

“Service Operations Management in General Banking: A Case Study on Janata Bank PLC”

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

School of Business & Economics
United International University

Internship Report

on

**“Service Operations Management in General Banking: A
Case Study on Janata Bank PLC”**

Submitted To:

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Letter of Transmittal

19 July, 2026

To

Dr. Mimnun Sultana
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Subject: Submission of Internship Report

Dear Sir,

I would like to inform you that, as a requirement for the completion of the Bachelor of Business Administration (BBA) program, the report on **"Service Operations Management in General Banking: A Case Study on Janata Bank PLC"** has been completed following your instructions and the guidance provided by my organizational supervisor.

I am grateful to all those individuals who provided me with valuable information, support, and advice throughout the preparation of this report. I would be pleased if you kindly review the report and I will be glad to answer any questions regarding its contents.

I have tried my level best to prepare this report in a meaningful, accurate, and comprehensive manner. I believe that the knowledge and experience gained through this internship and the preparation of this report have significantly enhanced my understanding of service operations management in the banking sector.

However, if you require any further clarification regarding any aspect of this report, please feel free to contact me.

Yours obediently,

Saimun Samah
ID: 111212054

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Declaration of the Student

I, Saimun Samah, am a student at the School of Business and Economics at United International University. I want to say that I wrote the internship report called " Service Operations Management in General Banking: Internship Experience at Janata Bank PLC". I did this report to help me get my Bachelor of Business Administration degree.

I want to make it clear that this report is my work. I did it under the supervision of Dr. Mimnun Sultana, who's an Assistant Professor at the School of Business and Economics at United International University.

This report is based on what I learned and saw when I was an intern at Janata Bank PLC. The thoughts and conclusions in this report are mine alone. If I used information from books or websites I made sure to say where it came from.

I also want to say that I have not given this report to any university to get a degree. I followed the rules that my supervisor gave me when I was writing this report. I am fully responsible for making sure that what I wrote in this report is true and original. I, Saimun Samah, take responsibility for the internship report.

Saimun Samah

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Corporate Evidence

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Acknowledgement

First and foremost, I would like to express my gratitude to Allah for granting me success and completing my internship, and for giving me the courage, patience and perseverance to prepare this report.

I am indebted to my supervisor Dr. Mimmun Sultana, Assistant Professor, School of Business and Economics, United International University for her immense guidance, suggestions and recommendation throughout my internship program while preparing this report. Her kind cooperation and constant encouragement played a significant role in completing my study.

I am also obliged to my supervisor Mr. Arifur Rahman Khan, Branch Manager, Janata Bank PLC for providing me such a wonderful opportunity to make my career in the banking sector. I am also thankful to him for his immense guidance, recommendations and cooperation throughout my internship period that enabled me to gain adequate knowledge about the banking activities which eventually helped me to prepare this report.

I am also grateful to all the officers and staff members of Janata Bank PLC for their kind cooperation and encouragement throughout my internship period. I am obliged to their immense knowledge and experience that they provided me during my internship period that ultimately helped me to prepare this report. I came to know about the functioning of Janata Bank PLC through their cooperation.

I am also thankful to Janata Bank PLC for providing such a platform to me to experience a working environment. Last but not the least, I cannot forget my parents for their tremendous support and encouragement without which I could not have been able to come this far. I am also obliged to my friends, family members and well-wishers for their constant support and encouragement. I have gained lots of knowledge and experience from my internship program that would help me a lot in future.

Executive Summary

This internship report is presented for the purpose of acquiring a Bachelor of Business Administration (BBA) from the School of Business & Economics (SoBE), United International University. This report is prepared on the basis of my three (3) months internship in Janata Bank PLC, Jamuna Future Park Branch, Dhaka which was held on May 04, 2026 – August 04, 2026.

The title of this internship report is Service Operations Management in General Banking: A Case Study on Janata Bank PLC which depicts the effectiveness of service operations to establish customer satisfaction, operational effectiveness and smooth flow of banking services in a general banking sector.

During my internship period, I was involved with general banking activities like service to the customers, account opening, KYC, cheque book request, transaction verification, clearing and other general banking operations to gain in-depth knowledge of the overall service operations of the bank.

This report provides a brief description of the organization, its history, vision, mission, structure, products, and services. Additionally, this report also describes the effectiveness of service operations in service quality improvement, operational efficiency, and enhanced customer experience in the General Banking Department of Janata Bank PLC. Moreover, the report discusses the in-depth knowledge about service operations management gained during the internship program in different general banking activities like account opening, service to the customers, KYC/customer documentation, cheque book/debit card request, transaction, verification, and other general banking operations during a three (03)-month internship in Janata Bank PLC, Jamuna Future Park Branch. Finally, this report also gives a brief idea about the history and mission of Janata Bank PLC and recommends effective service operations management to ensure service quality and operational excellence to offer superior performance to its customers.

Conclusively, the internship program not only helped me to widen my knowledge but also improved my professional skills and expertise in communication, team work, customer service management, and problem-solving ability in my future career.



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List of Abbreviations

UIU	United International University
BBA	Bachelor of Business Administration
SoBE	School of Business & Economics
JBP	Janata Bank PLC
KYC	Know Your Customer
GB	General Banking
SMEs	Small and Medium Enterprises
ATM	Automated Teller Machine
LC	Letters of Credit
POS	Point of Sale
NRBs	Non-Resident Bangladeshis
GDP	Gross Domestic Product
AML	Anti-Money Laundering
NID	National Identity Card
CEO	Chief Executive Officer
CSR	Corporate Social Responsibility
RTGS	Real Time Gross Settlement
BEFTN	Bangladesh Electronic Funds Transfer Network
IT	Information Technology
TIN	Taxpayer Identification Number
FDR	Fixed Deposit Receipt
DPS	Deposit Pension Scheme
BB	Bangladesh Bank
SOB	State-Owned Bank



Chapter 1

Introduction

1.1 Background of the Study

The banking system in Bangladesh has a history. Bangladesh got its banking system after it became independent in 1971. The idea of banking in Bangladesh started during British rule. After Bangladesh became independent it needed a banking system to help the economy grow and include more people in the financial system.

Banks are very important because they take money from people and organizations and give them loans and other services. Banks also help create capital by making it easy for people to invest in the market. Usually banks are divided into types like banks, retail banks and investment banks. In countries the central bank controls all banking activities.

I am writing this report as part of my Bachelor of Business Administration program at United International University. I am doing an internship at Janata Bank PLC, where I am learning about how banks work. This report is based on what I have seen and what I have learned from sources. It focuses on agent banking. How it can help in Bangladesh.

1.2 Origin of the Report

The Bachelor of Business Administration program is designed to help students become business leaders. The program teaches us about business. It also gives us practical experience. To make sure we are ready for the world we have to do an internship and write a report about it.

I did my internship at Janata Bank PLC. During my internship I worked in the General Banking Division. Learned about customer service, how to open accounts and other banking tasks. My internship lasted for three months. I saw how the bank worked every day. Helped the employees with their tasks.

This experience helped me understand how the bank works, how it treats its customers and how it does its tasks. The title of my report is "Service Operations Management in General Banking: A Case Study on Janata Bank PLC". I wrote this report with the help

of my supervisor and it is based on what I learned during my internship, what I saw and what I learned from talking to bank officials and reading relevant sources.

1.3 Objectives of the Study

The report is divided into sections that talk about what it wants to achieve.

1.3.1 Primary Objective

The main goal of this report is to learn everything about the service operations management process of Janata Bank PLC and to see how they manage service delivery in a state-owned bank like Janata Bank PLC.

1.3.2 Secondary Objectives

The other goals of this report are:

- To learn about the service delivery process of Janata Bank PLC.
- To find out what technologies and tools Janata Bank PLC uses to provide banking services.
- To see what roles and responsibilities the employees who deal with customers have in service delivery at Janata Bank PLC.
- To look at how Janata Bank PLC manages customer service when the bank's very busy.
- To understand the paperwork and rules that Janata Bank PLC follows when it comes to banking service operations.
- To use what we know from books in a job, at Janata Bank PLC.
- To see how Janata Bank PLC compares to banks in the banking industry.

1.4 Methodology

1.4.1 Scope of the Study

This study covers Janata Bank PLC that includes the scope of banks such as overview operations, management of services, products, services of the bank, and environment

in which they operate. The study was undertaken based on my insight and information gathered externally from other resources.

1.4.2 Limitations of the Study

During the process of this study, several limitations were encountered. Some of these include:

- There was limited data available for this research as some information was considered confidential and the bank was not willing to share it.
- It was not easy to get information from external sources because the information available in the public domain was limited.
- Incomplete information was obtained because the bank was not willing to provide it.
- The time allocated to the internship was limited and I could not manage time to gain more knowledge.
- I could not get much information from the officials of the bank because they were not available.
- This research covered only the Jamuna Future Park Branch of Janata Bank PLC.

1.4.3 Sources of Data

There are two types of data sources used in this study:

Primary Sources

- **Internship:** I gained lots of information through my internship program
- **Observation:** I observed each and every activity of the bank to gather information
- **Supervision:** My supervisor provided me with valuable information about the bank's operations
- **Interaction:** I got sufficient information by interacting with the bank's official, employees and customers

Secondary Sources

- Website of Janata Bank PLC
- Reports and publications of the bank
- Directives of Bangladesh Bank
- Books and journals on the topic
- Manuals, from the bank



Chapter 2

Organizational and Industry Overview

2.1 Company overview

Janata Bank PLC, the largest State-Owned Commercial Bank in Bangladesh plays a big part in the country's money matters. This bank was started in 1972 after Bangladesh became independent by combining United Bank Limited and Union Bank Limited. Since it began Janata Bank has helped the country grow by giving people from areas various banking and financial services.

Janata Bank has opened branches all over the country and has many customers. It provides services like taking deposits, giving loans, helping with sending money and many digital banking services. Janata Bank also helps trade, farming, industry and small businesses in Bangladesh.

The main goal of Janata Bank PLC is to help the country by giving efficient banking services. The bank always tries to make customers happy while being honest and stable.

The bank's activities are watched over by a Board of Directors led by a Chairman. The Managing Director and Chief Executive Officer are in charge of the banks work. Janata Bank PLCs main office is in Motijheel, Dhaka, where all the big decisions are made.

Now Janata Bank PLC is getting stronger in the banking business by using technology changing to digital and focusing on customers. As one of the state-owned commercial banks, in Bangladesh Janata Bank PLC is committed to helping the country and taking care of its customers' financial needs. Janata Bank PLC is working hard to be the best it can be. Janata Bank PLC is always looking for ways to improve.

2.2 Mission, Vision, Slogan and Values

2.2.1 Mission of Janata Bank PLC

The mission of Janata Bank PLC is to provide quality banking services to customers through professionalism, integrity, innovation, and commitment while contributing to the socio-economic development of Bangladesh.

The bank aims to:

- Ensure customer satisfaction through efficient banking services.
- Support national economic development.
- Promote financial inclusion.
- Maintain operational excellence.
- Maximize shareholder value.
- Ensure transparency and accountability in banking operations.

2.2.2 Vision of Janata Bank PLC

The vision of Janata Bank PLC is to become a dynamic and leading financial institution through sustainable growth, innovation, technological advancement, and superior customer service.

The bank strives to establish itself as a trusted banking partner while maintaining strong ethical standards and corporate governance practices.

2.2.3 Core Values of Janata Bank:

The core value of the Janata Bank Limited guides the organization's activities and decision-making processes.

- **Customer Focus**
The bank prioritizes customer needs and strives to provide quality services and banking solutions.
- **Integrity**
Janata Bank maintains honesty, transparency, and ethical conduct in all business activities.
- **Professionalism**
Employees are encouraged to maintain professional excellence and continuous development.

- **Accountability**
The bank ensures responsibility and accountability at every level of management.
- **Teamwork**
Collaboration and mutual respect among employees contribute to organizational success.
- **Social Responsibility**
Janata Bank actively participates in activities that promote social welfare and sustainable development.

2.2.4 Slogan of Janata Bank PLC

The slogan of Janata Bank PLC captures the company's philosophy and reflects its desire to provide customers with reliable and responsive services.

“A Committed Partner in Progress”

2.3 Trend and Growth

Since its foundation in 1972, Janata Bank PLC has come a long way in terms of growth and development in the banking sector. Coming into existence as a consequence of the merger of United Bank and Union Bank, Janata Bank has grown exponentially, becoming one of the largest commercial banks in the country with more than 900 branches and 4 overseas branches in the United Arab Emirates (UAE). Through continuous improvement, modernization of banking services, and digital transformation, the bank has been able to strengthen its position in the local market. Janata Bank PLC has been playing a significant role in promoting trade, commerce, agriculture, and industries, as well as supporting the country's economy.

2.4 Customer Mix

At Janata Bank PLC, customers are the company's utmost priority, which reflects in the bank's efforts to deliver quality services that exceed customers' expectations. By combining state-of-the-art technology with customer-centric banking services, the bank

ensures that customers enjoy the convenience of using the bank's products and services. The bank serves customers from all segments of society, ranging from professionals and businesspeople to government workers, entrepreneurs, housewives, students, and even expatriates. Both resident and non-resident customers with domestic and foreign currency accounts are welcome to join Janata Bank PLC. The company is continuously working on improving and expanding its product portfolio in order to better satisfy the diverse needs of its customers.

2.5 Janata Bank Ltd: At a Glance

Topic	Description
Name	Janata Bank PLC
Legal Status	Public Limited Company
Date of Incorporation	21 May 2007
Head Office	Janata Bhaban, 110 Motijheel C/A, Dhaka-1000
Chairman	M. Fazlur Rahman
Managing Director & CEO	Md. Mazibur Rahman
Authorized Capital	Tk. 30,000 Million
Paid-up Capital	Tk. 23,140 Million
Face Value per Share	Tk. 100
Shareholding Pattern	100% owned by the Government of Bangladesh
Total Branches	929 (925 domestic and 4 overseas branches)

2.6 Products and Services of Janata Bank PLC

In order to meet the needs of individuals, businesses, and corporations, Janata Bank PLC provides a wide range of products and services.

Category	Key Services	Revenue %	Strategic Alignment
Retail Banking	Savings/Current Accounts, FDR, DPS, Personal Loans	40%	Core revenue driver; financial inclusion
Corporate Banking	Working Capital, Trade Finance (LC), Project Financing	25%	Supports large industries & government entities
SME Banking	Business Financing, Customized Credit Solutions	15%	Encourages entrepreneurship & job creation
Digital Banking	Internet Banking, BEFTN/RTGS, Utility Bills	10%	Technology-driven; cashless transactions
Remittance & FX	Inward Remittance, Currency Exchange, NRB Services	10%	International trade; foreign currency inflows

Deposit Products

- Savings Deposit Account
- Current Deposit Account
- Fixed Deposit Receipt (FDR)
- Deposit Pension Scheme (DPS)
- Monthly Savings Scheme (MSS)
- Short-Term Deposit (STD)
- Special Deposit Scheme

Loan and Advance Products

- Consumer Credit Scheme
- Home Loan
- Car Loan
- SME Loan
- Agricultural Loan
- Industrial Loan

- Working Capital Financing
- Export Financing
- Import Financing
- Special loan for pension
- Special loan for women entrepreneurs , small business owners etc.

Foreign Exchange Services

- Import Services
- Export Services
- Letter of Credit (L/C)
- Foreign Remittance
- Foreign Currency Accounts

Digital Banking Services

- ATM Services
- Online Banking
- Mobile Banking
- SMS Banking
- Debit Card Services
- Electronic Fund Transfer

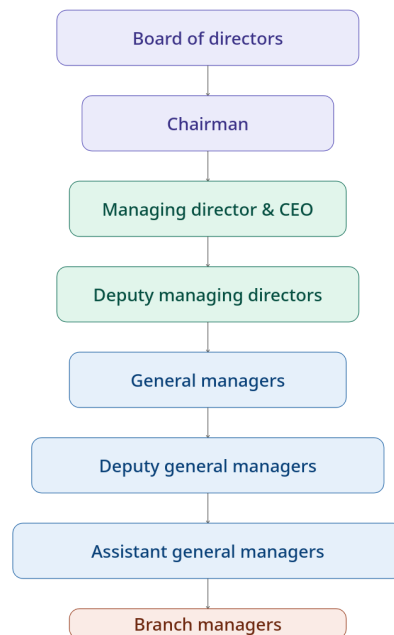
Other Services

- Locker Facility
- Utility Bill Collection
- Government Payment Services
- Pay Order and Demand Draft
- Remittance Services

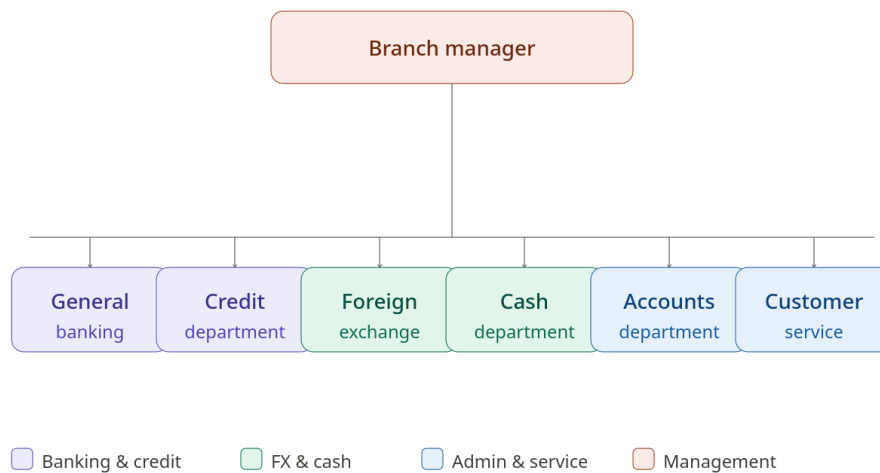
2.7 Organizational Structure of Janata Bank PLC

Janata Bank PLC follows a hierarchical organizational structure to ensure effective management and smooth banking operations.

Top Management Structure



Branch-Level Structure



The organizational structure facilitates efficient decision-making and operational control.

2.8 SWOT Analysis of Janata Bank PLC

SWOT analysis is a technique to evaluate the 4 aspects – Strength. Weakness, Opportunity and Threat. SWOT analysis helps an organization to know about its internal and external factors. This factor helps the organization to run its operation in a profitable way. SWOT analysis provides the way of handling the worst situation of the organization, what will help the organization to gain advantage from rivals, which things should be eliminated from the organization, and what should be included in the organization from the better performance.

Strengths • Strong government ownership and support. • Janata Bank tries to provide a pure, good and friendly working environment. • Large branch network throughout Bangladesh. • Strong customer trust and reputation. • Experienced workforce. • Strong remittance business. • Janata Bank looks after employee's work-life balance. They provide their salaries timely and also give opportunities to spend their time with families.	Weaknesses • Bureaucratic decision-making process. • Higher level of non-performing loans. • Limited flexibility compared to private banks. • Service delays in some areas.
Opportunities • Expansion of digital banking services. • Growing demand for SME financing. • Increasing foreign remittance inflows. • Financial inclusion initiatives. • Technological advancement.	Threats • Intense competition from private commercial banks. • Cybersecurity risks. • Regulatory changes. • Economic instability. • Fintech competition

The operational performance of Janata Bank PLC, Jamuna Future Park Branch is efficient and effective. Even though it has to deal with a large number of customers on a daily basis, it maintains professionalism, compliance and provides quality service to its customers. Although there are some shortcomings, the problems are solved quickly due to the internal control system and proper organization of the branch.

2.9 Industry Analysis

2.9.1 Industry Specification

The banking industry in Bangladesh is made up of state-owned banks and private commercial banks and foreign commercial banks and specialized development banks. The main thing the banking industry in Bangladesh does is to get people to save money and to give people money to start businesses and to help people buy and sell things and to make the economy grow and to make sure everything is stable financially. The banking industry in Bangladesh has to follow the rules of the Bangladesh Bank which is like the main bank and the Bank Companies Act.

2.9.2 Size and how things are going and how old the banking industry in Bangladesh is

The banking industry in Bangladesh is doing well. It is still changing. Some things that are happening in the banking industry in Bangladesh are that everything is going digital and machines are doing work and more people are using their phones to do banking and banks are using more agents to help people and banks are trying to make their customers happy and to get more people to use banks. The banking industry in Bangladesh is very old in the cities but in the country and in the towns it is still growing.

2.9.3 Things outside of the banking industry in Bangladesh that affect it

The banking industry in Bangladesh faces some challenges that constrain its growth, including economic factors such as inflation rate, policy rates, exchange rates, and economic growth in Bangladesh, which influences the business activities in the banking

industry, including the lending and deposit absorption decisions, as well as investment strategies. The government and regulators have an impact on how Bangladesh's banks perform since they formulate the policies that the banks follow.

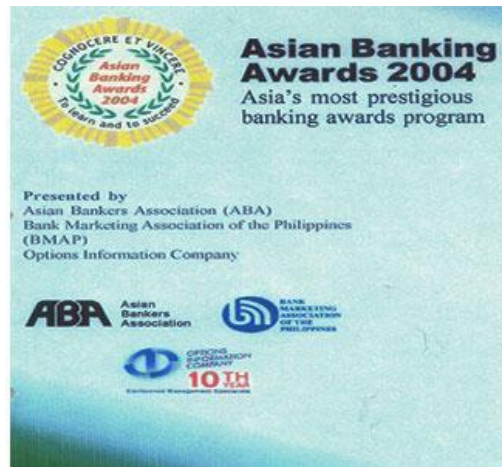
2.9.4 Competitive landscape

Bangladesh's banking industry is very competitive and has several major players, including Janata Bank PLC, competing with private commercial banks such as BRAC Bank Limited, Dutch-Bangla Bank Limited, Eastern Bank Limited, Islami Bank Bangladesh Limited, and other nationalized banks. Janata Bank enjoys a competitive advantage against its rivals because of its extensive branch network across the country, as well as the trust and confidence it has garnered from the government and the public. The banking industry in Bangladesh is considered critical infrastructure, making it difficult to enter because of the intense competition that exists among the major players.

2.10 Awards of Janata Bank Limited

Janata Bank Limited is a well known financial organization in Bangladesh. Every year the Bangladesh Government gives awards to banks. And Janata Bank Limited got those types of awards a lot. (Janata Bank Limited)

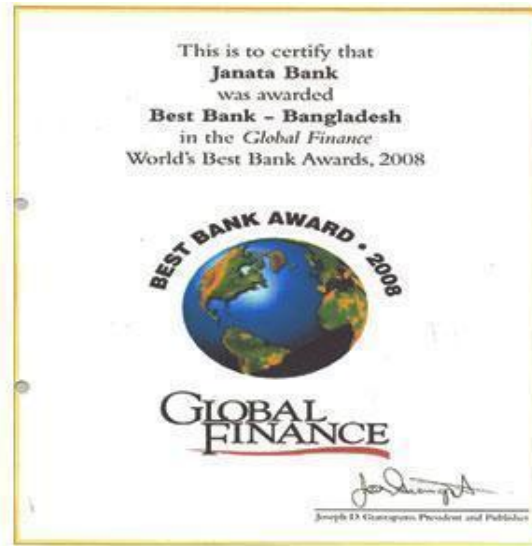
- **Asian Banking Award:** Janata Bank Limited got this award in 2004 in the Philippines. They got that award for a financing program for women entrepreneurship.



- **Quality Recognition Award:** This award program was held in Hong Kong. And ICICI Bank of Hong Kong recognized Janata Bank Limited with this award in 2009.



- **Best Bank in Bangladesh Awards:** Global Finance is a New York based magazine that gave Janata Bank Limited with the Best Bank Award. They gave the award for accomplishments in different fields such as growth in assets, customer service, and product innovation. Janata Bank Limited got the awards in following years of 2009, 2008, 2007 & 2006.



- **Best Tax Payer Award:** Janata Bank Limited got the award of best tax payer in 2015-2016. Md. Abdus Salam CEO & MD of the bank received the award from Finance Minister Abul Mal Abdul Muhit.
- **ICMAB Award:** ICMAB is the Institute of Cost and Management Accountants of Bangladesh. Janata Bank Limited got the award in 2017. CEO and MD of the bank Md. Abdus Salam received the award from the Finance minister Abul Maal Abdul Muhit on 28th January, 2018.



Chapter 3

Service Operations Management in General Banking

A Study on Janata Bank PLC

3.1 Concept of Service Operations Management

Service Operations Management (SOM) may be defined as the design, planning and control of processes that deliver services to customers. In the context of the banking sector, service operations include all activities that make contributions towards direct and indirect servicing of customers. Service operations management is even more difficult for the banking sector as compared to other industries because of the intangible, perishable, heterogeneous nature of the service and simultaneity of production and consumption.

Johnston and Clark (2008) have explained that service operations management is all about balancing 'doing things right'. In other words, service operations management is all about achieving efficiency (in terms of cost and productivity) and effectiveness (in terms of what customers need) in delivering service to customers. In case of nationalized banks, service operations management becomes more challenging due to factors such as regulatory requirements and diverse customer needs in the country.

3.2 Importance of Service Operations in Banking

From the perspective of the banking industry, service operations play an important role in determining the efficiency as well as the effectiveness of a commercial bank. In other words, it is only through appropriate service operations that a bank is able to achieve high levels of customer satisfaction and, therefore, competitiveness in the market. With regard to the banking sector in Bangladesh, the issue of competition between state owned and private commercial banks has been a major concern. Thus, it has become all the more important for the nationalized commercial banks to focus on improving their service operations management so that they are able to compete with their private counterparts.

Importance of service operations management in banking may be enumerated as:

- Customer trust and retention: By providing quality service to the customers, a commercial bank is able to gain customer trust and retain them as regular customers.
- Regulatory requirements: There are various regulatory requirements, including anti-money laundering and KYC norms, to which the banks have to adhere while performing their operations.
- Risk mitigation: By adopting effective service operations management, the banks are able to mitigate operational risk as well as other risks inherent to the banking sector.
- Competitive edge: With the increasing competitiveness in the banking sector, especially with regard to state owned versus private commercial banks, it has become important for the banks to focus on service operations management in order to develop a competitive edge.
- Profitability: Service operations management helps the commercial banks to operate more efficiently, resulting in lower operating costs and, therefore, higher profitability.

3.3 Elements of Banking Service Operations

Banking service operations may be broadly categorized into four major elements. During the course of my internship at Janata Bank PLC, I was involved with all the four elements of the banking service operations:

3.3.1 Front-Office Operations (Customer Facing)

Front-Office operations refer to those operations of the bank which are directly concerned with rendering service to the customers. For Janata Bank PLC, front office operations include the operations rendered by the Front Desk and the Account Opening Desk. The major operations performed in this category include account opening, handling customer queries, distribution of cards, cheques, bank statements and certificates. It is the front-office operations that are responsible for determining the overall impression of the customer about the bank.

Based on my experience at the Front Desk of Janata Bank PLC, I would say that the front office operations performed there are efficient. They follow a formal system of addressing the customers and are quite professional in dealing with customers' queries. However, at peak hours, which are 12:00 PM to 3:00 PM, the crowding becomes too much as there is no system for prioritizing the customers.

3.3.2 Back-Office Operations (Support Functions)

Back-Office operations may be regarded as the operations of the bank that are performed behind the scene in order to facilitate Front Desk operations. Back office operations of Janata Bank PLC include authorization of documents, clearing of cheques, BEFTN and RTGS, and maintenance of records. The Authorization Desk as well as the Fund Transfer Desk in Janata Bank PLC represent the back-office operations in the General Banking Department of the bank.

3.3.3 Technology Operations

The use of technology has become extremely important in the context of banking operations. Technology operations in the operations of Janata Bank PLC include BEFTN, RTGS, online, ATM and mobile banking. In my opinion, it is only through technology enabled operations that the banks are now able to operate efficiently. These operations help in minimizing the workload of the branches so that the Front Desk operations can be performed efficiently. By enabling technology operations through BEFTN, RTGS and ATM, Janata Bank PLC has ensured minimal presence of people at the branch offices.

3.3.4 Compliance Operations

In banking operations, the question of compliance management becomes extremely important. Compliance includes all the operations performed by a bank in accordance with the regulatory framework prescribed by the Bangladesh Bank. In case of Janata Bank PLC, the compliance operations include anti-money laundering, KYC and other procedures in accordance with the Bangladesh Bank regulations. The Authorization Desk of Janata Bank PLC is responsible for checking whether the various operations

performed in the branch meet the compliance requirements as laid down by the Bangladesh Bank.

3.4 Service Delivery Process at Janata Bank PLC – Service Blueprint

The service delivery process at Janata Bank PLC is a complex process in which various front-end and back-end activities take place. The Service Blueprint below represents the service delivery process at Janata Bank PLC:

Service Blueprint: General Banking Operations — Janata Bank PLC

Customer Action	Front-Stage (Visible to Customer)	Back-Stage (Invisible to Customer)	Support Processes
Enters branch; approaches service desk	Front Desk officer greets customer and identifies service need	Officer records customer visit in daily register	Token / queue system
Submits account opening form and documents	Officer checks KYC documents — NID, photo, nominee, TIN	Documents scanned and filed in system; KYC compliance verified	Core Banking Software (CBS)
Deposits initial amount for new account	Cash counter accepts deposit and issues receipt	Cash teller updates account balance in system	CBS ledger updated in real time
Requests fund transfer (BEFTN / RTGS)	Officer receives transfer form; verifies customer signature	Back-office processes transfer through BEFTN/RTGS gateway	Bangladesh Bank payment gateway
Submits cheque for clearing	Clearing officer verifies cheque details — date, amount, signature	Cheque sent to clearing house for inter-bank settlement	Bangladesh Automated Clearing House (BACH)
Requests account statement or certificate	Front Desk officer prints and delivers document	Authorization officer approves; digital record maintained	CBS archive and audit trail

3.5. Challenges in Service Operations Management at Janata Bank PLC

Even though Janata Bank PLC has a sophisticated system for operating its service functions, the organization faces a number of challenges in managing its service operations. These challenges were observed firsthand throughout the internship and are reflective of the key issues that all state-owned banks face.

3.5.1 Congestion at Peak Hours

The branch witnessed a large number of customers between 12:00 PM and 3:00 PM, when the bank processes 200 – 300 customers on a daily basis. The number of customers that come to the bank during peak hours causes congestion at the teller section. Furthermore, the lack of an organized queuing system, which may cause confusion among customers and result in the feeling that the bank's service performance is lower than it actually is, is the main service operations challenge at the bank. This directly impacts the Responsiveness and Empathy service quality dimensions.

3.5.2 Documentation Formalities

Since formalities involving documentation play a rather large role in the banking industry, the Account Opening Desk experiences congestion due to customers presenting themselves for account opening without the required set of documents (signature, nominee's information, TIN, etc.).

Despite being inevitable, such formalities interfere with the smooth flow of service delivery and cause dissatisfaction among customers.

3.5.3 Digital Banking

While the bank offers digital services, such as internet and mobile banking BEFTN, RTGS, many customers, especially senior citizens and those coming from the interior areas, do not know how to use them. Thus, instead of making transactions digitally and reducing the load on the bank's physical branches, the customers bring their transactions to the bank's physical branches, adding to the already lengthy queues.

3.5.4 Human Resource Capacity Constraints

As a commercial bank with a wide range of customers, Janata Bank PLC sometimes faces human resource capacity constraints during peak hours. Additionally, as a state-owned entity, the bank's organizational hierarchy is rather complex, which often causes delays for customers whose requests require managerial intervention.

3.5.5 Technological Limitations

While the bank has been performing digital transformation and adopted various digital technologies and platforms, the technological limitations challenge its ability to provide uninterrupted services to customers. For instance, the core banking system tends to slow down during peak hours, which causes delays in transaction processing. This affects the overall service delivery at the Fund Transfer Desk and Authorization Desk and impacts the customers' perception of the service quality.

3.6 Recommendations on Improving Service Operations Management

Based on the observations made throughout the course of the internship, as well as the knowledge garnered on service operations management, the following recommendations on improving the service operations management at Janata Bank PLC can be put forth:

- Implement a queuing system, such as a token system accompanied by a digital signage system, which will help keep track of the customers' presence at the

bank and improve the branch's capacity to handle congestion. Furthermore, it would also enhance the customer's perception of the service quality.

- Organize training sessions aimed at educating customers on the use of digital platforms, such as internet and mobile banking, BEFTN, RTGS, and provide them with informative booklets in both English and Bengali, which will allow the customers to become more tech-savvy and complete more transactions digitally.
- Organize training sessions for the bank staff on cross-selling to enhance their knowledge and broaden their skill set, which will improve the working conditions and flexibility of the branch operations.
- Provide customers with a list of mandatory documentation (for account opening, fund transfer, etc.) upon arrival or make it available on the bank's website or mobile app to ensure that no customer arrives at the bank without the required set of documents, thus eliminating delays at the service desks.
- Shift to a more reliable core banking system, such as the cloud banking system, which would prevent the breakdowns that occur during peak hours and allow the branch to operate smoothly and deliver high-quality services to the customers.
- Develop a customer feedback system (online or physical) that will allow customers to share their feedback and views on the bank's current performance, as well as the areas that the bank should focus on improving on in order to enhance the service quality.



Chapter 4

Internship Experience

4.1 Roles and Responsibilities

Being an intern I went through the desks gaining a wealth of information on how the banking operations at the bank take place. From the various desks one is able to get first hand information on the operations involved in the banking services.

1. Account Opening Desk

The Account Opening Desk is a very busy desk in the general banking department. In this desk I was able to learn how account opening procedures are done in the banking industry. My responsibilities included;

- i. Assisting clients to fill in the account opening forms correctly.
- ii. Verifying clients' information by cross-checking customers' National ID cards, photographs and other information.
- iii. Making sure the customer policy is adhered to at all times in the department.
- iv. Ensuring that customers sign the necessary documents and that they also put money into the opened accounts.
- v. Filing all account opening documents appropriately.

The above duties taught me the importance of adhering to the formalities in order to prevent fraud from taking place.

2. Card & Cheque Section

The Card & Cheque Section was responsible for issue of debit cards and cheques to the customers. The section is also responsible for keeping of record of all the issued cheques and cards. My responsibilities at this section included:

- i. Issuing of the debit cards to the customers after going through a verification process.
- ii. Keeping tally of all the cheque books and cards issued from the section.

- iii. Issuing the cheques to the customers based on the type of account the customer holds with the bank.
- iv. Giving instructions to the customers on how to use their debit cards and also providing information on other banking services.

3. Front Desk

The Front Desk is the section where customers come to first at the general banking department. The main role played by this desk is to offer customer service to the customers. My duties at this desk included:

- i. Issuing of the account statements to the customers.
- ii. Preparing statements of the customers' account balances.
- iii. Providing assistance to customers on their account related issues.
- iv. Providing general information regarding the other departments.

4. Clearing Cheque Desk

I was placed in the Clearing Division which handles clearing of cheques both inwardly and outwardly. The duties I performed at this desk included:

- i. Collecting the cheques to be cleared from the clients.
- ii. Checking and cross-checking the cheques to ensure they are cleared properly.
- iii. Keeping records of the cleared cheques.

5. Fund Transfer Desk

The fund transfer desk is the section that deals with handling of fund transfers within the accounts of the bank customers. My responsibilities at this desk involved:

- i. Verification of documents related to fund transfers.
- ii. Checking whether the person transferring funds is the real account holder.

- iii. Assisting in the processing of fund transfer documents.
- iv. Keeping a record of all the transactions taking place at the desk.

6. Authorization Desk

The Authorization Desk deals with authorizing all the processes that take place within the general banking department. My duties at this desk involved:

- i. Checking and reviewing sensitive transactions.
- ii. Reviewing new accounts before they are opened.
- iii. Monitoring of suspicious transactions.
- iv. Helping the management in implementing checks and controls to prevent fraud from occurring.

4.2 Service Operations Flow

The following diagram illustrates the end-to-end service operations flow at Janata Bank PLC, Jamuna Future Park Branch.

Stage	Process Step	Key Activities
Step 1	Customer Arrives	Enters branch / digital channel
Step 2	Front Desk	Greeted, query identified, directed to desk
Step 3	Service Desk	Account opening / Fund transfer / Card / Cheque / Clearing
Step 4	Documentation	KYC verification, signature check, form processing
Step 5	Authorization	Senior officer verifies and authorizes transactions
Step 6	Completion	Customer served, records updated, feedback noted

4.3 Contribution to Department

While doing my internship, I contributed to the department by assisting officers to clear queues, hence reducing waiting time, filing, and recording of documents and information, which helped in efficient record management within the department.

4.3.1 Performance Evaluation

I performed excellently by ensuring that I reached work on time while also adhering to the rules and regulations of the organization. I always acted professionally as the department managers often corrected me on issues pertaining to my weaknesses. As a result, I improved daily by incorporating their corrections into my daily tasks. It made me feel delighted when the supervisors acknowledged my hard work through praising me on issues relating to attitude, my keen observation skills, and ability to remain calm when handling various customers' emotions. I gained immense knowledge from their corrections, which I implemented in my daily routine to improve myself further to become a responsible employee. My cooperation and adjustment in accordance with their recommendations increased their appreciation for me as a colleague.

I maintained good working relations with the officers as they appreciated my compliance with their corrections. I was grateful for their support as it enhanced my progress during the training period.

4.3.2 Practical Skills Utilized

1. Communication and Interpersonal Skills

Interpersonal communication skills helped me interact well with the customers at the Front Desk and Account Opening Desks in the General Banking Department. As a result, I acquired good social interaction skills while also learning to be flexible and professional in my communication style after interacting with different personalities such as businesspeople, elderly customers, and those coming to open accounts new in the banking system.

2. Documentation and Compliance Verification

I performed exceptionally well in verifying customers' documentation needs at the Account Opening and Authorization Desks. Some of the documentation needed includes verifying customers' National Identification, pictures, and Tax clearance certificates, among others. Consequently, I ensured that all the documents were well-prepared before submitting them to my supervisors for approval. This was part of the requirements in documentation and compliance verification.

3. Record Data Accuracy

I played a critical role in ensuring that records and data accuracy were maintained in the Card & Cheque Section and ClearingDesk within the General Banking Department. I was responsible for ensuring that all the checkbooks, debit cards, and clearing of funds were correctly recorded and organized. This helped me develop good recording skills while also improving my organizational skills in terms of filing and storing.

4. Time Management

Busy periods at the bank require employees to perform their tasks diligently and promptly to ensure that customer needs are met. As such, I acquired good time management skills by ensuring that I performed my duties in a timely manner while also attending to urgent duties first. Some of the duties that helped in improving my time management skills include; serving customers at the Front Desk, filing and organizing records, and cooperating with other colleagues within the department.

5. Teamwork and Coordination

The General Banking Department requires employees to develop teamwork skills as they work closely together to ensure that the section operates smoothly. As such, I acquired good coordination skills by cooperating with other employees while also adhering to the guidelines that promote quality service delivery within the department.

Good staffing and cooperation are pivotal in ensuring that the organization's customers are satisfied, hence boosting the organization's image and reputation. This is what I learned concerning teamwork and coordination.

6. Customer Service Handling

Handling customers at the Front Desk, providing information to customers, and ensuring that they received their account-related documents and services were vital aspects of my daily routine at the General Banking Department. This helped me develop customer service skills as it enabled me to provide quality service to the organization's customers, hence meeting their needs and desires. This is what I learned about customer service handling.

4.3.3 New Competencies Acquired

- Gained insight into the operational structure and control systems of the state-owned commercial bank
- Understanding the policies and regulation compliance procedure for Know Your Customer and statutory compliance standards
- Knowledge of risk management and control procedures in the banking sector
- The application of electronic fund transfer system (bereft) and the Real-Time Gross Settlement (RTGS) system for transaction processing.
- The use of computer software in electronic banking operations and time management to ensure seamless operations of the branch

4.3.4 Theoretical Application

As a student pursuing a course in distribution channels, I applied the theoretical knowledge gained from the course in various ways as discussed below:

Application of theory in practice

- Compliance with regulatory requirements for “Know Your Customer” and statutory compliance is comparable to business law studies.
- Risk management and control are the equivalent of money management studies.
- Maintaining good customer service in the organization is applicable in the study of marketing and human relations.
- Ensuring smooth operation and quality service delivery is comparable to the study of management operations.



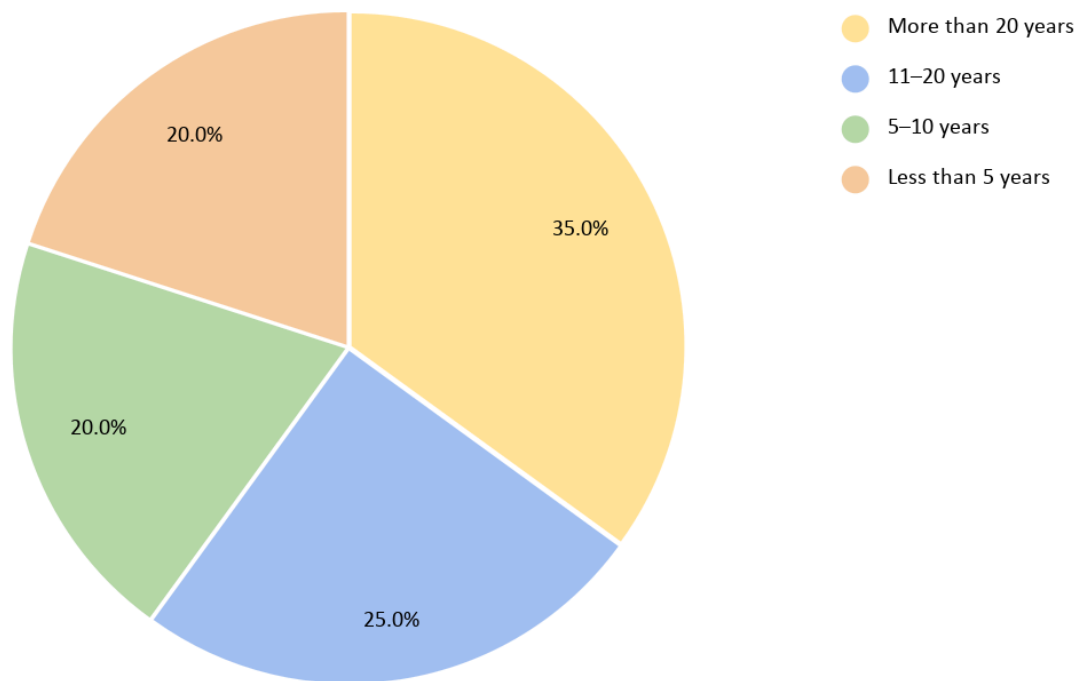
Chapter 5

Survey & Data Analysis

5.1 Analysis of the survey

This survey is designed to identify and understand what actually the customers of Janata Bank Limited think about their product and services, their customer support and brand at large. There are a total of 19 questions in the survey, which has been used to measure the satisfaction level of the customers of the respected bank.

Q1. Years of experience in the banking sector

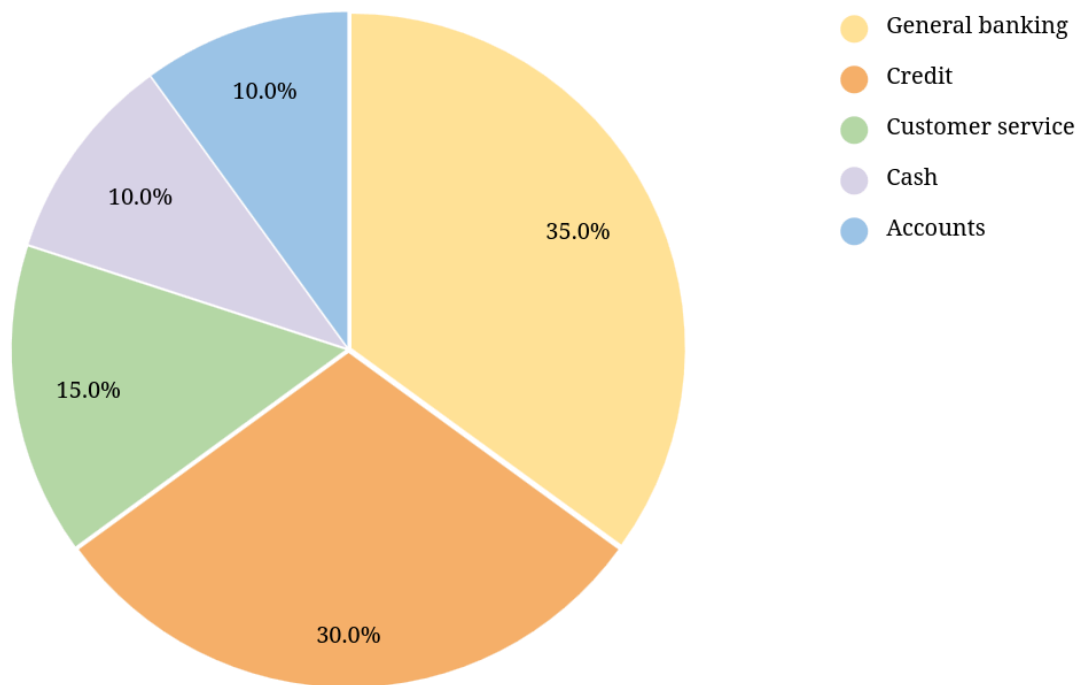


Finding: more than 20 years of experience is what 7 out of 20 people have, which is 35 percent. 11 to 20 years of experience is the next common which is 5 out of 20 people or 25 percent. We also have 5 to 10 years of experience which is 4 out of 20 people or 20 percent. Lastly we have less than 5 years of experience and are also 4 out of 20 people or 20 percent.

Analysis: Most respondents have lots of experience with 60% having 11 years or more of experience. This implies that the sample selected is composed of the majority of mid-level and senior level bankers and not new recruits.

Implication: The fact that the respondents have lots of experience means their views on matters affecting the banks' service delivery are more credible. This is because they have been in the labor market for a long time and hence their views are more informed.

Q2. Primary department

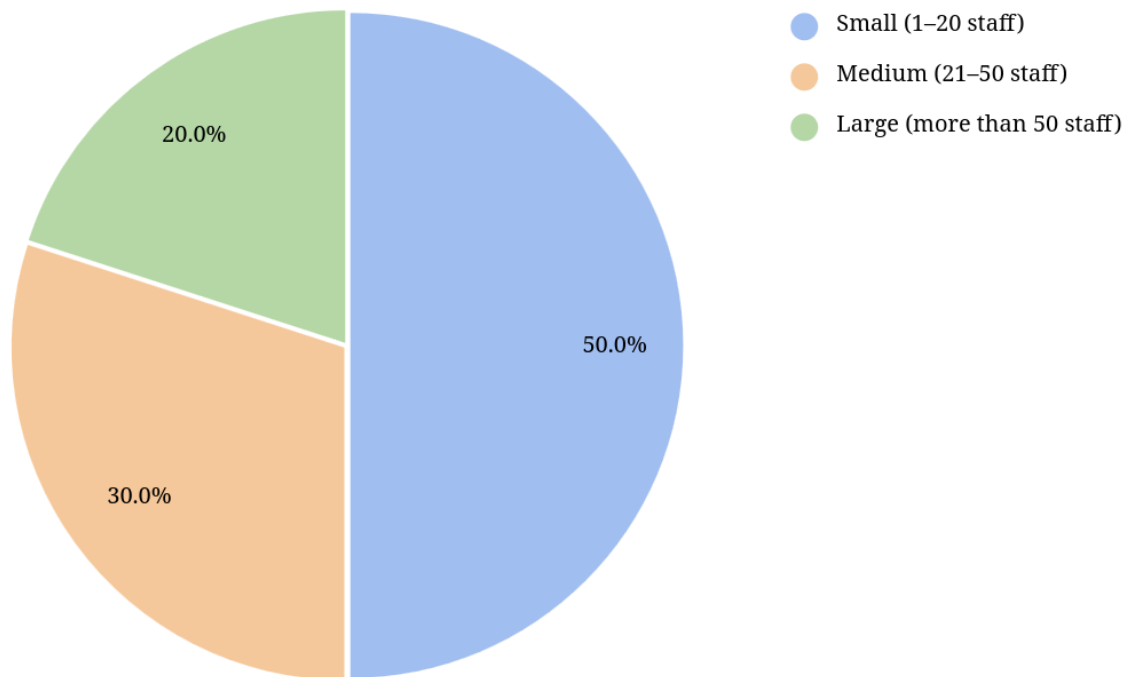


Finding: General banking has 7 out of 20 responses, which's 35%. Credit also has a number with 6 out of 20 responses or 30%. Customer service got 3 out of 20 responses, which's 15%. Cash and Accounts both have 2 out of 20 responses or 10%. Nobody in this sample works in Foreign exchange.

Analysis: General Banking and Credit are the areas represented here. Customer Service, Cash and Accounts also have some responses. It's clear that no one in this group works in Foreign Exchange.

Implication: This data mainly shows what people think about banking and lending. Since nobody works in Foreign Exchange we should not make conclusions about that area based on this data.

Q3. Size of the branch/unit

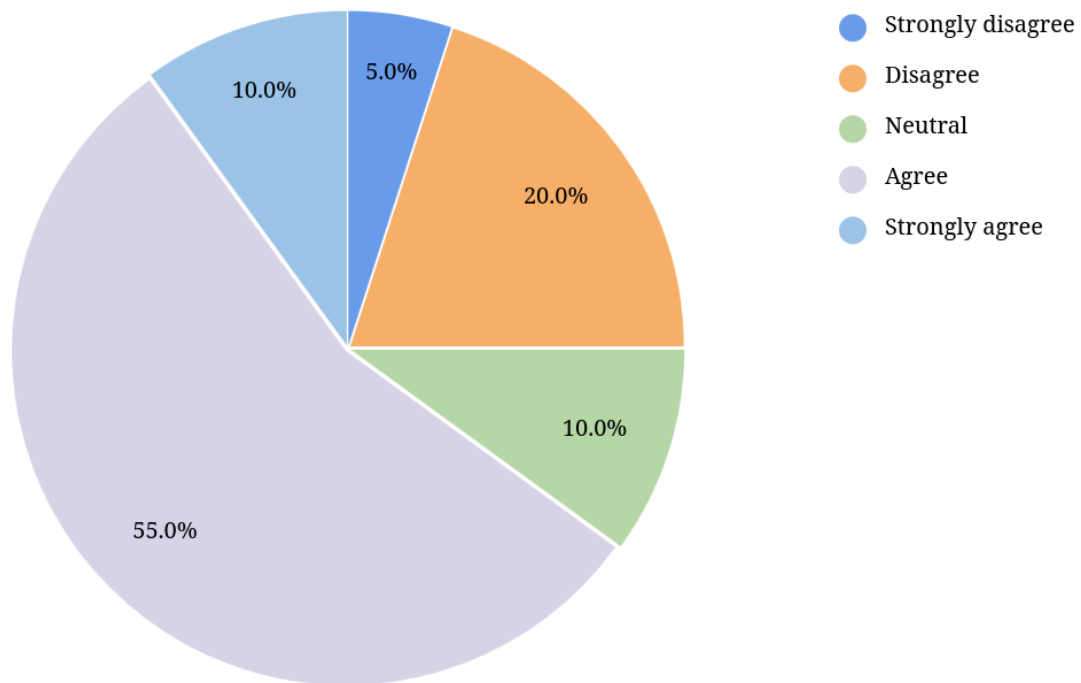


Finding: Small (1-20 staff): 10/20 (50.0%); Medium (21-50 staff): 6/20 (30.0%); Large (more than 50 staff): 4/20 (20.0%).

Analysis: Small branches/units comprise the majority of the observed sample, followed by Medium and Large branches in decreasing order. This observation is aligned with the general understanding of the bank's branch distribution, as Janata Bank PLC's small branches outnumber others.

Implication: The obtained results mostly represent the performance of service delivery in small branches; the applicability of the results to large branches should be evaluated separately due to potential differences in operational context.

Q4. Clearly defined service delivery standards are consistently followed

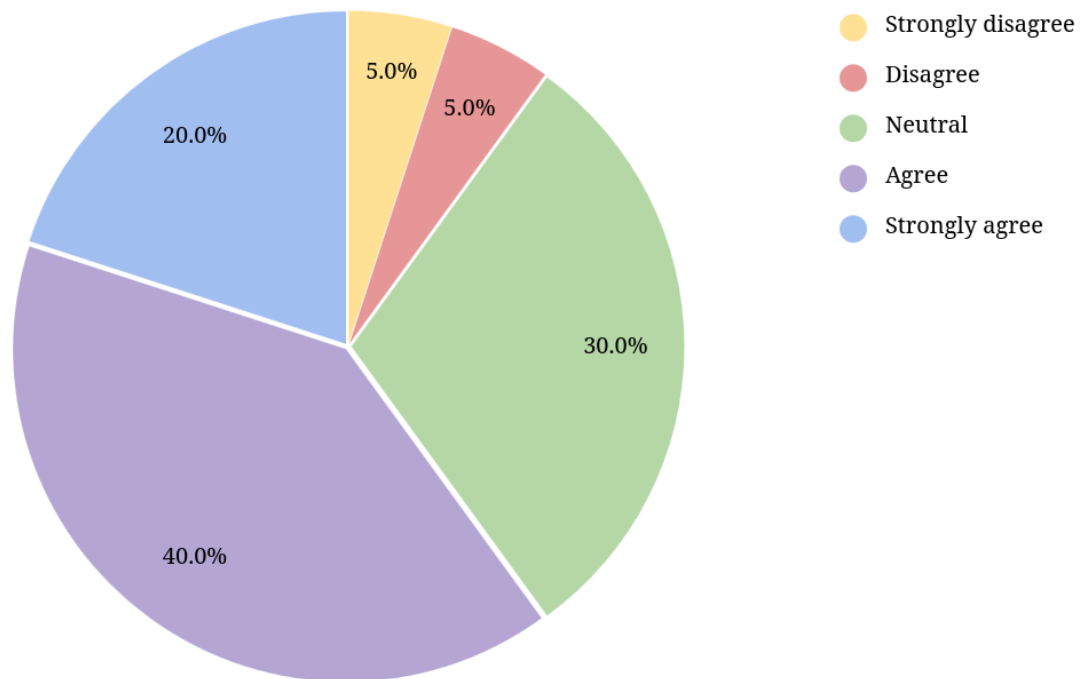


Finding: Strongly disagree: 1 (5.0%) disagree: 4 (20.0%) neutral: 2 (10.0%) agree: 11 (55.0%) strongly agree: 2 (10.0%), agree + strongly agree = 13/20 (65.0%), disagree + strongly disagree = 5/20 (25.0%).

Analysis: This is a measure of the extent to which documented standards are reflected in actual behavior of the staff. The majority of respondents (65%) either agree or strongly agree with this statement while 25% disagree with it. Overall, the indication is that things are fine and do not need much improvement.

Implication: This area should be used as an area of competitive advantage and thus requires little attention. Resources should be focused on the other areas which require more attention as revealed by this survey.

Q5. Operational processes completed within acceptable turnaround times

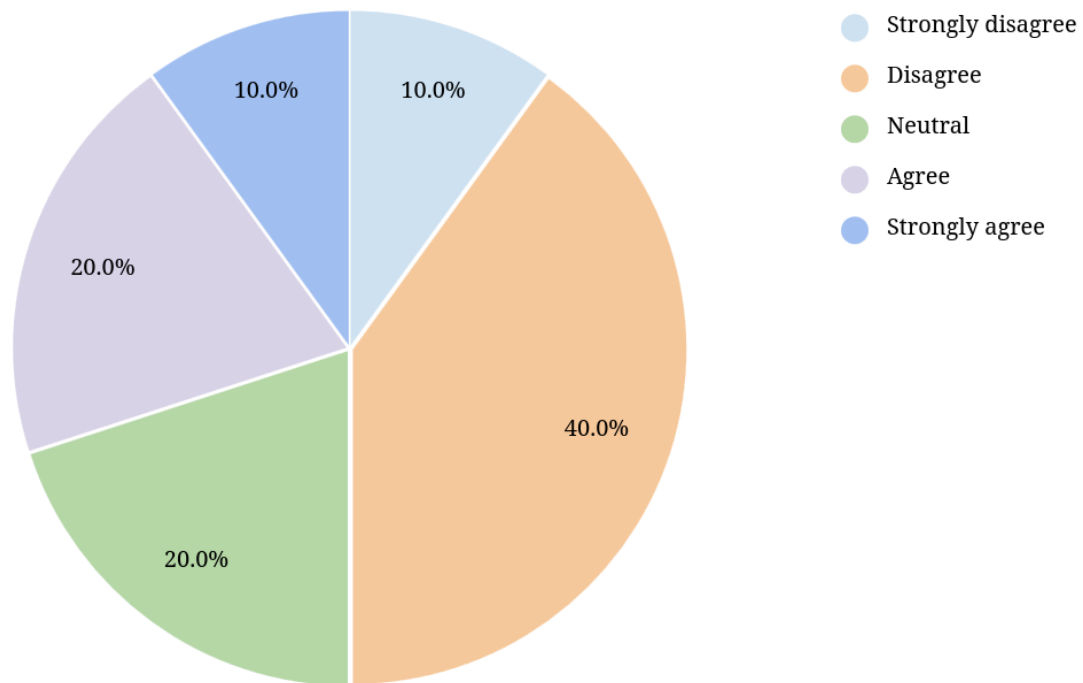


Finding: Strongly disagree: 1 (5.0%) disagree: 1 (5.0%); neutral: 6 (30%); agree: 8 (40%); strongly agree: 4 (20%); agree+ strongly agree = 12/20 (60%); disagree + strongly disagree = 2/20 (10%).

Analysis: This measures the process efficiency for core banking transactions (loans, account opening, remittance). The majority (60%) agree or strongly agree and 10% disagree indicating overall strengths.

Implication: This is an area of strength which could therefore be invested more heavily compared to other areas identified in this study as being weak.

Q6. Technology/digital tools are adequately integrated into operations

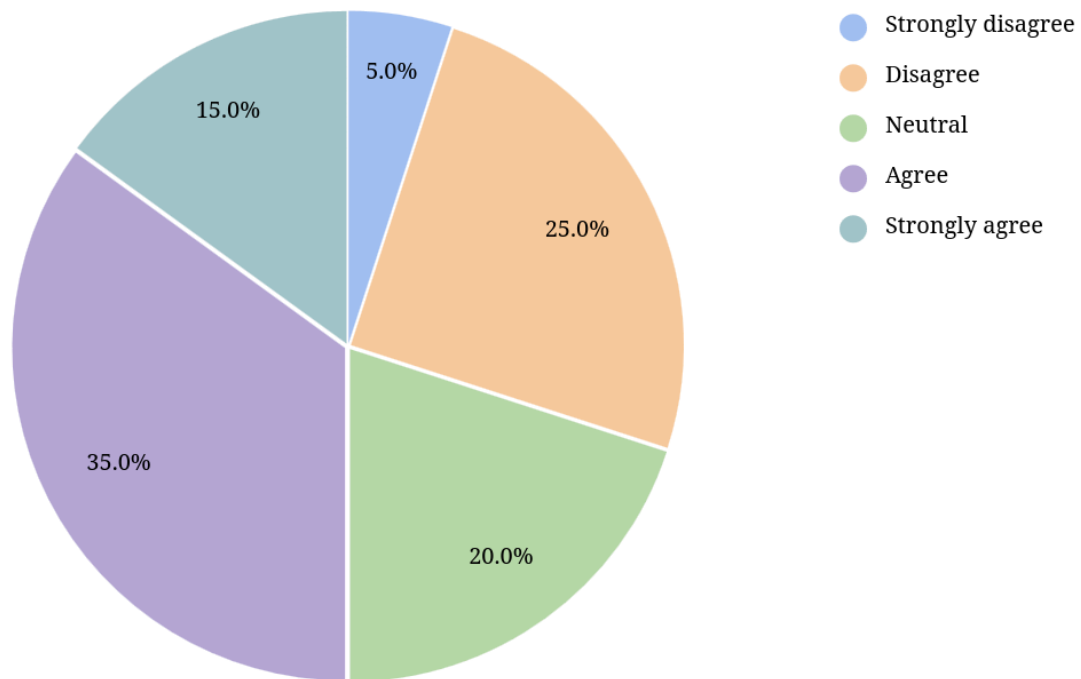


Finding: Strongly disagree: 2 (10.0%) disagree: 8 (40.0%) neutral: 4 (20.0%) agree: 4 (20.0%) strongly agree: 2 (10.0%) therefore, agree + strongly agree = 6/20 (30.0%) disagree + strongly disagree = 10/20 (50.0%)

Analysis: The item reflects the bank's level of digital maturity at the operational level. According to the finding, fifty percent disagree or strongly disagree; thirty percent agree. Thus, there is a concern that should be received by management.

Implication: The finding should attract management's prompt and focused attention and should not be left hanging. Management should consider taking concrete and timely actions to address the issue, rather than just watching it. These actions may include such measures as system upgrade, revising relevant policies, or even improving staff training.

Q7. Service failures/complaints are resolved promptly at branch level

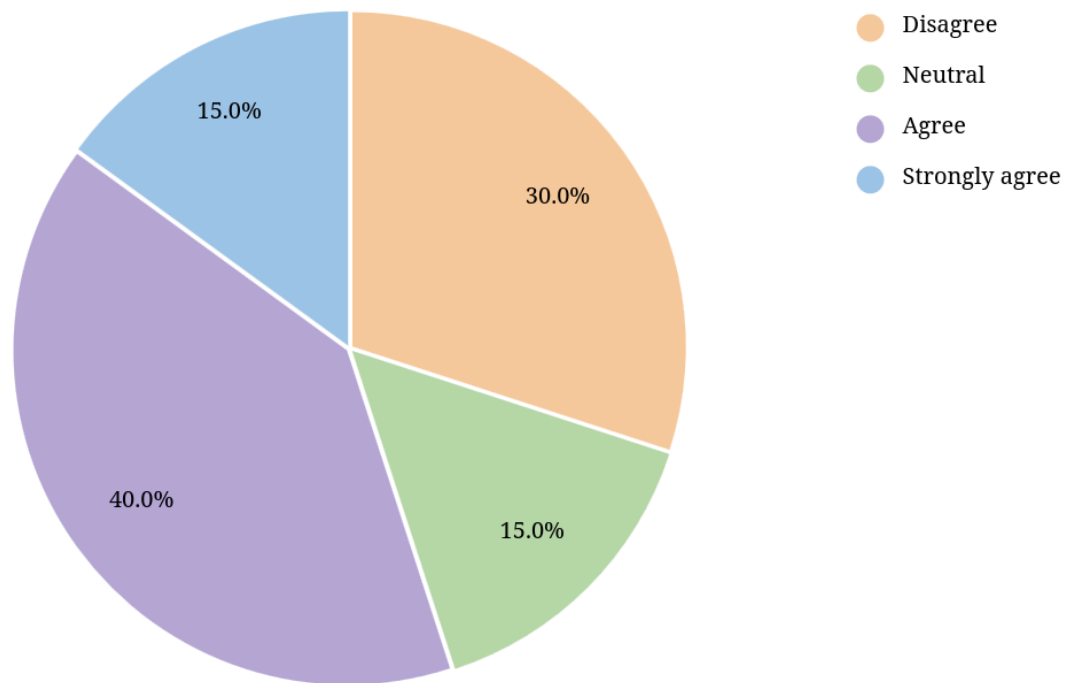


Finding: Strongly disagree: 1 (5.0%) disagree: 5 (25.0%) neutral: 4 (20.0%) agree: 7 (35.0%) strongly agree: 3 (15.0%) thus, agree/strongly agree: 10/20 (50.0%) disagree/strongly disagree: 6/20 (30.0%).

Analysis: It reflects the responsiveness and the branch's authority to handle the problems without delays in escalation. Thus, 30 percent disagree, while 50 percent agree, showing a moderate level of satisfaction.

Implication: It requires management's special attention since the results are not overwhelming. It is better to develop certain corrective action in the short term rather than monitor the situation.

Q8. Senior management communicates organisational goals clearly

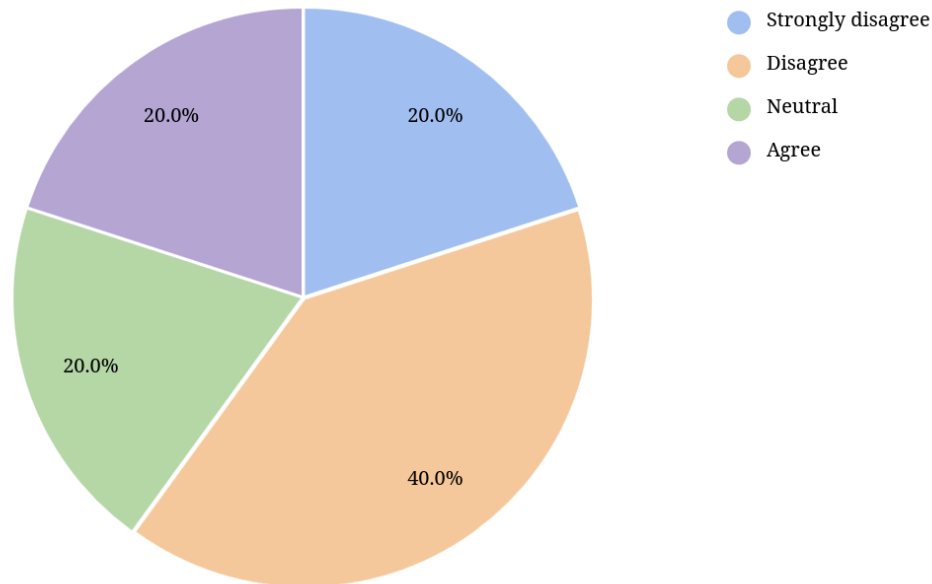


Finding: Strongly disagree: 0 (0.0%) Disagree: 6 (30.0%) Neutral: 3 (15.0%) Agree: 8 (40.0%) Strongly agree: 3 (15.0%) Agree+Strongly agree = 11/20 (55.0%); Disagree+Strongly disagree = 6/20 (30.0%)

Analysis: This relates to the effectiveness of communication of the strategy to staff. Communication appears to be moderately effective, since 30% disagree versus 55% agree that communication is effective.

Implication: Needs improvement. Management should prioritize this area and take specific actions to address the issues within a short time rather than leaving them as a perpetual concern.

Q9. Decision-making authority is appropriately delegated to branch managers

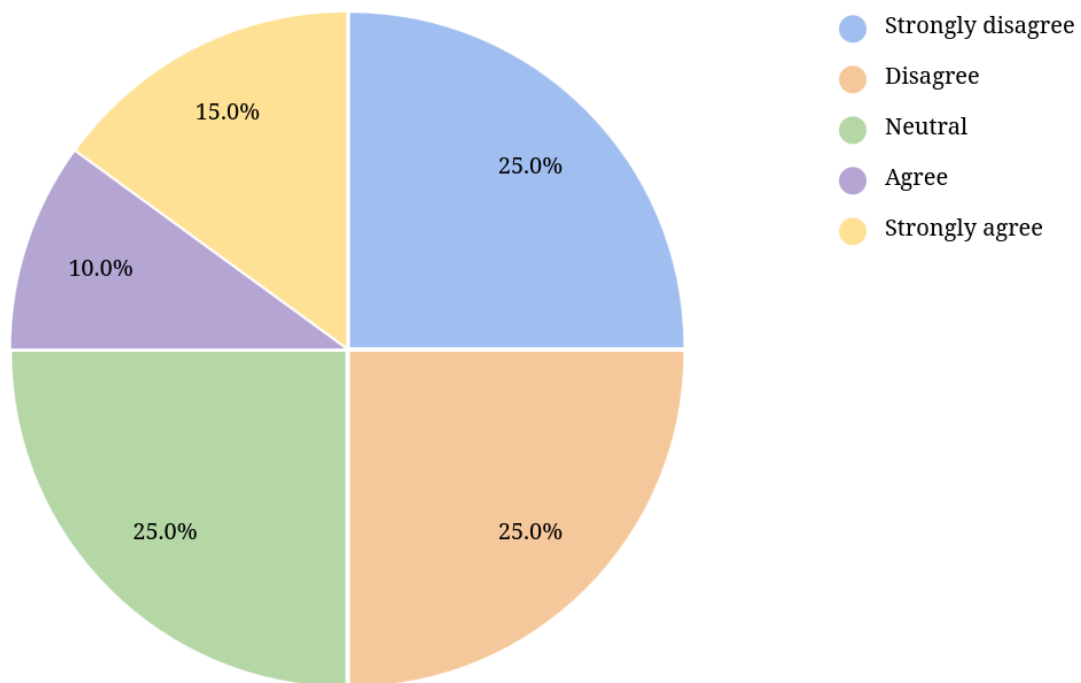


Finding: Strongly disagree: 4 (20.0%); disagree: 8 (40.0%); Neighbor: 4 (20.0%) agree: 4 (20.0%); strongly agree: 0 (0.0%); agree+strongly agree = 4/20 (20.0%); disagree+strongly disagree = 12/20 (60.0%).

Analysis: This reflects the employees' perceptions of their managers' ability to make decisions about day-to-day operations without waiting for the higher authorities' approval. The significant majority of employees (60.0%) disagree or strongly disagree with the statement, while only 20.0% somewhat agree or agree. It is the most prominent finding of the survey that should be prioritized for improvement.

Implication: The issue should be addressed by the management as the most pressing matter, since a vast majority of employees are not comfortable with the current level of decision-making delegation. Specific initiatives should be designed and implemented within a relatively short period, while general statements about monitoring the situation should be rejected.

Q10. Performance appraisal system fairly reflects contributions

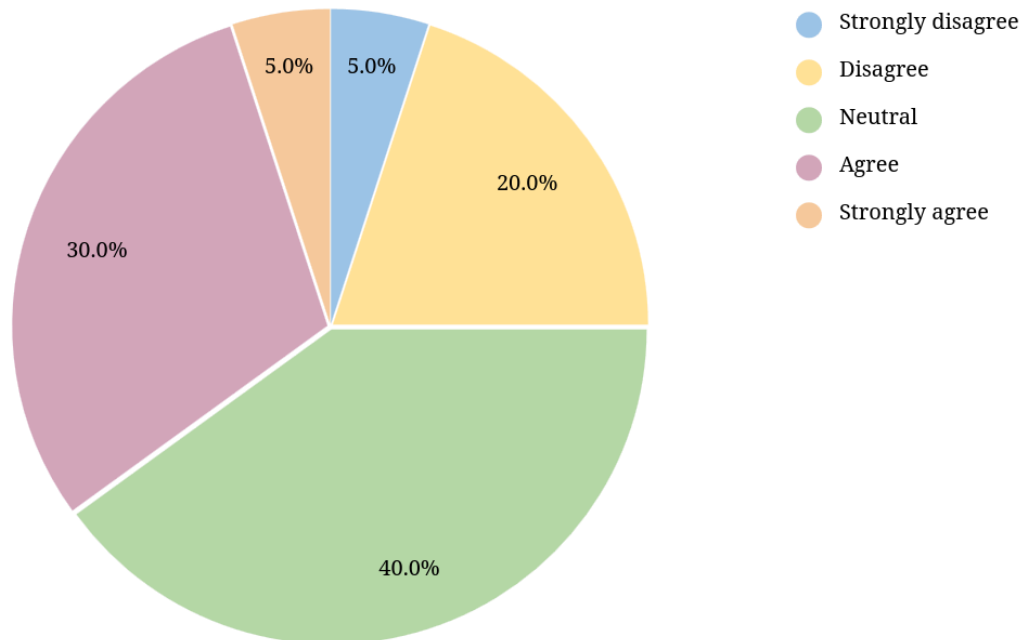


Finding: Strongly disagree: 5 (25.0%) , Disagree: 5 (25.0%), Neutral: 5 (25.0%), Agree: 2 (10.0%). Strongly agree: 3 (15.0%) → Agree + Strongly agree = 5/20 (25.0%); Disagree + Strongly disagree = 10/20 (50.0%).

Analysis: This reflects employee satisfaction with the performance appraisal process. The result shows that the majority of employees who participated in the survey (50%) were dissatisfied with the process. On the other hand, only 25% of employees expressed satisfaction with the performance appraisal process.

Implication: It can be concluded that the performance appraisal process is a matter of concern to employees. Management should consider taking immediate corrective measures to address this issue.

Q11. Management actively supports training and capacity development

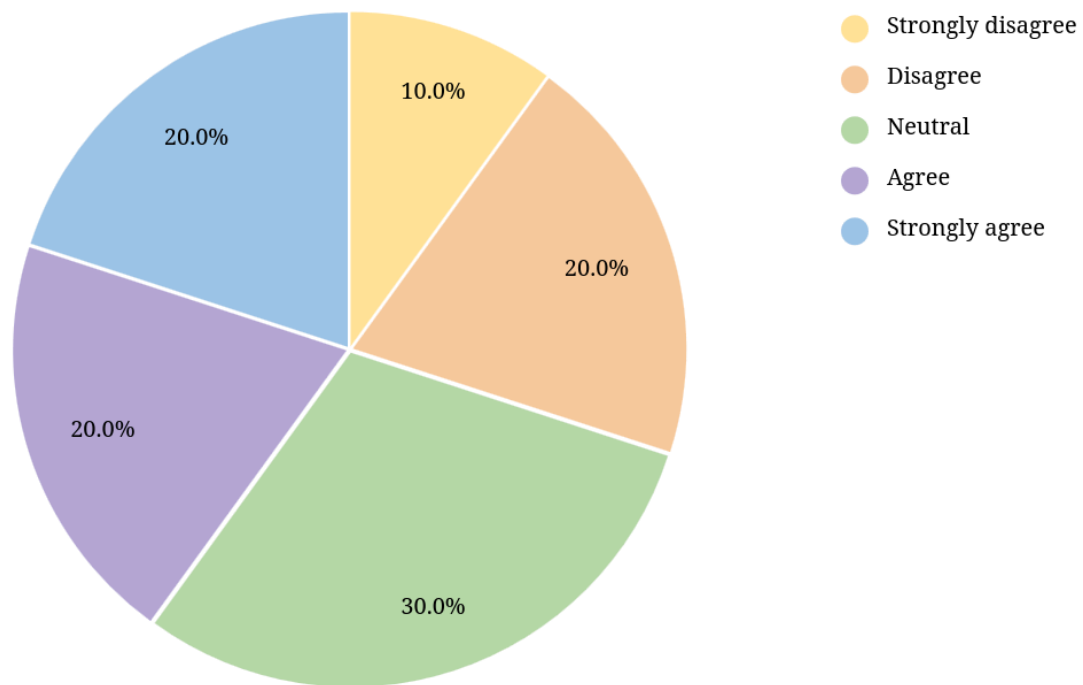


Finding: I strongly disagree with this: 1 person out of 20 (5.0%) some people disagree: 4 out of 20 (20.0%) a lot of people are neutral: 8 out of 20 (40.0%) some people agree: 6 out of 20 (30.0%). 1 Person strongly agrees (5.0%). If we look at the people who agree and strongly agree with this, that is 7 out of 20 people (35.0%). On the other hand the people who disagree and strongly disagree are 5 out of 20 people (25.0%).

Analysis: This is, about how much the organisation invests in helping staff learn skills. The biggest group of people are neutral (40.0%). A little more people agree (35.0%) than disagree (25.0%). This is a picture and not really a strong or weak point.

Implication: The mixed results show that staff do not all have the experience when it comes to training investment. Management should look into this before deciding what to do. They need to find out if the differences are because of the size of the branch the department people work in or how long they have been working there.

Q12. Interdepartmental coordination is effective

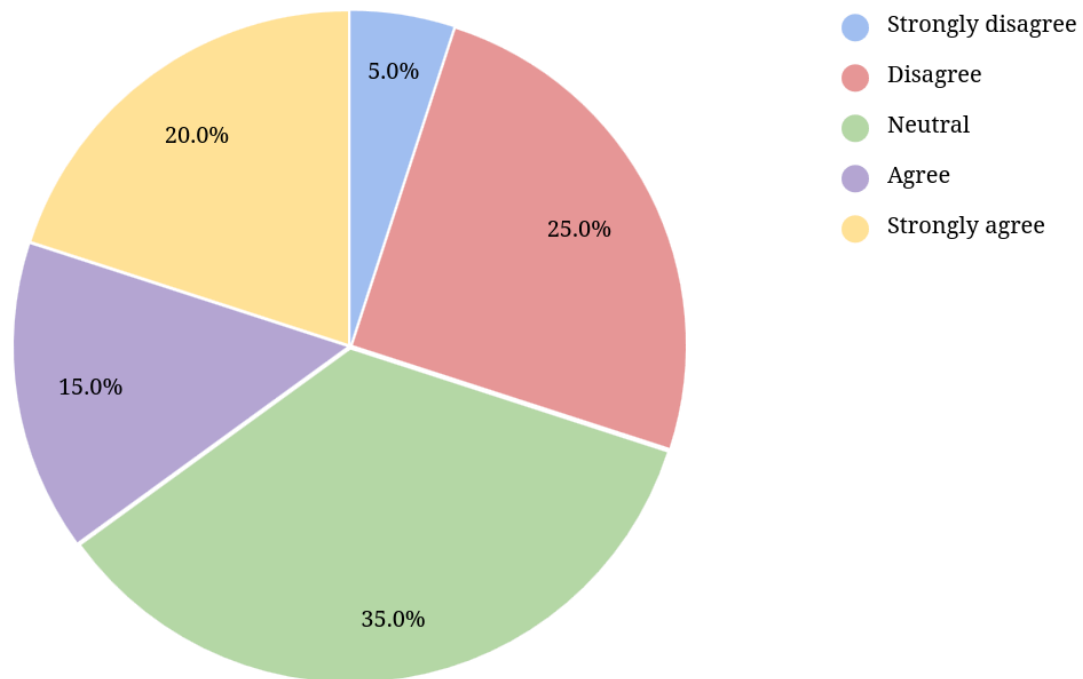


Finding: Strongly disagree: 2 (10.0%), disagree: 4 (20.0%), neutral: 6 (30.0%), agree: 4 (20.0%), strongly agree: 4 (20.0%) → where agree + strongly agree = 8/20 (40.0%); disagree+ strongly disagree = 6/20 (30.0%);

Analysis: it refers to the extent to which the Credit and Foreign Exchange departments operate in a coordinated manner. The respondents had mixed opinions, with neutral opinion being the highest. There seem to be no apparent patterns or trends in the data set.

Implication: It implies that there may be inconsistency in the level of coordination between the said departments depending on the respondent's branch, department, or experience. The management needs to dig deeper to establish the cause of such differences and develop a strategy for responding to the issue.

Q13. Staff workloads are reasonably distributed, preventing bottlenecks

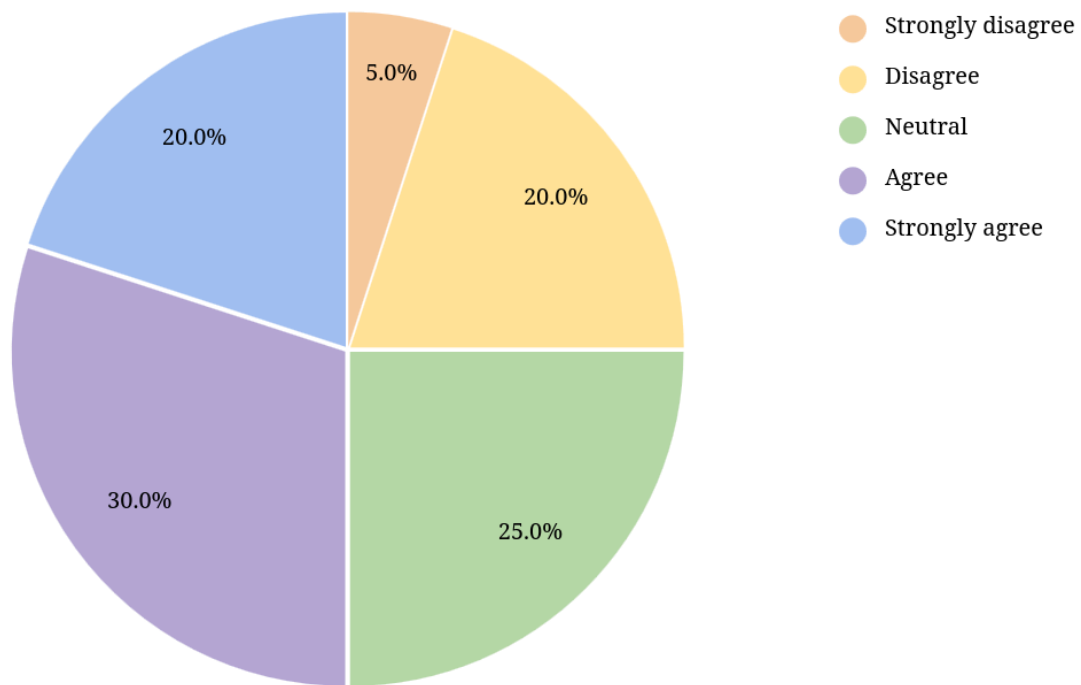


Finding: Strongly disagree: 1 (5.0%), disagree: 5 (25.0%), neutral:7 (35%), agree:3 (15%), strongly agree:4 (20%). Calculation: 3+4=7 (35%); 1+5=6 (30%).

Analysis: This indicates the staff's assessment on whether workload balance prevents delivery delays. The majority of the staff are neutral about the issue, whereas 35% agree and 30% disagree.

Implication: This is a serious concern that requires management's immediate action. Instead of continuous monitoring, the management should come up with a corrective action plan within a specified timeframe.

Q14. Employees receive sufficient job-specific training



Finding: Strongly disagree: 1 (5.0%), Disagree: 4 (20.0%), Neutral: 5 (25.0%), Agree: 6 (30.0%), Strongly agree: 4 (20.0%) → Agree+Strongly agree = 10/20 (50.0%); Disagree+Strongly disagree = 5/20 (25.0%).

Analysis: This relates to adequacy of the operational/technical training to the job requirements. Thus, half of the sampled individuals either agree or strongly agree with the statement, while a quarter disagree or strongly disagree thereto. This suggests at best a mixed response, but one that is slightly positive but could be improved.

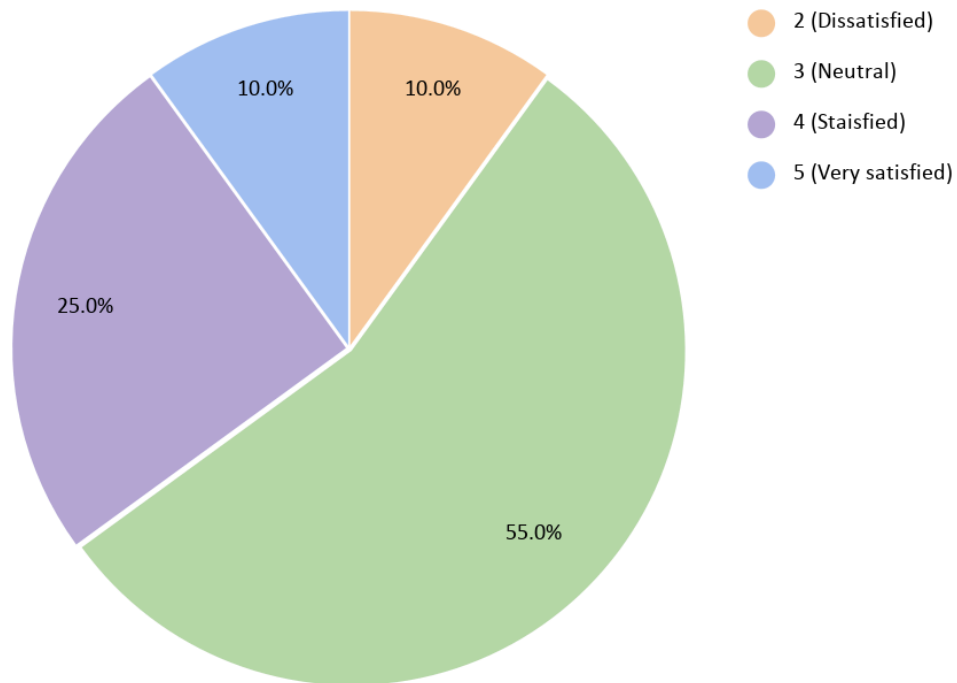
Implication: There is a need to provide additional refresher training to the minority of respondents who indicated their disagreement with the adequacy of training provided. However, it would be more cost-effective to target this minority rather than provide different, comprehensive training to all.

Q15. Single biggest operational challenge (open-ended)

Cited challenge	Mentions
Coordination gap between head office policy and branch-level implementation	6
High customer footfall versus limited counter staff causing service bottlenecks	5
Limited budget for branch-level technology upgrades	4
Insufficient training on new digital banking tools	3
Lack of clear delegation of authority for routine decisions	2

Interpretation: The open-ended responses uncover several key issues, which include a lack of collaboration between the head office and the branch, a high number of clients and the need to attract more workers, a lack of training on the use of digital platforms, and the need to invest in new technologies. Therefore, it may be concluded that the main challenges identified by the participants were collaboration, customer support, and technology.

Q16. Overall satisfaction with current service operations management

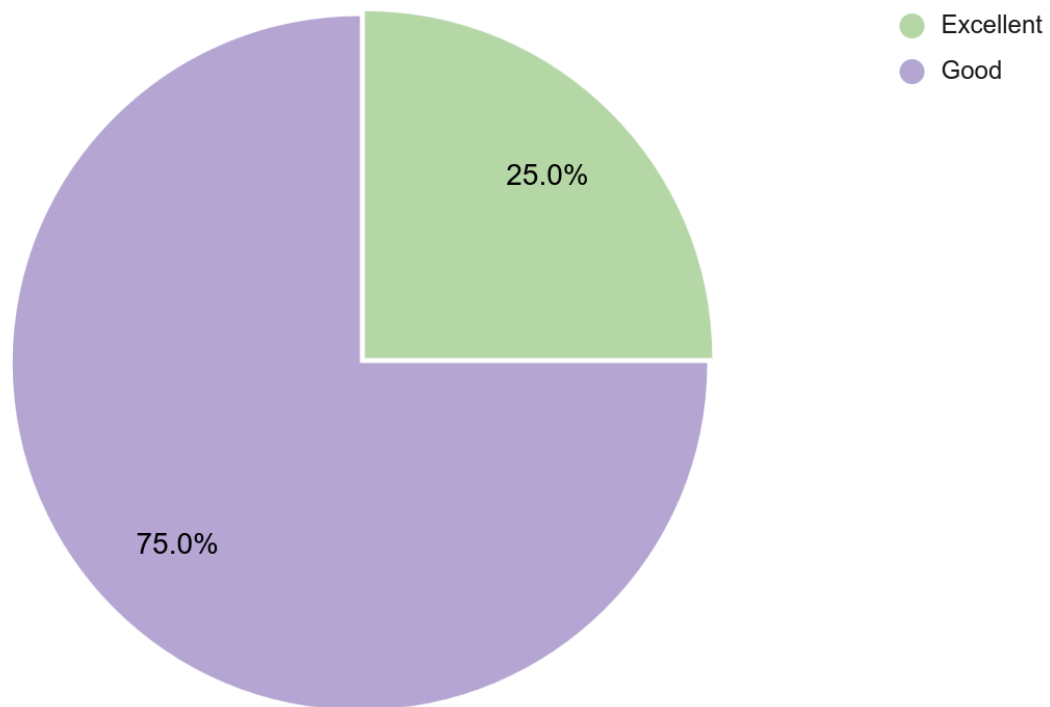


Finding: The majority of respondents (55%) selected 3 (Neutral) when asked to rate their overall satisfaction, while 35% were satisfied (ratings 4–5) and 10% were dissatisfied (rating 2).

Analysis: It can be concluded that the customers are moderately satisfied with the current level of the bank's service performance. While the number of respondents who expressed a positive attitude towards the services is considerable, the share of customers who provided a neutral assessment is also significant.

Implication: The bank should work on optimizing its operations to make the service process more efficient and satisfying to achieve higher customer satisfaction levels.

Q17. The branch staff have the required skills and knowledge about the bank's products and services

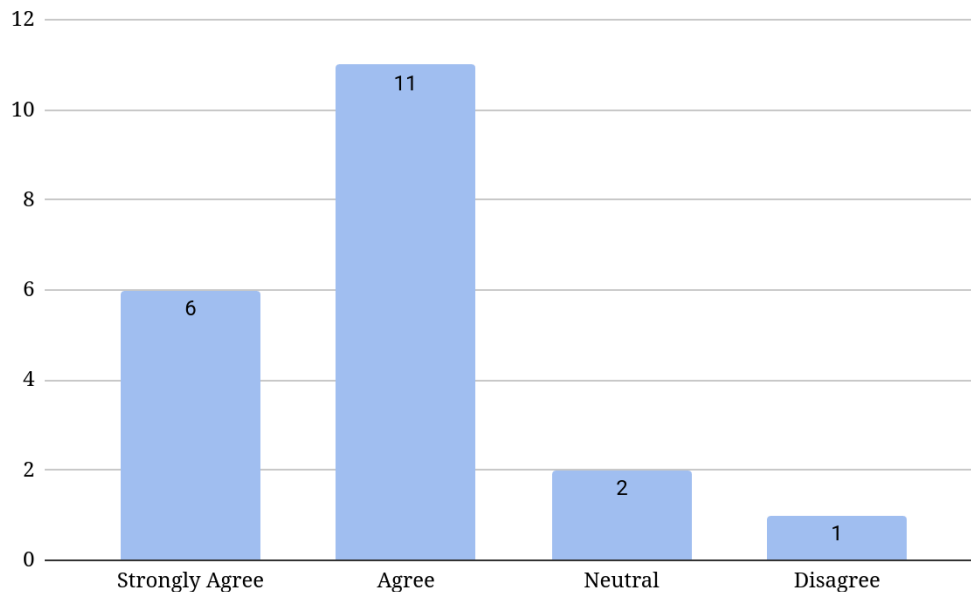


Finding: Excellent: 5/20 (25.0%) Good: 15/20 (75.0%) Average: 0/20 (0.0%) Poor: 0/20 (0.0%).

Analysis: None of the respondents assessed staff product/service knowledge as below 'Good.' The overall assessment was excellent, with a quarter of respondents giving the highest score, and three quarters finding it good, suggesting a very positive customer view on this attribute.

Implication: A positive finding as the expertise of Janata Bank's staff can be utilized for cross-selling and educating customers without additional expenditures on training.

Q18. The branch staff are friendly and behave in a courteous manner when dealing with you

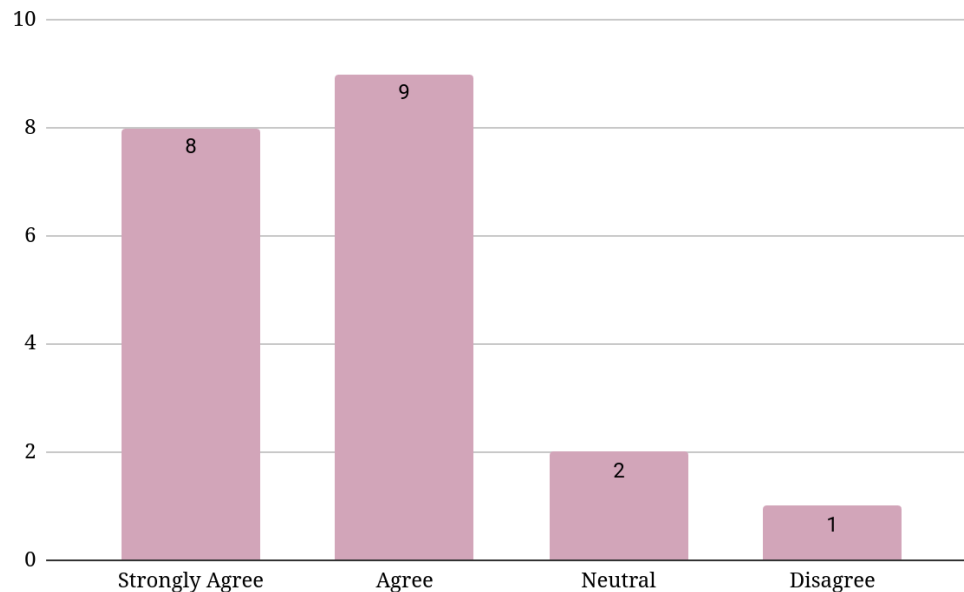


Finding: The results show that a lot of people think the staff are friendly. To be specific 6/20 people strongly agree. 11/20 people agree. This means that thirty percent of people strongly agree and fifty five percent agree. 2 people are neutral and 1 person disagrees. Nobody strongly disagrees.

Analysis: It is clear that most people, (85.0%) agree or strongly agree that staff are friendly and courteous, but a small minority (5.0%) disagree. While the overall pattern is positive, even this small dissatisfied fraction matters: in a service business, isolated negative experiences disproportionately damage reputation through word-of-mouth.

Implication: The staff being friendly is something that the business is doing well. The management should still try to figure out why some people do not think the staff are friendly. They should not just ignore it because it is a number of people. They should look into it. See if there is a specific reason why these people do not think the staff are friendly like maybe it is a certain location or time of day.

Q19. Communication, responsiveness, and service delivery towards consumers



Findings: Strongly agree: 8 out of 20 people (40%) Agree: 9 out of 20 people (45%) Neutral: 2 out of 20 people (10%) Disagree: 1 out of 20 people (5%)

Analysis: The majority of the respondents 'Agree' with the statement (85%). This outcome was not expected as there was a significantly low percentage of people who 'strongly agree' (40%). This implies that while most people are generally satisfied with the communication and responsiveness, they are not extremely satisfied. There was also a small percentage (5%) of people who 'Disagree'.

Implication: Communication and responsiveness are satisfactory to the customers, but there is still some room for improvement since a considerable portion of the audience chose the 'Agree' option. It would be better if we set certain standards for the time within which we should respond to the customer's needs. Doing so will increase the percentage of people who will choose the 'Strongly Agree' option and thus, our customer satisfaction will improve.

5.2 Data Analysis

This section presents the data analysis based on the internship at Janata Bank PLC, Jamuna Future Park Branch. The analysis is based on observations, practical participation in General Banking activities, and interaction with officers during the three-month internship period.

5.2.1 Operational Performance Metrics

The following table summarizes key operational metrics observed during the internship:

Metric	Observation
Daily Customer Visits	200-300 customers
Peak Hours	12:00 PM - 3:00 PM
New Accounts per Week	30-40 accounts
Daily Clearing Cheques	30-50 cheques
Daily BEFTN/RTGS Transfers	10-20 transactions
Average Service Time per Customer	5-10 minutes

5.2.2 Customer Flow Analysis

During my internship, the branch received 200–300 customers on a daily basis. The busiest time of the day was 12 pm to 3 pm. Customers come for different purposes, like cash deposit/withdrawal, fund transfer, opening of new accounts, cheque clearance, card-related service etc.

The branch witnesses extreme busy hours during peak time, which creates extra workload for the officers, but they provide services to the customers systematically due to proper desk allotment and division of work.

5.2.3 Account Opening Activity

Account opening activity is one of the main activities of a general bank. Here in this branch, 30–40 saving/current/student/DPS accounts are opened on an average basis per week. The problem faced during account opening was that most of the customers are illiterate regarding document submission, and it created delays in account opening. It could be solved by providing guidelines to the customers.

5.2.4 Fund Transfer and Clearing Activity

The branch processes 30–50 inward and outward clearing cheques and 10-20 befit/RUGS fund transfer requests on an average basis per day. The main problem encountered during the fund transfer and clearing process was mismatching of account number, insufficient balance, and signature. The problem was mostly customer-made and could be solved by double-checking the transaction details and proper authorization of the customers.

5.2.5 Customer Service

The average time was 5–10 minutes for serving a customer. The main complaint of the customers was regarding long queues during peak hours. The customers praised the polite attitude of the employees and proper coordination maintained in the branch. The main strength of the branch is the professional attitude of the officers. Moreover, customer satisfaction can be improved by reducing the number of customers visiting the branch by introducing more online services.

5.2.6 Strong Points

Strong points of the branch are:

- Following the rules and regulations of Bangladesh Bank
- Effective internal control system and multi-level authority
- Proper desk division and specialization
- Experienced and cooperative staff members.



Chapter 6

Technologies to Improve Service Operations Management

6.1 Technologies to Improve Service Operations

Banks like Janata Bank PLC need to use technology to improve the way they work and serve their customers. This will help them do their jobs better, make things easier for customers and meet the expectations that customers have. In this part we will talk about the technologies that can make service operations stronger.

6.1.1 Core Banking System Modernization

The old Core Banking System sometimes gets slow when a lot of people are using it, especially when they are transferring money or getting things approved. If we update to a cloud-based Core Banking System it will fix these problems and make sure the system is always working and work well with channels.

6.1.2 Digital Queue Management Systems

The Jamuna Future Park Branch does not have a system for managing queues, which causes problems when a lot of people are there at the same time. A digital queue management system with tokens, desk assignment and wait-time displays. And people can even book a time on their mobile. Will make it easier for people to wait and give managers the information they need to decide how many staff they need.

6.1.3 Artificial Intelligence and Chatbots for Customer Service

Artificial Intelligence-powered chatbots can answer questions from customers all the time, which will reduce the number of people going to the branch and make less work for the front desk. Artificial Intelligence can also help with verifying documents finding fraud and making sure everything is safe and secure by flagging any problems in time.

6.1.4 Digital KYC and Document Management

Opening an account is currently a process that uses a lot of paper and can be delayed if the documents are not complete. A digital KYC system that lets people submit their documents online and automatically verifies their NID/TIN along with document

management will reduce the time it takes to verify documents and make sure everything is safe and secure.

6.1.5 Mobile Banking and Internet Banking Expansion

Not all people are using the mobile and internet banking services that are already available, especially older customers and those in rural areas. If we add services and teach customers how to use them in a simple way in Bengali more people will do their routine transactions online instead of going to the branch.

6.1.6 Self-Service Kiosks and ATM Network Enhancement

If we have kiosks in the branch where people can get statements, mini-statements and cheque-book requests it will reduce the work that the front desk has to do. If we also upgrade the ATMs with cash-deposit machines people will be able to deposit money and get statements at any time which will make it easier for everyone.

6.1.7 Data Analytics, for Operational Decision-Making

If we look at the patterns of transactions, how often people. When it is busiest managers will be able to make decisions based on facts and predict when it will be busy. We can also use analytics dashboards to monitor for money laundering and make reports to the Bangladesh Bank.

6.1.8 Cybersecurity and Digital Trust Infrastructure

If we make more digital channels available there is a risk of phishing, data breaches and fraud . So we need to have multi-factor authentication, encryption, regular penetration testing and a 24/7 Security Operations Centre to keep customers safe and make sure they trust banking.

6.1.9 Technology Roadmap Summary for Janata Bank PLC

The table below shows the technologies that can help Janata Bank PLC improve its service operations. It also shows the problems these technologies can solve and the benefits they can bring:

Technology	Operational Challenge Addressed	Expected Benefit
Cloud-Based (CBS)	System slowdowns during peak hours	Faster real-time transaction processing; near-zero downtime
Digital Queue Management System	Unmanaged peak-hour congestion	Structured customer flow; reduced waiting time; operational data for management
AI Chatbots and Fraud Detection	Routine customer queries; AML compliance gaps	24/7 customer support; reduced branch footfall; stronger fraud detection
Digital KYC (eKYC)	Document-related delays at account opening	Faster onboarding; reduced paper handling; improved compliance
Mobile and Internet Banking	Over-reliance on branch visits for digital-capable transactions	Reduced branch congestion; increased digital transactions; greater customer convenience
Self-Service Kiosks and ATM CDMs	Front Desk officer overload for routine tasks	Shorter wait times; 24/7 cash deposit capability; reduced counter pressure
Data Analytics	Reactive management decisions; manual compliance reporting	Proactive staffing; predictive peak management; automated compliance dashboards
Cybersecurity Framework	Growing cyber threats with digital expansion	Protected customer data; reduced fraud risk; increased digital trust

In short, if Janata Bank PLC adopts these technologies in a step-by-step and organized way, it will be able to provide much faster, more accurate and more customer-friendly service operations. The goal of Janata Bank PLC is not to replace people with technology, because people are still necessary for building trust and providing complex advice. The goal of Janata Bank PLC is to use technology to handle repetitive tasks more efficiently so that officers can focus on more important tasks and build relationships with Janata Bank PLC customers.



Chapter 7

Conclusion and Recommendations

7.1 Recommendations

Janata Bank PLC is a player in the Bangladesh state-owned banking scene and it really shapes the way the banking industry works here. I spent three months as an intern at Janata Bank PLC and to be honest I got to see how things work inside Janata Bank PLC. The staff at Janata Bank PLC works hard and the environment at Janata Bank PLC is pretty encouraging. The service at Janata Bank PLC is solid.. There is definitely room for Janata Bank PLC to improve things. For both the employees at Janata Bank PLC and the customers at Janata Bank PLC.

From what I saw at Janata Bank PLC here is what would make a difference at Janata Bank PLC:

- Janata Bank PLC needs training for the employees at Janata Bank PLC. New workshops on service management, communication and customer care at Janata Bank PLC. These will let the employees at Janata Bank PLC sharpen their skills and do a job at Janata Bank PLC.
- Attendance and punctuality at Janata Bank PLC need attention from the staff at Janata Bank PLC. If all the employees at Janata Bank PLC show up on time Janata Bank PLC opens right when it should and things stay smooth all day at Janata Bank PLC.
- When things get busy at Janata Bank PLC to be honest a couple more service counters at Janata Bank PLC would help a lot at Janata Bank PLC. The customers at Janata Bank PLC would not be stuck waiting. The staff at Janata Bank PLC would not get overwhelmed at Janata Bank PLC.
- Going bigger on solutions and automation at Janata Bank PLC is a must for Janata Bank PLC. Less paperwork at Janata Bank PLC means mistakes at Janata Bank PLC. And everything moves quicker at Janata Bank PLC.
- Taking feedback from the customers at Janata Bank PLC on a basis is a good idea for Janata Bank PLC. If Janata Bank PLC listens and acts on what the

customers at Janata Bank PLC need, the service at Janata Bank PLC only gets better at Janata Bank PLC.

- Better teamwork between the departments at Janata Bank PLC matters too for Janata Bank PLC. When all the employees at Janata Bank PLC are on the page the system at Janata Bank PLC runs faster and delays drop at Janata Bank PLC.
- Checking how the services at Janata Bank PLC are performing. Again and again. Let Janata Bank PLC spot problems before they get out of hand at Janata Bank PLC. Staying ahead of issues at Janata Bank PLC keeps things running well at Janata Bank PLC.

All of these ideas come straight from my experience at the branch of Janata Bank PLC. If Janata Bank PLC takes these steps the service will be smoother, the customers at Janata Bank PLC will leave satisfied and the whole operation will run stronger.

7.2 Major Learnings and Insights

The internship I did in the General Banking Department of Janata Bank PLC helped me to understand service management in general banking. I have acquired new knowledge concerning how general banking services are managed to ensure that service delivery meets the organization's standards.

- Acquired knowledge on general banking service operations: Through the internship, I have learnt that general banking operations such as account opening, cash transaction, cheque payment and collection, remittance, and customer service are performed on a daily basis to ensure quality service delivery to the bank's customers.
- The need for good service management: Through the internship, I have learnt that good service management is necessary to meet customers' needs and desires. Thus, ensuring that the organization's products and services are quality-assured, attracting more customers and ultimately gaining a competitive advantage over other organizations in the same line of business.

- Compliance and control: Through the internship, I have gained knowledge on compliance and control measures used in general banking such as KYC and other aspects of identification, which are vital in the organization's operations.
- Customer relationship management: Through the internship, I have learnt about customer relationship management in general banking such as providing quality customer service, effective complaint handling, and responding to customers' inquiries appropriately and promptly.
- Achieved knowledge on teamwork/coordination: Through the internship, I have acquired knowledge on how different units in the General Banking Department collaborate to ensure quality service delivery to the bank's customers while also achieving service excellence in my working unit.
- Developed good interpersonal skills: The internship helped me to develop good interpersonal skills such as interacting with customers and colleagues productively, enhancing good time management, teamwork and collaboration skills, and boosting self-confidence and self-ability.

7.3 Conclusion

The internship at Janata Bank PLC that I have completed has enabled me to gain extensive practical knowledge about the service operations management in the General Banking Department. The experience helped me understand how service operations take place while delivering service to the customers so that their satisfaction and organizational efficiency could be maximized.

I saw how diverse general banking activities, like opening accounts, cash transactions, cheque collection, remittance services, and customer service functions, among others, are operated in the bank. I also learned how service operations are planned, delivered, and controlled with regard to banking regulations and other aspects that make them efficient, effective, and competitive. Besides, I realized that apart from doing the required tasks for the smooth performance of general banking activities, managing service operations also involves maintaining quality service, minimizing delays or

customer waiting time, handling complaints, and exercising control over the entire process. This will ensure customer satisfaction and operational efficiency in the General Banking Department of Janata Bank PLC.

Therefore, I conclude that my internship in the General Banking Department helped me learn the practical aspects of service operations management in general banking. I have gained a lot of knowledge about general and customer banking activities that will improve my professional competence and skills in banking.

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