



**Faculty of Business Administration
AMERICAN INTERNATIONAL UNIVERSITY-BANGLADESH
(AIUB)**

INTERNSHIP ON

Customer Satisfaction & Electronic Banking on NRB Commercial Bank Limited

An Internship Report Presented to the Faculty of Business Administration in
Partial Fulfillment of the Requirements for the Degree of Bachelor of Business
Administration (BBA)

Supervised By

Eduardo V. Alcanzare

Lecturer

Submitted By

Md Alamin Patwary

19-39534-1

HUMAN Resource Management (HRM)

Date of Submission 07-05-2023

**Internship Research on
Customer Satisfaction & Electronic Banking on NRB
Commercial Bank Limited**

Letter of Transmittal

Date: 08-05-2023

Mr. R. Tareque Moudud, FCMA

Director, Office of Placement & Alumni (OPA)

American International University-Bangladesh

Kuratoli, Dhaka.

Subject: Submission of Internship Report on “Customer Satisfaction & Electronic Banking on NRB Commercial Bank Limited.”

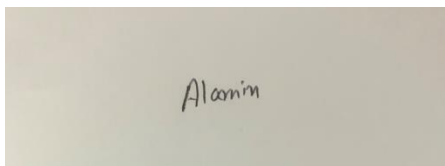
Dear Sir,

It is a great pleasure to present the internship report titled “Customer Satisfaction & Electronic Banking on NRB Commercial Bank Limited” which was assigned to me as a partial requirement for the completion of Bachelor/Masters of Business Administration degree.

It is my honor to work for a leading organization of Bangladesh and gain an in-depth knowledge on lending process and monitoring techniques. Throughout the study, I have tried with the best of my capacity to accommodate as much information and relevant issues as possible and tried to follow the instructions as you have suggested. I tried my best to make this report as much informative as possible.

I am grateful to you for your guidance and kind cooperation at every step of my endeavor on this report. I shall remain deeply grateful if you kindly take some pen to go through the report and evaluate my performance.

Sincerely yours

A rectangular box containing a handwritten signature in cursive script that reads "Alamin".

Md Alamin Patwary

19-39534-1

Faculty of Business Administration

American International University-Bangladesh (AIUB)

Letter of Endorsement

The Internship Research. Report entitled **Customer Satisfaction & Electronic Banking on NRB Commercial Bank Limited** has been submitted to the Office of Placement & Alumni, in partial fulfillment of the requirements for the degree of Degree of Bachelor of Business Administration (BBA)., Major HRM, Faculty of Business Administration on 08-05-2023. By Md Alamin Patwary, ID 19-39534-1 The report has been accepted and may be presented to the Internship Defense Committee for evaluation.

(Any opinions, suggestions made in this report are entirely that of the author of the report. The University does not condone nor reject any of these opinions or suggestions).

Eduardo V. Alcanzare

Lecturer

Internship Supervisor

Acknowledgement

First of all, praises and way to the God, for showers of benefit for the duration of my research work to complete the studies correctly.

This internship had been good experience for me in the way it has given me the chance to understand the real world. I have learned a lot about official environment and my interpersonal skills have improves slightly.

I must keep in record my sincere and deep gratitude to my respected supervisor, Eduardo V. Alcanzare, for his whole hearted supervision during the internship Report. His suggestions and comments to make the study a good one was really a great source of inspiration and spirit for me.

Then I would like to express my heartfelt gratitude to the NRB Commercial Bank Ltd, principal Branch, for allowing me to gather information and helping me every possible way in preparing the internship research report.

My endless thanks to go. I am glad to have an instructor like Mr. Towsif Ahamed Khan, Assistant officer. Without his support I would not be able to gain knowledge about General Banking, Electronic Banking, and provide information in this report.

Finally, my sincere gratitude goes to American International University-Bangladesh Authority for arranging this internship program for students.

Executive summary

I get the opportunity to work at NRB commercial Bank, Principal Branch as an intern for three months. During the program, I was able to get a close look at NRBCB's various activities During my internship. I worked in many sections. I have made this research based on my practical experience

NRBC Bank started its journey on 2 April 2013 after get permission dated 10 March 2013 as a scheduled bank. The Bank commenced its business on April 18, 2013. Presently, NRBC Bank has 51 branches. Through there is three core departments, namely General Banking, Credit and Foreign Exchange, it gives all types of banking services to the customers. In chapter one I have outlined a brief introduction, Statement of problem, Significance of study purpose of study, research question, research hypothesis, Definition of The Keywords, Limitation and Delimitation. The second chapter of the research paper there is Literature Review. The third chapter describes about the Methodology of the study. In chapter four, there is some analysis, in this analysis there is questionnaire and graphs. And lastly there are conclusions of this research.

Finally, I can say that it was a very good experience to work with good people at NRBC Bank Ltd. This experience will help in my professional life. This internship helped me to learn a lot of professional things which will be very productive for my career.

Table of contents

Contents

Chapter 1 1.1 Introduction	1
1.2 Statement of Problem.....	1
1.3 Significance of study	2
1.4 Purpose of Study	3
1.5 Research Questions	3
1.6 Research Hypothesis	4
1.7 Definition of the Keywords.....	5
1.8 Limitation and Delimitation.....	6
Chapter 2 2.1 Literature Review	7
Chapter 3 3.1 Methodology of the study:.....	8
Chapter 4 4.1 Analysis and Interpretation of the Data.....	10
Chapter 5 5.1 finding of study.....	17
Chapter 6 6.1 Recommendation.....	19
Chapter 7 7.1 Conclusions	21
References	22
Appendices.....	22
Questionnaire	23
CV	25

List of figures

Figure: 1 Difference between data	8
Figure 2: percentage of waiting time for account opening	10
Figure 3: percentage of employee whom takes service seriously	11
Figure 4: percentage of Bank service give in timely	12
Figure 5: percentage of helpful of staffs and employees	12
Figure 6: percentage of officers and customers relation	13
Figure: 7 percentage of latest technology provider	13
Figure: 8 percentage of satisfied card user	14
Figure 9: percentage of environment makes customer comfortable	15
Figure: 10 percentage of satisfied customer in the cash counter	15
Figure: 11 percentage of safety transection	16

List of Abbreviations

Dutch Bangla Bank Limited (DBBL)	15	(ROAs).....	21
Electronic Government Procurement		Return of Investments	
(E-GP).....	21	(ROIs)	21
Non-performing assets		Self-Service Technologies	
(NPAs)	16	(SSTs)	21
Return of Assets			

Chapter one

Introduction

Chapter 1.1 Introduction: A bank is a financial institution that deals with money and collects society's surplus cash and provides it as loans for earning money. A prominent economist, R.S. Sayers, said that, "A bank is an institution whose debts are widely accepted in settlement of other peoples' debts to each other." In today's world, banks play a very important and diversified role in the development of an economy. One of the main factors for the development of an economy is the building of capital, which is impossible without a bank. In the case of foreign trade, the banking sector acts as an intermediary. Without the help of banks, it is impossible to conduct foreign trade. Banks invest money in various shares and also provide capital to the industries to flourish the industrial sector and to reserve some money.

An internship program has become necessary for completing the BBA program because it allows students to become acquainted with real-life situations. so, I have selected "NRB Commercial Bank Limited, principal Branch", which is one of the leading banks in the banking area of Bangladesh.

NRBC Bank is the leading provider of corporate banking services in Bangladesh, catering to the domestic and overseas needs of small businesses, term deposits, special notice service, payroll banking, e-GP. Multinational and national undertakings operating in all areas of the economy, such as contracting, business, shipping, leasing or trade with foreign countries are clients of the Bank. There is also a good portfolio of Term Lending as well, including some Syndicated Loans. Its banking journey begins on April 2, 2013. Authorized capital is BDT 1000 crore. It has a capital (equity) of 562.07 crore (as of the half-yearly financial report for June 2021). Number of AD Branches is 9. These banks' number of ATMs is 45 and the number of Agent Points is 563. This bank tries to provide all the service that customers need. It tries to fulfill all the needs of the customer. As BBA Internship students at the Faculty of Business Administration (FBA), AIUB, we chose to do this study because Bangladesh has made great progress in improving its education system over the last twenty years. Notably, Bangladesh and Sri Lanka are two of the best examples of gender-equal education in South Asia (Hasan & Chowdhury, 2023). The latest World Bank data shows that girls and boys attend the same number of schools in both urban and rural places. Literacy in this educational setting means being able to read and write the Bengali language well. We understand how important education is for building a strong base for social and economic growth.

1.2 Statement of Problem In recent times, gaining the trust of the customers is more essential than ever. Moreover, there are a lot of strong and sound competitors in the Banking sector of Bangladesh. Each having its own unique capabilities that fulfill the demand of the customers they intent to target. To exemplify, Dutch Bangla Bank Limited (DBBL) has vast network ATMs and Bank branches that make the service convenient for the end customers.

Products of banking service have to be vast for catering different demands of various customer segments. The demand for Banking services in urban centers are quite different than that of rural areas. Target segments in urban centers prioritizes certain service factors; such as, Self Service Technologies (ATMs, Online banking), service performance and outcome, behavior of service employees, Branches near them. In rural or suburban areas there are different sets of service factors are prioritized. Based on that NRBC bank need to create service products, promotions, distribution, etc. It possesses a complex challenge that it needs to handle.

1

However, the biggest factor that influence Banking sector is trust. Achieving that needs a lot of resources, time, effort and challenges. The demands for banking services are increasing in Bangladesh more and more. In recent times, people are vastly moving towards Islamic Banking and Online or Mobile Banking. Moreover, many banks, including NRBC bank, are facing issues related to Loan defaults and Non-performing assets (NPAs). To handle such complex issues, they need top performing employees which need to be recruited, managed, trained, and compensated accordingly. Furthermore, they also need to focus on CRM and CSR activities to acquire and retain customers. Currently, NRBC bank is fulfilling or trying to create capabilities to handle issues related to its “Customer relationship & E-banking”.

1.3 Significance of study this report is about “Customer satisfaction and E-banking of NRBC bank ltd” which covers field of study of Human Resource, Services Marketing, and Management of Information System. It is widely known that Banking is heavily service oriented. In recent times, most of the jobs are going to service sector and service quality is highly dependent on quality of employees and administrative structure. Moreover, It is not just the service, but also the environment in which service is provided is also effected on both customers and employees. Improving those, along with employee compensation and training, is essential to superior customer satisfaction.

In Banking sector, the quality of labor and their productivity is highly essential when it comes to customer satisfaction. For the convenience of the customers, most banks including NRBC Bank is also focusing towards Self-Service Techniques and E-Banking. It saves a lot of time, money, efficiency, effort, accuracy, and many more. This report will help us to understand different aspect and dimensions of banking services and NRBC bank’s HR policies, HR structures, employee training, customer satisfaction, and services marketing. Moreover, this report will also help researchers who are looking for secondary sources about customer satisfaction and e-banking related to NRBC bank or Banking sector in general.

As we mentioned in the earlier sections, NRBC bank provides many services that are regular and vital in nature. Besides corporate banking and retail banking services, it also provides services in forms where it can conduct government and private tender processes too through its digital banking infrastructure. This report will also focus on how NRBC bank can improve their services to gain customer satisfaction and make its e-banking as smooth and convenient as possible for its audience. One such example is that any credible person able to take and complete a tender work can check the “NRBC Planet” e-banking app to see any available tender. If the tender is available then he can apply for this and come to assistant manager to give charge to buy this tender.

2

After the submission deadline, there is a lottery or sometimes bidding among tender buyers who bought the tender paper for given project. The benefit is of multiple sides: customers can buy it hassle freely, they don't need to gather or wait in queue for buying or submitting tender work, and buy can cancel his/her bid or submission anytime using the App. Even there are benefits that banks can enjoy like they can make profits by giving tender services, by selling tender schedules, etc. Moreover, some tender buyer fall short of money and this is Bank's expertise comes in to give them loan to tender buyers who get the tender. Tender related loans are one of the safest among all loans.

There are and will be some gaps in their service. More service problems are going to be detected too through this report. By detecting and solving those problems, NRBC might be able to improve its services and customer satisfactions. We will further elaborate and discuss on above mentioned parts further in the report.

1.4 Purpose of Study to gaining knowledge of the bank's exercise schedule and electronic financial methods and customer service procedures, as well as completing bachelor's degree in business administration. As a result, in this report will have a better chance of being applied in the real world of banking administrations.

Clearly Defined Goals-

An overview of NRB Commercial Bank Ltd can be summarized thusly:

Electronic banking at NRB Commercial Bank Ltd (E-banking)

An understanding of the customer satisfaction of NRB Commercial Bank Ltd.

1.5 Research Questions NRBC is one of the leading banks of Banks of Bangladesh. It offers broad range of banking services to its target customers. Since the focus of their paper is “Customer relationship” and “E-banking”, we must set the research questions for this paper accordingly. The

factors that influence Customer relationships are Organizational, Employee and staff affairs, Technological, service outlet environment and Information culture related activities. On the other hand, E-banking is affected by variables like trust and security, online responsiveness and contact, privacy concerns, efficiency and reliability, ease of access and use, etc. Our research questions will revolve around these factors.

The questions related to CRM and E-banking are –

- a. How easy is it to access and use the E-banking service of NRBC bank?
- b. Is the bank sufficiently secure, trustworthy, and ensure privacy in both online banking and in-person outlet
- c. How is the efficiency and reliability, and Online responsiveness and contact for NRBC bank?
- d. What kind of services do they provide and what type of organizational, Environmental, Technological processes do they follow to make sure of the desired and adequate service level?
- e. What kind of employee management and staffing is done here and how do staff handle and respond to the customers?

3

Since it is a quantitative research paper, it will attempt to answer the above mentioned questions in detail with findings and analysis.

1.6 Research Hypothesis based on our research questions and being relevant to the subject matter of the topic, we have the following hypothesis that we are going to test in this report:

- a. Customers feel secure about the bank where there is connection to it with the level of Service the bank provides and employees assure.
- b. Customers will and prefer to refer this bank to others when they get satisfactory banking Solution and the employee behavior
- c. Customers are more satisfied with the E-banking and think that it is more convenient, Hassle-free, and accurate than in-person cash counter service.

Besides these hypotheses, I expect to get more findings, information, and details from this

Report too.

1.7 Definition of the Keywords

Sources of Information:

There are some sources were used to collect information for this research paper.

- Annual reports of NRBC Bank Ltd
- Websites.
- Managers of NRBC bank ltd.

NRBC Bank's information and data were assessed and analyzed, some vital information were collected from managers and other employees of the NRBC bank too, and websites were utilized in order take information for this report. Many online and computer programs were used for this report's data collection and analysis. Computer programs like MS Office, MS Excel, Google forms, and others were used for this project.

Based on our analysis, I was introduced with some terms and keywords that are essential to understand to entirely comprehend this report. Those are briefly described and defined below:

Default Loans: Banks often give out loans to lenders who are often unable or deliberately unwilling to give back the money that was provided by bank. Such loans are often become liability to the banks. Even the collateral that was shown to get the loan is non-performing or fails to give enough cash flow. Sometimes the value of collateral is less than the money that was provided.

Self-Service Technologies (SSTs): These are the technologies that are provided to the customers which are mostly contactless. Which means, the service providing employees and customers don't need to contact each other? Rather, customer can use his/her computer or phone to take service from the bank. Service becomes cost effective, less time consuming, efficient, and reduces variability.

Return of Assets (ROAs) : This is the ratio tool that is used for seeing returns that are received by banks in return for the assets they exploit.

5

Return of Investments (ROIs): This is the ratio tool that is used for seeing returns that are received by banks in return for the money they invested.

Electronic Government Procurement (E-GP): For developmental and other services, government tends to procure some products and services as tender services. Often they lack enough protected and efficient infrastructures to conduct transparent and unbiased tender process by themselves and this is where the skills of banks come in which the government institutions utilize. Banks give assurance for the transactions and perform the tender process unbiased without the interference of government employees or bidders who are trying to get the tender.

1.8 Limitation and Delimitation During my studies, I experience the following issues, which could be interpreted as study limitations:

Hard to collecting information: As I need to depend on limited number of sources for data collecting so there might be some inaccuracy in findings. To collect primary information about banking performance is very hard. For this, I have to follow secondary data like banking documents.

Shortage of opportunity: This is about job rotation, Due to highly privacy maintenance did not get enough opportunities in each department to understand their activities.

Limited number of sources: All types of information are not available for access. Though I had work under my supervisor it was not enough for me due to high work pressure in the bank.

Privacy Information: Banks policy of not give some data and information for safety issues.

CHAPTER TWO
LITERATURE REVIEW

The literature review on the connection between customer satisfaction and electronic banking underscores the increasing importance of understanding this relationship in the context of the introduction of electronic banking. Customer satisfaction is a critical factor for the success of any company in this digital age. The primary objective of this literature review is to delve into existing research and identify key findings and advancements in this field. By doing so, it aims to shed light on the factors that influence consumer satisfaction within the realm of electronic banking, with a particular focus on the role played by technology in shaping the customer experience.

Customer satisfaction is pivotal to the success of any financial institution, and electronic banking has transformed the way customers interact with banks. In this context, examining the relationship between customer satisfaction and electronic banking at NRB Commercial Bank Limited (NRB Bank) is essential. A multifaceted concept, customer satisfaction in banking depends on factors such as service quality, trust, and perceived value (Fornell et al., 1996; Parasuraman et al., 1988). These factors play a fundamental role in understanding customer satisfaction in electronic banking at NRB Bank.

Electronic banking, including online banking, mobile banking, and ATMs, has become integral in modern banking (Dwivedi et al., 2019). Adoption of electronic banking can enhance customer satisfaction through increased convenience and accessibility (Yen, 2005). NRB Bank's electronic banking offerings must align with customer expectations to achieve this.

Trust and security are paramount in electronic banking (Keating et al., 2013). Customers must feel secure when conducting online transactions. The presence of robust security measures and trust-building strategies in NRB Bank's electronic banking services significantly affects customer satisfaction.

The user interface and overall user experience are crucial in electronic banking (Alalwan et al., 2017). A user-friendly interface can increase customer satisfaction. Therefore, evaluating the user interface and experience in NRB Bank's electronic banking platforms is essential.

Customer service and support are pivotal in ensuring customer satisfaction (Shih et al., 2005). Efficient problem resolution and responsive customer support contribute positively to the overall banking experience. Thus, evaluating customer service aspects within NRB Bank's electronic banking services is indispensable.

Satisfied customers are more likely to remain loyal and recommend a bank's services (Reichheld, 1996). Understanding the link between customer satisfaction and loyalty in NRB Bank's electronic banking context provides valuable insights.

Regulatory compliance is essential in electronic banking (Zhou et al., 2010). Ensuring NRB Bank's electronic banking services comply with relevant regulations is crucial for building trust and satisfaction among customers.

Continuous innovation and technological advancements are critical in electronic banking (Lee et al., 2011). Examining how NRB Bank adapts to emerging technologies and industry trends sheds light on its efforts to enhance customer satisfaction.

Collecting customer feedback and using it for continuous improvement is a best practice in banking (Naser et al., 2013). Investigating how NRB Bank gathers and acts upon customer feedback within electronic banking provides insights into its customer-centric approach.

The future of electronic banking is evolving rapidly, with technologies like blockchain and artificial intelligence poised to reshape the industry (Pereira & Martins, 2020). Analyzing NRB Bank's readiness to embrace these technologies and their potential impact on customer satisfaction represents a promising avenue for future research.

In conclusion, customer satisfaction is the bedrock of the banking industry, particularly in electronic banking. NRB Commercial Bank Limited must continually assess and enhance its electronic banking services to meet customer expectations, ensure security, and remain competitive in the ever-evolving financial landscape.

Chapter Three

Methodology of the study

3.1 Methodology of the study: The methods are part of methodology procedures and methods for gathering and analyzing data. I have used both primary and secondary sources to contact the study. The sources are given here–

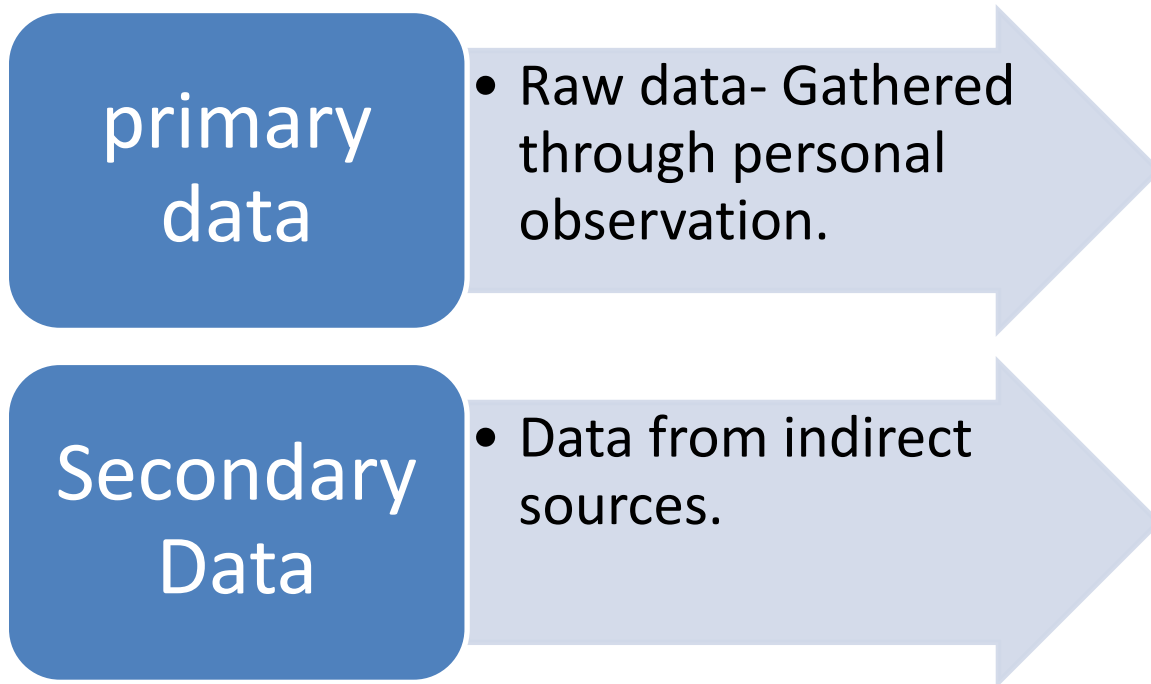


Figure: 1 Difference between data

3.2 Primary Data Sources- While working at NRBC Bank Ltd., I collected a lot of data and information from my experience as well as the questions that executives were asking me. Besides, most of the data comes from close and personal meeting with bank's main clients and people working in various officers, individual screenings with circulars from the head office and the creation of a diary containing all exercises that has been watch and done in the bank. Some sources are:

- 1) Practical desk work.
- 2) Face to face discussion with officers, branch manager.
- 3) Face to face talk with new client.

3.3 Secondary Data Sources- A lot of the information in this report is also derived from many secondary sources some of them are-

- 1) Audit reports
- 2) Documents of NRBC Bank
- 3) Official website of NRBC Bank

Chapter Four

Analysis and Interpretation of the Data

4.1 Analysis and Interpretation of the Data: The most crucial section of my report is this one. My goal was to research and evaluate this bank's E-banking platform and client satisfaction levels. I make an effort to perform my finest work. I've supplied the survey analysis of my report in the paragraphs that follow.

I have created ten questions to measure how satisfied customers are with the bank itself and with online banking. I use 21 clients or respondents to do my survey for this reason. Among the twenty-one are those with private jobs, government jobs, business jobs, students jobs, and others. Like questions from a yard survey, they all give me their opinions. Since there are so many people who have savings and checking accounts, I was unable to survey them all. Additionally, I ran out of time before I could ask everyone for their opinion.

Here is the detail analysis of my survey questionnaire:

1) Question: In NRBC Bank you do not have to wait too long for account opening

21 responses

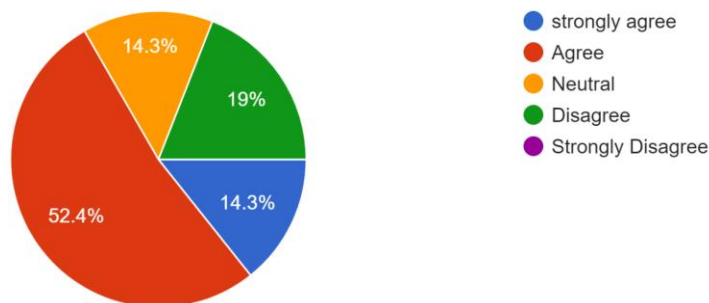


Figure 2: percentage of waiting time for account opening

Here we can see from graph that 52.4% customers are agree on that account opening process. 14.3% are neutral they are not agree nor disagree, only 19% customers are disagree about the account opening.

2) Question: Do NRBC Bank employees take your interest in our services seriously?
21 responses

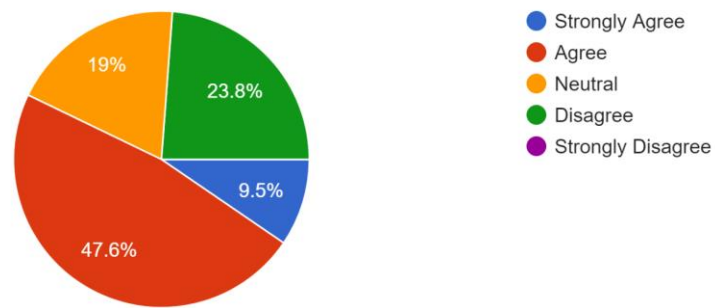


Figure 3: percentage of employee whom takes service seriously

Here we can see from graph that 47.6% customers are agree on the employee of NRBC Bank take customers services seriously. 19% are neutral they are not agree neither disagree. And lastly 23.8% are disagree with that

3) Question: Does the Bank give services with the time they given?

21 responses

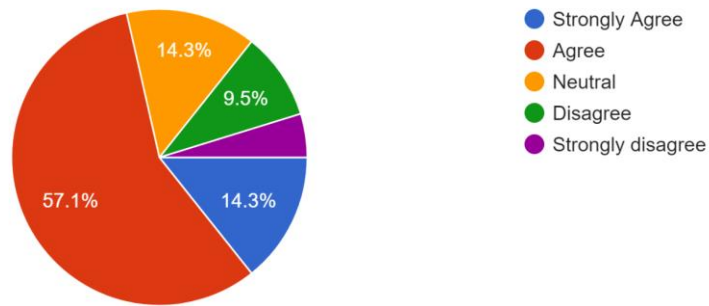


Figure 4: percentage of Bank service give in timely

Here we can see from graph that 57.1% customers are agree on that they can get service from bank timely as they given. 9.5% are disagree with that. 14.3% are neutral they are not agree nor disagree with this.

4) Question: Staffs and employees of NRBC Bank are helpful?

21 responses

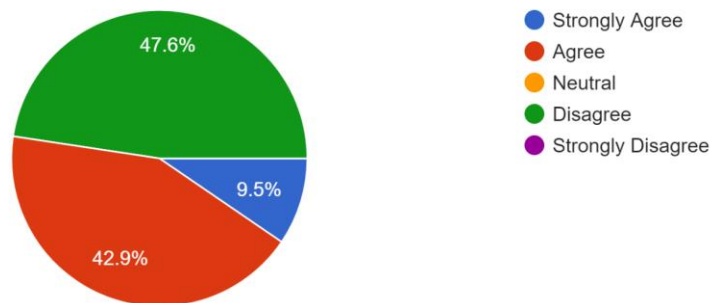


Figure 5: percentage of helpful of staffs and employees

In this graph we can see that 47.6% customers are agree that the staffs and employees are helpful in this Bank. There are slightly less than agree customer in disagree side, there are 42.9% disagree.

5) Question: The officers are convince with customers favorable ?

21 responses

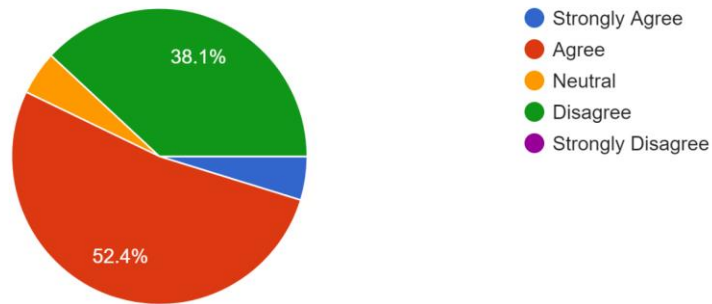


Figure 6: percentage of officers and customers relation

In this graph 52.4% are agree with that and disagree are bit lower then agree, 38.1% are disagree with that. 52.4% are agree that they feel favorable with the officer they convinced.

6) Question: Does NRBC Bank have the latest technology that satisfy you ?

20 responses

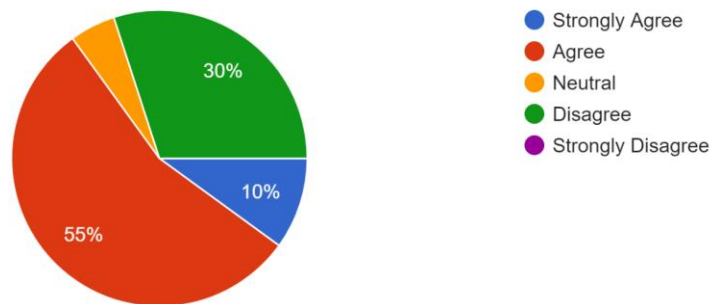


Figure: 7 percentage of latest technology provider

In this graph we can see that there is higher percentage agree on that technology that use in bank satisfy customer. 55% are agree on that and 30% are disagree. 10% customer are strongly agree with this.

7) Question: Are you satisfied with their credit and debit card?
21 responses

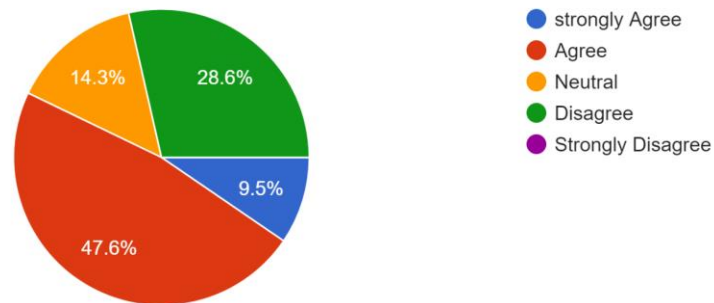


Figure: 8 percentage of satisfied card user

In this chart we can see that higher customers are agree with that they are satisfied with Banks credit and debit card. 47.6% are agree and 28.6% are disagree. 14.3% are neutral they are not agree neither disagree.

8) Question: Is the environment of the NRBC Bank makes you comfort?

20 responses

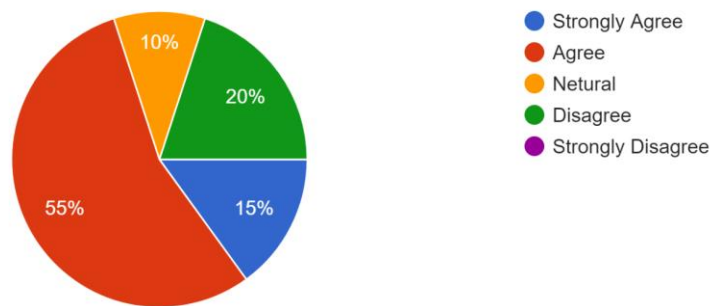


Figure 9: percentage of environment make customer comfortable

In this graph, we can see that 55% are agree with that environment of the NRBC Bank makes them comfort. 20% are disagree with this, that are lower than whom are agree with that percentage. 10% are neutral they are not agree and not disagree with that

9) Question: Are you satisfied with the amount of time it takes to provide service at the cash counter?

21 responses

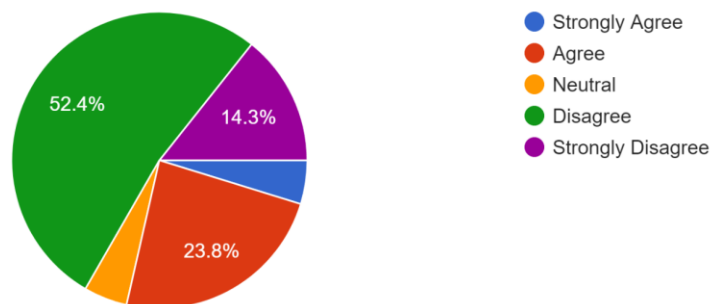


Figure: 10 percentage of satisfied customer in the cash counter

In this graph we can see that there higher percentage of disagree in this. 52.4% disagree; they are not satisfied in the cash counter that Bank provides service. There also strongly disagree that are 23.8%. There is only 23.8% are agreeing with it.

10) Question: Does it make you feel safe while you transaction money with NRBC Bank?

21 responses

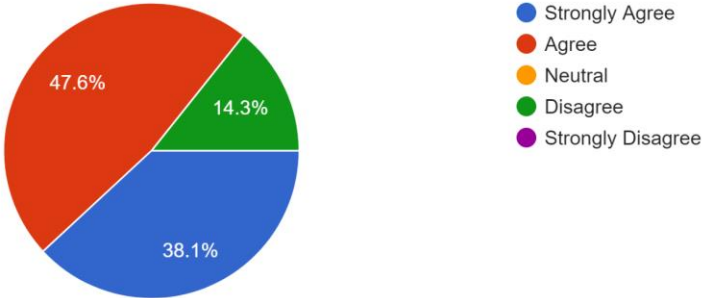


Figure: 11 percentage of safety transection

In this graph the amount of percentage of agree is 47.6% which higher than those who are disagree about the transection money while they are not feel in NRBC Bank. 38.1% are strongly agree with this.

Chapter Five
Findings of Study

5.1 finding of study: The following important findings are outlined below based on the survey and analysis of the data I found:

- The majority of consumers are happy with the bank's most recent services. They claimed that they receive acceptable service from the bank. I may thus claim that the bank is aware of its clients' needs.
- The majority of customers 47.6 percent feel secure when conducting business with NRB Commercial Bank Ltd. Therefore, the bank must continue it so that clients can feel at ease and secure when doing business with them.
- The majority of customers are housewives and people with private jobs. Therefore, it is a great chance for the company to support them and build a strong relationship so that they can refer the bank to their family and friends.
- Other things that majority of customers think that they are not satisfied with their service at the cash counter. It take lots of time there cause there is not too many cash counter.
- Many customers are satisfy with their latest technology. They can use their app so easily.
- In NRBC Bank customers got upset with parking, Cause there is not enough space if parking slot.
- I think they make a special desk for VIP customer
- There is no enough space to deal with the customer easy. Always there is rush in the cash counter.
- There is some lack management in marketing sector.
- Lack of office equipment.
- If they make their technology better in it sector it will more grow for this Bank.

- There is maximum think they feel safe while they transection in bank they have to always focus on this.

Chapter Six

Recommendations

Chapter 6 6.1 Recommendation: It is really difficult to recommend NRBC Bank, although this is new in the banking industry. I tried to give some recommendations according to my findings from the study to improve the performance level and to minimize the problems as stated in the previous paragraphs. The steps that NRBC Bank can take are as follows:

- I think the bank should take some steps to respond or value the customers. The bank should not categorize its customers as upper-level customers. Middle-level customers or lower level customers. They'll make the bank less popular and profitable
- As the customers said that the representatives are patient, and friendly, so it's supposed to be maintained by the employees.
- Some customers have to wait to get their services. So it is highly recommended that the bank must take some necessary action so that the customers may not wait for long to get their desired services.
- NRBC Bank should more focus on their advertisement. The more they advertise the more they gain customer, as per their service is good they gain a lot of customer if their advertisement makes more.
- They should more focus on their regular customer, have to contract with their customer if they are not regular in the bank.
- For the better service of the bank some customers want to recommend the bank to others. But some customers are confused to suggest others. So the bank should make belief to those customers about better service of the bank so that they can quickly come to the bank and get quality service.
- They need to motivate their employee so that even on stress they can handle their customer in the hard situation.

- They need more enough space for cash counter so that customer has not to wait for too long line.
- The way they give value to their customer in this good.

Chapter Seven

Conclusions

Chapter 7 7.1 Conclusions: I got chance to as an intern in NRBC Bank which is so pleasure for me. There are lots of sector I have been visited so far during internship time. Their original Retail is keeping the money, venture and furthermore the remote trade tasks are constructively managing an account instrument for the business world as the estimation of this administration this administration is tremendous.

Every one of the workers of this bank is exceptionally qualified and committed, who are continually endeavoring to give the best support of the clients. In this bank, the representatives are extraordinarily energetic because of their compensations and different advantages. They always handle their customer so polite way. If they can manage their serial line in cash counter it would be great for the bank. Here, every one of the representatives is especially agreeable with their clients, partners, and guests. To sum up, I want to say that I am fortunate to join here as an intern because I always get support and motivation to assemble knowledge from NRB Commercial Bank. They maintain their formal way with their customer very nicely. All the employee officers are well trained.

To summarize, I'd like to say that I'm very fortunate to be able to work here as an intern because NRB Commercial Bank always provides me with encouragement and motivation to learn new things. NRBC Bank do their best for their customer. NRBC Bank offers useful products according to the customers need. It has a variety of services as I discussed earlier. Customers are highly satisfied with their service. The Electric banking sectors are good, or I can say best.

This research encourages me to learn more about the Electronic Banking and customer satisfaction of this Bank I. I figure this whole program helped me understandable the banking activities and increase my personal experiences.

References

- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2017). Consumer adoption of Internet banking in Jordan: Examining the role of hedonic motivation, habit, self-efficacy and trust. *Journal of Financial Services Marketing*, 22(2), 98-110.
- Dwivedi, Y. K., Shareef, M. A., Simintiras, A. C., & Lal, B. (2019). Digital banking in the age of FinTech: A literature review and research agenda. *International Journal of Information Management*, 49, 355-365.
- Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J., & Bryant, B. E. (1996). The American Customer Satisfaction Index: Nature, purpose, and findings. *Journal of Marketing*, 60(4), 7-18.
- Hasan, M. M., & Chowdhury, S. A. (2023). Assessing The Influence of Training and Skill Development Initiatives on Employee Performance: A Case Study of Private Banks in Dhaka, Bangladesh. *Malaysian Business Management Journal*, 2(2), 58-63.
- Keating, B. W., Kriz, A., & Quazi, A. (2013). Trust no one: Online account hijacking. *Internet Research*, 23(4), 490-512.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). Servqual: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Pereira, P., & Martins, J. (2020). Digital banking: A literature review and future agenda. *Journal of Organizational and End User Computing*, 32(3), 1-19.
- Reichheld, F. F. (1996). *The loyalty effect: The hidden force behind growth, profits, and lasting value*. Harvard Business Press.
- Shih, Y. Y., Lin, T. M., & Jiang, J. J. (2005). Integrating perceived playfulness into expectation-confirmation model for web portal context. *Information & Management*, 42(5), 683-693.
- Yen, D. C. (2005). Effects of organisational learning and knowledge management investment on e-business adoption. *Industrial Management & Data Systems*, 105(3), 297-315.
- Zhou, T., Lu, Y., & Wang, B. (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in Human Behavior*, 26(4), 760-767.

Appendices

Questionnaire

I am appreciating you for take your time to fill up this questionnaire. Please give a tick mark your answer

Enter the following information:

Gander Male Female

Age 18-27 28-37 38-47 48- above

Profession Student Business private/Govt. job holder Housewife

Please ✓ The Following Question:

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
2. You do not have to wait for long in cash counter?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Does Bank give their services in Timely manner?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is their staff and Employee behave Well in front of their customers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you feel safe in Bank while Transaction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you feel happy with their Debit and credit card ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Does their internal view makes you Comfort?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Does NRBC Bank has new equipment That fill up your require?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. The atmosphere of NRBC Bank
Is so calm?
9. The officers are helpful?
10. Is the bank sufficiently secure?

Thank you for your time and patient

CV

Md Alamin Patwary

Contact

☎ 01884502052

✉ alaminpatwari58@gmail.com

📍 13/Ka/2, K.M.Das Lane, Tikatuli, Dhaka-1203.



Objective

I am seeking a challenging environment where I can utilize my learning's, knowledge and serve an organization and establish an enjoyable career in HR for myself.

Education

Bachelor of Business Administration (BBA)

2019- Present

American International University-
Bangladesh Major in Human Resource
Management CGPA: 3.09

Higher Secondary Certificate (HSC)

2018

Dhaka City

College

Business

Studies GPA:

4.00

Secondary School Certificate (SSC)

2016

Motijheel Model School and
College Business Studies

GPA: 4.89

Languages

- English (Both Speaking and Writing)
 - Bangla (Both Speaking and Writing)
-

Skills

- Computer
- Literacy
- Microsoft
- PowerPoint
- Microsoft Word
- Microsoft Excel
- Good leadership ability
- Team Work.
- Communication skill.
- Ability to work under pressure

Personal Information

- **Father's Name:** Md. Jamal Uddin Patwary
- **Mother's Name:** Mst Parul Aktar
- **Date of Birth:** 21-10-1999
- **Nationality:** Bangladeshi
- **Blood Group:** B+
- **Religion:** Islam
- **Marital status:** Single.
- **Permanent Address:** 13/Ka/2, K.M.Das Lane, Tikatuli, Dhaka-1203

Co-Curricular Activities

- Research on ' Impacts of Covid-19 on Psychological Health'.
- Research on ' Industrial Relations in Germany'.
- Attended Business Plan Exhibition Spring 2021-22.
- Participated in Project Competition organized by Social Science Department of AIUB.

References:

- Dr. Mohammad Ali Associate Professor Department of Management
American International University -Bangladesh
Email: mohammadali@aiub.edu

Letters to the company/respondents



Human Resources Division

Ref: NRBCBank/HRD/Internship/2023/41

January 04, 2023

Mr. Md. Tariqul Hassan
Office of Placement & Alumni
American International University-Bangladesh

Subject: Placement of Internship.

Dear Sir,

With reference to your letter dated December 18, 2022 on the captioned subject, we are pleased to inform that **Mr. Md. Alamin Patwary** is placed as 'Internee' at our Principal Branch, Dhaka for a period of 03 (three) months with effect from January 15, 2023.

We would request you to advise Mr. Alamin in writing to report to Mr. Md. Rabiul Islam, Deputy Managing Director & Head of Principal Branch (Address: 114-Motijheel C/A, Dhaka-1000, Cell: 01678 433 101) at 9:30 a.m. on January 15, 2023.

We would also request you to advise him to provide a copy of 'Internship Report' to the undersigned and obtain a certificate after the completion of Internship tenure from Principal Branch. Soft copy of the 'Internship Report' should be email to intern@nrbccommercialbank.com.

With best regards,

Yours faithfully,


Md. Rabiul Islam
DMD & Head of HRD

Copy to:

1. DMD & Head of Principal Branch, Dhaka with request to supervise Mr. Alamin and pay BDT 4,000.00 (Four thousand) only per month to the intern as honorarium. **He is also advised to allow the joining of Mr. Md. Alamin Patwary as intern after receiving the written approval from the concerned University and send to us the joining report including copy of letter from the University.**
2. Office Copy.