



INTERNSHIP REPORT ON

Arab Bangladesh Bank Limited (ABBL)



United International University
QUEST FOR EXCELLENCE

Internship Report on
Arab Bangladesh Bank Limited (ABBL)

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LETTER OF TRANSMITTAL

Date- 4th September 2019

Dr. Seyama Sultana

Assistant Professor

Department of Business Administration,

United International University

Subject: Submission of “Internship Report on Arab Bangladesh Bank Limited (ABBL)”

Dear Madam,

I have prepared my internship report on the topic of Internship Report on “Arab Bangladesh Bank Limited (ABBL)” under your kind supervision as a requirement of completing the degree of BBA program. I have tried my best to prepare the report in accordance with the optimal standard under your valuable direction.

I made every effort to reveal greater insight in this report. I hope that this will meet the standard of your judgment.

Thanking you for your kind supervision.

Sincerely yours

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ACKNOWLEDGEMENT

First of all, I would like to thank my Almighty Allah for giving me mental and physical Strength to complete my internship. I am glad to complete the report successfully on time. AB Bank and United International University provided enormous support and guidance for my Internship program. It was a great pleasure for me to done this internship report in this branch (Head Office-Motijheel branch)

2nd, I would like to thank my gratitude to honorable supervisor Dr. Seyama Sultana, Assistant professor Faculty of Business and Economics, United International University, for letting me to prepare this report and I would also like to Show my sincere appreciation to her for her whole hearted support .

3rd, I would like to thank to “AB Bank Limited.” As well as all the employees who spared their time generously, and helped me to complete this report providing necessary information. This was really a good way of learning and I really appreciate here for giving me the proper line of directions. I would like to thank specially for giving a wonderful opportunity to make my report.

Mr. Aminur Rahman. – Executive Vice President (EVP)

MD. Abdullah Al Masud- Principal Officer (PO)

Quazi Ashfaque Rahman – Senior Officer (SO)

And finally I wish all my unwilling mistakes for example miss presentation of kind of information will be forgiven.

EXECUTIVE SUMMARY

Banks need as much help discovering their customer service weak points as retail stores. According to loyalty 360, the customer experience at a banking institution is becoming a bigger part of the picture. Because of the proliferation of smartphone applications, much of the banking people do is online, but for serious things like loans and setting up mutual funds, people need access to someone who can give them information in person. Mystery shoppers help bankers to learn whether they are providing an adequate valuable service and explanation of the complex financial instruments people are investing in. Based on these criteria AB Bank limited Introducing Bangladesh to its very first private sector bank; incorporated on 31st December, 1981. Arab Bangladesh Bank as formerly known started its effective operation from 12th April, 1982 with the mission to be the best performing bank of the country. Keeping this view in mind, AB Bank limited 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,

This internship report contains: **Chapter-1** Introduction, **Chapter-2** Industry Overview, **chapter-3** Job responsibility, **Chapter-4** Analysis and Findings and **Chapter-5** Conclusion and Recommendation. The main Goal of this report is to provide a study on mystery shopping exercise to the branch customer service and external company. The timing of my internship period turned into three months and 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. The scope of activity and processes of this division are huge and it is not possible to fathom everything within such a short period of time. Therefore, the findings and recommendations based on these three months' rotation can be rather subjective than judgmental.

We all know that Bangladesh bank is the mother bank controlling all different banks currently operating in Bangladesh Bank Limited. (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. 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 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. "Arab Bangladesh bank confined. They deliver offerings to the clients that are establishing account, like financial savings, modern deposit, FDR, month-to-month deposit scheme and so on. 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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Chapter 1

INTRODUCTION OF THE REPORT

1.1 Introduction

Besides business growth, coping with the prevailing market competition and insuring quality service, have become an important agenda for the commercial banks of the age. A mystery shopper 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. To have a competitive edge over other superior customer services and upholding the compliances laid down by the authorities in all branches are prerequisites. Keeping this view in mind ABBL intends to perform a regular engagement exercise to review branch compliance and customer services involving an external company.

AB bank limited is the first private sector bank of Bangladesh and this bank are committed to provide strong standard of service. AB bank gives the best priority on their customer demand by their endless effort. They assure the best satisfaction to their customer .AB bank must define and realize all volume of the customer experience in order to have long term success. The instrumental also comprises mutual rights and responsibility of the customer and the concerned bank. The finish motive is to make the customers conscious about their general rights and responsibility, discontent approach process and thereby help them take own decision. It gets about full clearness in the bank customer concern parameters.

1.2 Background of the Study

BBA is known to be a professional course for undergraduate students. This course is design with the combination of practical and theoretical aspects considering all aspects of professional life of student. After completing a selected number of courses of BBA, a certain period of time is kept for internship. As an academic requirement, students of Business administration are requiring to work in institution to gather practical knowledge and experience. Upon this internship program students are asked to prepare a report based on knowledge of internship. Therefore I was assigned to prepare a report on “Arab Bangladesh Bank Limited (ABBL)”.

Chapter 2

OVERVIEW OF AB BANK LIMITED

2.1 The Bank

AB Bank Limited, is the first private sector bank under Joint Venture with Dubai Bank Limited, UAE incorporated in Bangladesh on 31st December 1981 and authorities, the shares held by them in the Bank were sold and transferred to Group "A" Shareholders, i.e. .59 million sportively. Authorized Capital of the Bank has been increased to BDT 3000 y rendering high quality services in different areas of banking operations, professional competence and employment of the state e and payment related services, the Bank has correspondent B started its operation with effect from April 12, 1982. Dubai Bank Limited (name subsequently changed to Union Bank of the Midlist Limited) decided to off-load their investment in AB Bank Limited with a view to concentrate their activities in the UAE in early part of 1987 and in terms of Articles 23A and 23B of the Articles of Association of the Company and with the necessary approval of the relevant bank Bangladeshi Sponsor Shareholders (ABBL 2010). As of December 31, 2007; the Authorized Capital and the Equity (Paid up Capital and Reserve) of the Bank are BDT 2000 million and BDT 4511 re million in the Extra Ordinary General Meeting held on July 16, 2008.

During the last 28 years, AB Bank Limited has opened 77 Branches in different Business Centers of the country, one foreign Branch in Mumbai, India and also established a wholly owned Subsidiary Finance Company in Hong Kong in the name of AB International Finance Limited (ABBL 2010. AB Bank Limited, the premier sector bank of the country is making headway with a mark of sustainable growth. The overall performance indicates mark of improvement with Deposit reaching BDT 53375.35 million, which is precisely 26.85% higher than the preceding year. On the Advance side, the Bank has been able to achieve 30.76% increase, thereby raising a total portfolio to BDT unit of Foreign Trade, the Bank made a significant headway in aspect of import, export and inflow of foreign exchange remittances

2.2 The Mission Statement

“To be the best Performing bank in the country”

2.3 The Vision Statement

“To be the trendsetter for innovative banking with excellence and perfection”

2.4 Objective of AB Bank

“To exceed customer expectations through innovative financial products & services and establish a strong presence to recognize shareholders’ expectations and optimize their rewards through dedicated workforce”

2.5 AB’s promise

AB’s banishment is to be the trendsetter for innovative banking with nobility and repletion and prospect to the best execution bank in the country. Our customer diploma is classified to our banishment and bogey statements. Some other commitments are given below

- To vindicate a transparent vendee relationship
- To make banking easier for their vendee
- To put vendees necessity first
- To be clean and veridical in our dealings
- To maintain secrecy
- To practice a non – preferential policy
- To confirm a secure banking and retaliation system

2.6 Customer’s obligation

- ✓ Read the terminology and provision carefully
- ✓ The surety should read and realize his\her responsibility
- ✓ expression of financial information
- ✓ You should not allow third group to make transaction at ATM machines
- ✓ You should ascertain the amount accused after each credit card transaction
- ✓ Submission of lamina

2.7 Product and Services of AB Bank Limited

- ✚ 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

Asset product-Corporate

- Project finance
- Overdraft
- Time loan
- Trust receipt
- Packing credit
- Foreign bill purchase
- Inland bill purchase
- Foreign documentary bill collection
- EDF loan (export Development fund)

Asset product- Retail

- Personal loan
- Auto loan
- Home loan
- Personal loan(secured)

Asset product – SME

- GATI
- PROSHAR
- DIGUN
- SATHI
- CHHOTO PUJI
- UDDOG
- AWPARAJITA

- ✚ 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

2.8 Management Hierarchy of AB BANK LIMITED





Chairman

Mr. Aziz Al Kaiser

Vice Chairman

Mr. Hossain Khaled

Director

Mr. Deen Mohammad

Mr. Rubel Aziz

Mr. Mohammad Shoeb

Mr. Rofiqul Islam Khan

Mr. Rajibul Haq Chowdhury

Mrs. Tabassum Kaisek

Mrs. Sayeda Shaireen Aziz

Mrs. Savera H. Mohammad

Independent Director

Barrister Tanjub-Ul Alam

Mr. Farooq Sabhan

Managing Director and CEO

Masarur Arefin

Chapter 3

JOB RESPONSIBILITY

3.1 Customer service assessment

As banks are facing intense competition from other banks as well as from non-banking financial institutions and as customer expectations are increasing and behavior are undergoing phenomenal changes with the changes in technology quality service delivery is integral in retaining and attracting customer.

Providing superior customer service requires continuous tracking of service quality of a bank

- Customer research
- Customer service assessment
- Global customer service performance index
- Detailed customer benchmarking
- Identify top performers
- Develop & implement plan

3.2 Methods of Customer Service Assessment Mystery Shopping

Mystery shopping is a tool used to measure, independently but covertly, quality of service reduced by the employees and as perceived by clients or to gather information about products and service. Mystery shoppers perform specific tasks such as purchasing a product, asking question, registering complaints or behaving in a certain way, and then provide detailed reports or feedback about their experiences. Mystery shopping survey has proven to be an effective tool in revealing level of service quality.

3.3 Objective of the Study-Mystery Shopping

Broad objective

Find areas of improvement in service quality at AB bank and to ensure higher service quality standard by taking corrective actions.

Specific objective

Tracking service quality-

- (a) individual branches
- (b) bank as a whole

Detailed objective of the study

The detailed objectives of the study are-

- (a) To assess customers AB bank experience with regard to its product and services
- (b) To advise the performance of front desk officers as well as tellers based on selected service attributes (a standard questionnaire format will be created)
- (c) To identify level of service standard, promptness and timing in different Ares
- (d) To identify the weak performing areas and recommend improvement.
- (e) To evaluate the level of service quality
- (f) To monitor the service quality on regular basis
- (g) To have an early alarm system for any intervention that may be needed
- (h) To find out the knowledge levels of the employees about the bank's products and services and promptness in providing services.
- (i) To identify the reason behind mismatch of performance with the standard structure of the bank
- (j) To measure attitudinal and behavioral service level and promptness in providing services.
- (k) To evaluate satisfaction level of the customers by observing them
- (l) To measure office environment-clearness and maintenance of office premises.

3.4 Methodology of Mystery Shopping

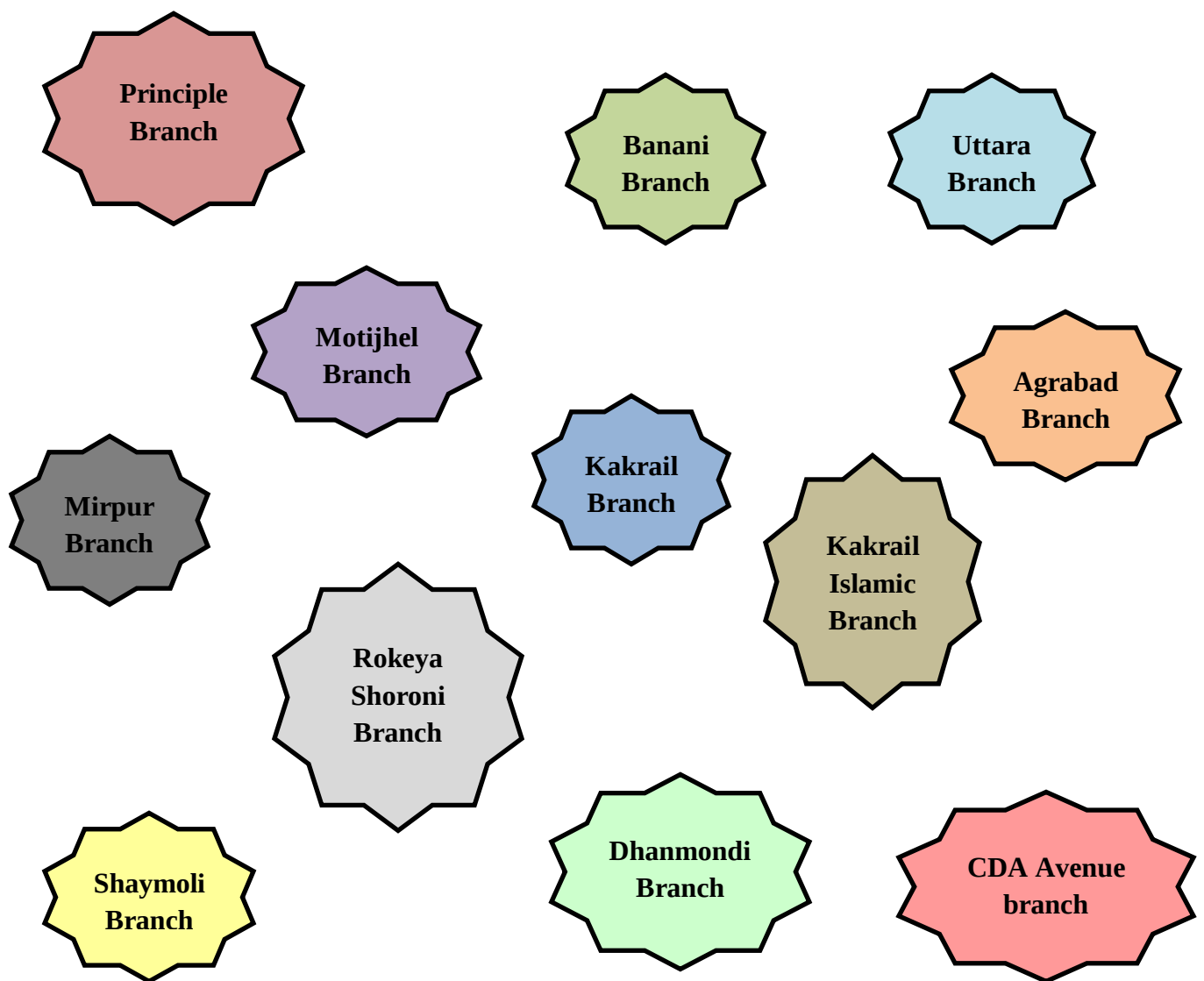
As guided by Bangladesh bank the management of AB bank has decided to have the service quality of AB bank branches evaluated by external surveyor on a half yearly basis. The study will be carried out by using mystery shopper survey method through observation with following key feature.

- The mystery shoppers will appear just like an ordinary customer to gain real customer experience.
- People will fill-up a form to record his/her experience immediately after leaving the bank.
- Mystery shopper will ensure that his identity does not get revealed
- One account will be opened in each branch.
- Mystery shoppers will obtain some services like collect cheque book, ATM card, in cash & deposit Cheques etc.

- Mystery shoppers will visit general banking department for various queries and information
- Mystery shoppers will visit each branch to cover all the tellers and relationship officers.
- Each teller will be visited two times per round.
- A complete interpretative report with graphs, charts and analyzed data will be submitted to bank.

3.5 Branches covered under the study

The following branches of AB Bank Ltd in Dhaka city was covered for the assignment.



3.6 Selected Service Items of Evaluation

-  Cash deposit
-  Cash withdrawal
-  Product/service queries on selected items: Account Opening, Account Closing, Eligibility of availing ATM, Debit card and credit card, Query on different deposit schemes/products, Query on different loan products, Nominee Change, Signature Change, Contact Information Change, Assign Mandate, Pay order Issue.

Assessment on FDOs and Tellers were based on the following attributes

- Greeting Skills
- Speaking Skills
- Listening Skills
- Politeness and Courtesy
- Attire and Self-organization
- Product, Service Focus and Promptness
- Conversation Closing Skills

Qualitative assessment of the branches was conducted with respect to the following criteria through observation

- Branch exteriors, mainly cleanliness and accessibility
- Staff courtesy at the entrance (security guard/staff)
- Reactiveness of staff in queue management
- Cleanliness of the physical environment
- Customer area inside the branch
- Staff's noise level
- Seating arrangement
- Neat and professional attire of the staff including security guards
- Use of name-tag/badges
- Availability of brochures
- Availability of deposit and bill payment form

- Temperature inside the branch
- Washroom facility & cleanliness
- Availability of the staff in sales & service floor
- Signage order
- Availability of complaint box in a visible place

Rating System

In order to arrive at the overall rating, an individual's total score is calculated by adding up points earned in different scenarios for FDO, CO and branch observations. This total score is then converted into a percentage. The rating is recorded by using a five-point scale, i.e. ***‘Very Good’, ‘good’, ‘Average’, ‘Poor’, and ‘Very poor’.***

RATINGS	
Scale	Ratings
91 - 100%	Very Good
81 - 90%	Good
61%- 80%	Average
51 - 60%	Poor
50% or below	Very Poor

Table-4: Rating

3.7 Mystery Shopping Implementation on Covered Branches

1. The state of Branches: Principal Branch

- **Account Opening**

Branch Officials of Principal Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Remittance**

Officials of the Branch satisfactorily helped the mystery shopping (Myself). They clearly explained without the use of uncommon Banking terms.

- **Loan**

Officials of the branch clearly outlined the loan procedure of the mystery shopping team (I).

- **Cash**

Officials of cash section of branch helped me as I exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Wash room of the branch was found wet and smelly.

2. The state of Branches: Dhanmmondi Branch

- **Account Opening**

Branch Officials of Dhanmmondi Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer but in some cases the officials failed to clearly explain details of some products and services.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Cash**

Officials of cash section of branch helped me promptly as I exchanged a soiled and mutilated note

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Wash room of the branch was dry and clean. Furniture, Work stations were clean.

3. The state of Branches: Kakrail Islamic Banking Branch

- **Account Opening**

Branch Officials of Kakrail Islamic Banking Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

While I was visiting the branch I observed that a loan official was loudly talking with a customer as the customer was asking questions. While having conversation with them official interrupt before listening as to what service is required. Official even encouraged mystery shoppers to take loan from other banks.

- **Remittance**

While I was visiting the branch I observed that an official was sleeping in his work station.

- **Cash**

Officials of cash section of branch helped me as I exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was dry and clean. Furniture, Workstations were clean.

4. The state of Branches: Banani Branch

- **Account Opening**

Branch Officials of Banani maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Officials of the branch clearly outlined the loan procedure to me. But informed me at present disbursement of personal loan is now stopped by the bank.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Cash**

Officials of cash section of branch helped me promptly as I exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was dry and clean. Furniture, Workstations were clean.

5. The state of Branches: Uttara Branch

- **Account Opening**

Branch Officials of Uttara Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Officials of the branch clearly outlined the loan procedure to me But informed me at present disbursement of personal loan is now stopped by the bank.

- **Cash**

Officials of cash section of branch helped me promptly as the team exchanged a soiled and mutilated note.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was dry and clean. Furniture, Workstations were clean.

6. The State of Branches: Shaymoli Branch

- **Account Opening**

Branch Officials of Shaymoli Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Officials of the branch clearly outlined the loan procedure to me. But informed me at present disbursement of personal loan is now stopped by the bank.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Cash**

Officials of cash section of branch helped me promptly as the team exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was dry and clean. Furniture, Workstations were clean.

7. The State of Branches: Gulshan Branch

- **Account Opening**

Branch Officials of Gulshan Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Officials of the branch did not want to talk with me as they informed me at present disbursement of personal loan is now stopped by the bank.

- **Remittance**

Officials were not interested to help me. When the team informed them that they want to make a payment order one of the official told them even providing the payment order form will be a loss to the bank without detailing the reason for such comment.

- **Cash**

Officials of cash section of branch helped me promptly as the team exchanged a soiled and mutilated note

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was dry and clean. Furniture, Workstations were clean.

8. The state of Branches: Rokeya Shoroni Branch

- **Account Opening**

Branch Officials of Rokeya shoroni Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Officials of the branch clearly outlined the loan procedure to me. But informed the mystery shopping team at present disbursement of personal loan is now stopped by the bank.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Cash**

Officials of cash section of branch helped me promptly as the team exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was dry and clean. Furniture, Workstations were clean.

9. The state of Branches: Mirpur Branch

- **Account Opening**

Branch Officials of Mirpur Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Though the concern official acknowledged the presence of me after almost 20 minutes later, the officials clearly outlined the loan procedure to me. But informed meat present disbursement of personal loan is now stopped by the bank.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Cash**

Officials of cash section of branch helped me team promptly as the team exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was dry and clean. Furniture, Workstations were clean.

10. The state of Branches: Motijheel Branch

- **Account Opening**

Branch Officials of Motijheel Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Officials of the branch clearly outlined the loan procedure to me. But informed me at present disbursement of personal loan is now stopped by the bank.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Cash**

Officials of cash section of branch helped me promptly as the team exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was dry and clean. Furniture, Workstations were clean.

11. The state of Branches: CDA Avenue Branch

- **Account Opening**

Branch Officials of CDA Avenue Branch acknowledged the presence to me after almost 20 minutes. While having conversation the official maintained proper eye contact with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Officials of the branch clearly outlined the loan procedure to me. But informed the mystery shopping team at present disbursement of personal loan is now stopped by the bank.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Cash**

Officials of cash section of branch helped me promptly as the team exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was Dirty and wet. Furniture, Workstations were clean.

12. The state of Branches: Agrabad Branch

- **Account Opening**

Branch Officials of Agrabad Branch maintained proper eye contact while having conversation with me. Their voice was sufficiently loud and clear. Conversation speed was comfortable for the customer and was able to clearly explain without the use of uncommon banking terms.

- **Loan**

Officials of the branch clearly outlined the loan procedure to me. But informed me the mystery shopping team at present disbursement of personal loan is now stopped by the bank.

- **Remittance**

Officials of the Branch satisfactorily helped me. They clearly explained without the use of uncommon Banking terms.

- **Cash**

Officials of cash section of branch helped me promptly as the team exchanged a soiled and mutilated note.

- **Branch Observation**

I observed the branch officials were properly dressed. Branch branding was in good shape and branch premises were satisfactorily clean. Washroom of the branch was Dirty and wet. Furniture, Workstations were clean.

3.8 Benefits of the assessment

The management of the bank will know the vendee service level of AB banks vendee vis-a-vis competition. Vendee satisfaction level will be identified according to different segment of customers such as satisfaction level of customers with high asset exposure and high liability exposure will be identified.

Corrective action such as control, education, seminar, discussion will be arranged by customer service complaint management cell of the bank as a follow up action.

Target market activities can be strengthened for better integrated marketing communication and branch profitability. The outcome of the pilot study may be replicated at all branches and when required as per management decision.

3.9 Business Threats

The fundamental purpose of a business is to acquire and retain customers. Satisfied customers are converted to loyal customers. However, occasionally the behavior of the staff and casual conversation can harm a company's reputation in the future. During the survey, certain incidents were observed, which are as follows:

- Certain FDOs encouraged mystery shoppers to take loan from other banks.
- Certain FDOs showed tendency to avoid providing service.
- Certain Officers spoke loudly inside the branch.
- At the teller counter, certain officers gathered around the counter, which hampered workflow.

Chapter 4

SWOT ANALYSIS

&

FINDINGS

4.1 SWOT Analysis

Strength

- AB Bank is the First Private sector Bank
- Faithful
- Working Environment is Comfortable
- High Quality services in different areas of banking Operations
- Bank acquired confidence and trust of the public
- High Brand Image

Weakness

- Slow progress in new system
- Product and services are lower than other bank, example- ATM card
- Some banking process are too long and have too much formalities

Opportunities

- Do fast in competition market
- Develop product and services than other bank
- Going on faster progress in new system

Threats

- New generation banking system
- The competitors
- Money launder

4.2 Notable Findings

The study result suggests that though the officials of the branches were clear in their communications but failed to show politeness and courtesy in most of the cases. In those cases, they also did not follow certain basic etiquettes, such as-

- Failure to greet customers with Salam/Good Morning/Good Evening
- Not addressing customers with ‘Sir’, ‘Mam’.
- Failure to offer customer a seat (when seat was available)
- Failure to introduce themselves to customers
- After the discussion, the staffs failed to ask, “Anything I can help with?”
- Unwillingness to give business card to the customers
- Failure to say thanks after providing a service
- Failure to invite customers to return



Chapter 5

RECOMMENDATION

&

CONCLUSION

5.1 Recommendations

Based on the results of the study, the following recommendations are being made with a view towards improving perceived levels of service quality and improving the capacity of service personnel:

- Continuous Customer Service Training is required to improve greeting skills, which has reflection on the level of courteousness with which the officer interacts with customers.
- Reinforce the culture of answering inquiries as exhaustively as possible rather than just giving a basic answer covering the bare essentials. This depicts service personnel's professionalism, especially with regard to the services offered by the bank and highlights the service personnel's capability, efficiency and knowledge.
- Reinforce the need for staff to initiate contact with customers and to acknowledge their presence, even if by body language if not verbally. "Showing Customers You Care".
- Remind staff of the requirement to wear a name badge in the workplace which is visible to customers.
- Give guidance to staff about giving business cards to customers during the service delivery. This is being insufficiently practiced in some branches as noted earlier, but this is a part of Customer Care standards.
- The service personnel should complete his/her service by expressing thanks/welcome, invite the customer to return, and maintain a smiling face throughout in order to make a good impression. Thus, customers can feel that they are always welcome to the bank.
- Signage instructions should be visible in different places or sections as appropriate, so that they are easily noticeable to customers.

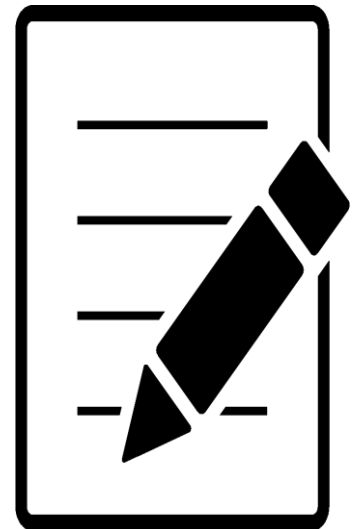


5.2 Conclusion

Nowadays Banking institutions are one of most major parts of an economy. Presently bank outfit have different contributions for singular, restrictive firms, bunches not withstanding for development criteria. 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. AB bank takes favorable position of any risk in the banking division with the great affirmed and talented human. Like American express credit card, Special Budgetary establishment account and administration in the managing an account area of our nation, it is pioneer in presenting numerous new monetary items.

I want to demonstrate the similar situation between recorded banks in Bangladesh with the AB Bank Ltd. in this entry level position paper. 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, I can say that comparatively AB bank’s performance was higher in some sectors than the other banks. In deposits aspect other listed banks Performances have been higher than AB bank.



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Appendices

Score Card of the Staff (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