customers obtain the ability to schedule appointments before visiting.

The queue management system cuts down the number of customers entering without an appointment and shortens wait periods.

Load Balancing

Distributes customers across available counters efficiently.

Reduces bottlenecks.

Data Analytics and Reporting

The system monitors metrics which include average wait time alongside customer flow statistics along with peak-hour data helps with planning and resource allocation.

3.7 Software Uses for Queue Management System

1. Qmatic

Industries: Banking, retail, healthcare, public sector.

Key Features:

Virtual queueing and appointment booking.

Customer flow management.

Integrated digital signage.

Detailed analytics and real-time monitoring.

2. Wavetec

Industries: Banks, telecoms, hospitals, government offices.

Key Features:

Touchless check-in (QR codes, WhatsApp).

Real-time dashboards.

Customer feedback tools.

Integration with CRM and ERP systems.

3. Q-Flow

Industries: Healthcare, education, financial institutions, government.

Key Features:

Advanced scheduling and queueing.

Omni-channel support (online, app, onsite).

Workflow customization.

Predictive analytics for service planning.

4. Qminder

Industries: Clinics, retail stores, universities, DMV-type services.

Key Features:

Cloud-based system.

Multilingual customer sign-in.

Real-time queue data and analytics.

Users can manage and set up the solution through a basic online interface.

5. Skiplino

Industries: Government offices, education, customer care centers.

Key Features:

Virtual queuing with SMS and mobile app support.

Centralized management of multiple branches.

Real-time service feedback.





Chapter 4

4.1 Queue Management System in Service Organizations

A Queue Management System (QMS) is saying that it is important for the modern service organization and be considered as tools for the proper supervision of customer flows. Let's talk about the matter in more detail regarding its importance, its features and the area of application:

4.1.1 Importance of QMS

In all businesses that are focused on providing a service such as banks, hospitals, stores, and government offices, the management of customers need to be tackled efficiently. Its absence leads to the display of inefficient queues which derails the QMS within the business which leads itself to frustration, poor organizational abilities, and loss of income sources.

4.1.2 Customer Satisfaction:

People are feeling frustrated when waiting in a queue to be served and when this waiting time is poorly managed stricter customers are being formed as it leads them to senses which are undesired.

4.1.3 Operational Efficiency:

It minimizes the disbalance of other common factors and using the resources needed only allowing organizations to meet more customers in an effective manner than before.

4.1.4 Data Insights:

Organizations that want to know the busiest times of the business and how the resources need to be deployed can use QMS as it provides them with such information as current and past time records.

4.2 Key Features of a QMS

4.2.1 Token-Based Queuing:

Customers who are provided with tokens are assigned a place in the queue this leads to an exit of physical crowding of customers and makes everything fair. It also allows the customer to wait knowing that their place in the queue is safe.

4.2.2 Announcements and Digital Displays:

These characteristics improve the level of transparency since they inform the customer regarding the queue at the moment. Customers have visibility on which token is being served and which counter so they do not have to wait in anxiety and uncertainty.

4.2.3 Service Segmentation:

Stepping this up a notch some companies handle an array of departments at the same time; such as how in banking there is a target for each segment for example; certain loans might have a longer approval time than a deposit which is instant. so for these sakes some departments are allowed to handle more work.

4.2.4 Integration with Digital Platforms:

Customers want every of their need to be met without lifting a finger hence why steps have been taken to improve their experience. Integration of mobile apps and websites to QMS enabled customers to virtually book a slot or join a queue which saved time and also avoided congestion.

4.2.5 Real-Time Monitoring and Analytics:

This aspect aids management in knowing on average the length of the queue, how long has a customer been waited and how long services take to be completed. As they know this information, employees can at busy timings shift staff around to where they are needed.

4.3 Benefits of QMS

Being able to avoid congestion due to so many customers means making the experience immensely better for each individual, cutting down on wait times.

4.3.1 Reduced Wait Times:

When the management effectively manages queues and resources the outcome would be less time lost in a waiting queue.

4.3.2 Improved Resource Utilization

Analyzing customer traffic patterns enables an organization to ensure that the only the required number of staff is employed so that there is minimal chances of staff underutilization or unnecessary strain on the workers.

4.3.3 Enhanced Transparency and Equity

Customers enjoy being able to understand their position in a queue and being able to be treated in an equal manner by others. It helps in strengthening confidence in the organization.

5.3.4 Customer Loyalty

Once the customers experience a smooth flow of services provided with a good level of attention, it builds a good relationship, and great chances for new business by referrals and repeat business.

4.3.5 Cost-Effectiveness

As QMS enhances effectiveness and decreases the wait times for customers, it subsequently leads to time related cost benefits such as a decrease in the volume of complains and a reduction in staff workload.

4.4 Applications of QMS in Service Sectors

There exist several sectors including education and health care which can benefit from Application of QMS including:

4.4.1 Banking

QMS is used by banks to control customer traffic in the different branches. It brings about order through the use of tokens, waiting list queuing and giving priority of service to customers with a higher value. The use of mobile applications, such as Citibank's Citytouch, provide even further ease.

4.4.2 Healthcare

QMS is used by hospitals to control patient registration, patient movements in laboratories or doctors offices. It guarantees that the waiting rooms will not be overflowing and will make patients sit for less time before someone helps them.

4.4.3 Retail

QMS is employed in a significant way for the expansion of large retail chains along with management of checkout counters and custom services.

4.4.4 Government Services:

There is also significant pressure on government departments where tens of thousands of residents are willing to undertake official functions and pay utility bills. Therefore, a QMS is a very important tool for such organizations since it enables order and fairness in service delivery to people.

4.5 Challenges and Future Trends

4.5.1 Customer Adaptation:

Not all customers, most likely those who are not well versed with the technology, are comfortable in using advanced features of modern QMS such as mobile applications or self-serve kiosks. Organizations must ensure that there is a balance between manual and electronic systems.

4.5.2 System Reliability:

A stoppage in the QMS is harmful to business as it interrupts operations and causes inconveniences. For such scenarios, regular checking and maintenance with a degree of preparedness is ideal so that the issues never arise in the first place.

4.5.3 Integration of AI and IoT

The interaction with QMS in the next five years will be through predictive analytics and IoT. Such systems will primarily assist in predicting the busiest hours and will assist with the allocation of the resources even beforehand. Likewise, the IoT devices in the future will improve the queue status management and the updates will be real time.





5.1 Queue Management System in City Bank PLC

As part of its efforts to make customer care more effective and improve branch activities, City Bank PLC has implemented a modern Queue Management System (QMS). The QMS system addresses the challenges of managing customers in a way that minimizes waiting periods and maximum distribution of time and attention to the customers.

5.2 Key Features of the Queue Management System

5.2.1 Token-based system:

On request, a token is received by a customer upon their entry and then that token gives them a queuing position. Customers do not have to wait in queues and are able to be served in a seamless and pleasant manner.

5.2.2 Digital Display of Tokens and Audio Announcement:

All branches have a digital display where the numbers of the tokens are displayed at each service point. Furthermore, speakers are installed for announcements so that no customer's turn is skipped.

5.2.3 Membership priority for service:

The QMS can also be utilized in classifying customers according to the level of the services they seek; for example, completion of transactions, making inquiries, and making loan applications. Exclusive and efficient service to all the clients should be ensured through giving priorities to different categories of clients including but not limited to senior citizens and clients on premium banking.

5.2.4 Connection with Mobile Applications:

Thanks to the Citytouch digital banking app, clients can either schedule an appointment or join queues remotely. Clients of banks do not need to wait as long because they can come just before their turn due to the load diversion at the branch.

5.2.5 Real Time Monitoring and Reporting:

There are some branch administrators who may be able to access details of waiting areas including the average length of staff and the average time taken to assist one client. This information helps in ensuring that resources are comprehensively distributed and staff are efficient during rush hours.

5.3 Queue Management System Proven Advantage on City Bank

5.3.1 Improved Customer Satisfaction:

Due to the QMS, as a result of easy navigation for clients, the waiting time for service becomes shorter and the time required in service is rendered faster as well. This ensures that customers will have a greater level of service and will be loyal.

5.3.2 Increased Productivity:

The system makes it possible for the bank to better make use of its resources through better managed employee workloads and elimination of blockages during busy periods of the day.

5.3.3 Holding Time Expectation Gets Decreased:

Clients are informed of anticipated holding time as token system, digital interfaces and such two-way communication is used to manage their expectations.

5.3.4 Opportunities for Improvement are Well Noted:

The QMS analytics provides the bank with information regarding clients and trends in service demand which allows improving the performance of the bank in a consistent manner.

5.3.5 Reduced Operating Expenditure:

Increased labor output and decreased customer grievance means reduced operating costs but per QMS, it does so only indirectly.

5.4 Limitations and Envisioned Developments

Inquiries, however, feel effective some of the barriers that the City Bank PLC Queue Management System may face patrons' adjustment to technology and uptime. As they can do so, the reliance on a central office prevents banks from being as flexible as other businesses. In the future, AI relying on statistical measures like that used by the QMS at City Bank will make it possible to perfectly predict and prepare for the optimal conditions of customer visits and make communication, not just waiting for the client to apply, but solving problems for the business, leading to a futuristic banking experience.

Conclusion & Recommendations



The report explores the activities of City Bank PLC, focusing on its Queue Management System. City Bank PLC is one of the fastest-growing private commercial banks in Bangladesh, having built a reputation as a customer-oriented institution with a wide range of financial services. The organizational structure, departmental activities, and the QMS's importance in enhancing customer experience and operational efficiency are highlighted. The theoretical underpinning of QMS, therefore, justifies the very relevance in customer flow management and reduction of waiting time, which service organizations have to bear. QMS has been very successfully applied at all branches of City Bank PLC for ensuring a system and equity in its service dispensation. Integration with the digital solution such as Citytouch adds value to it through allowing remote queue management and providing uninterrupted services to its clients.

Despite all these, issues persist as adaptation of customers, system reliability, and scalability. Improving these issues will play an imperative role in the survival and growth of the bank amidst this increasing competition. And I think improve Adaptation and Awareness among Customers so organize training sessions and awareness camps so that the customers could be well-informed regarding the QMS and their characteristics. Special camps should be conducted for senior citizens and non-tech-savvy people. Display clear instructions and visual guides in the branches to enable customers to serve themselves through the system.

Leverage Advanced Technologies

Introduce predictive analytics with AI to know the peak hours in advance for resource management. IoT-based monitoring for real-time information on queues for smoother functioning.

Increase Digital Integration

Extend the functions of Citytouch to include personalized service requests, virtual consultations, and collection of feedback that will be directly linked to QMS.

Increase virtual queuing options, allowing customers to avoid queues for simple transactions and reduce in-branch footfall. Enhancing System Reliability

Establish reliable backup systems that guarantee QMS uptime during technical failure. Update the software and hardware components of the QMS regularly for minimal downtime.

Improve Employee Training

Train branch employees to efficiently operate and manage the QMS for customers when needed. Allow employees access to tools necessary for timely monitoring and quick resolution of QMS issues.

Focus on Scalability and Customization

Design a scalable QMS that can handle increasing volumes of customers with diverse service requirements. Design a queue management system for different service zones, such as a fast-track queue for premium customers or senior citizens.

Customer Feedback Mechanism

Put in place a feedback mechanism that constantly evaluates the efficiency of QMS and pinpoints the lacuna. Use customer feedback for refining queue management policies for overall improvement.

Final Thoughts

City Bank PLC has shown great leadership in the inclusion of innovative solutions, such as the Queue Management System, to improve its service delivery. The bank has indeed done a great job in operational efficiency and customer satisfaction, but further improvement is always needed to overcome the challenges at hand and to keep up with changing customer expectations. The bank can further strengthen its position in the market and maintain its excellence in customer service by focusing on technology, training, and scalability.

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