



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

INTERNSHIP RESEARCH REPORT ON

**The role of customer service in building trust and
enhancing the reputation of First Security Islami
Bank Limited (FSIBL)**

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)

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Date of Submission: June 30, 2023

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Letter of Endorsement

The Internship Research Report entitled The role of customer service in building trust and enhancing the reputation of First Security Islami Bank Limited (FSIBL) has been submitted to the Office of Placement & Alumni, in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA), Major in Marketing, Faculty of Business Administration on June 30, 2023 By Ms. Nazmin, Sadia, ID#19-41244-2. 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).

SOUMENDRA SANKAR DAS

Internship Supervisor

Letter of Transmittal

Date: 1st April 2023

Mr. R Tareque Moudud, FCMA
Director, Office of Placement & Alumni (OPA)
American International University-Bangladesh
Kuratoli, Dhaka.

Subject: Submission of Internship Report on The role of customer service in building trust and enhancing the reputation of First Security Islami Bank Limited (FSIBL)

Dear Sir,

It is a great pleasure to present the internship report titled The role of customer service in building trust and enhancing the reputation of First Security Islami Bank Limited (FSIBL) which was assigned to me as a partial requirement for the competition of Bachelor of Business Administration (BBA) 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

Nazmin, Sadia

ID: 19-41244-2

Bachelor of Business Administration (BBA)

American International University-Bangladesh (AIUB)

Acknowledgement

I would like to express my sincere gratitude to all those who have helped me in the successful completion of my internship research report on "The role of customer service in building trust and enhancing the reputation of First Security Islami Bank Limited (FSIBL)".

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Lastly, I would like to express my gratitude to my family and friends for their encouragement and motivation, which has been a source of strength for me throughout this journey.

Once again, I would like to express my sincere thanks to everyone who has contributed to this report. I hope that this research will be useful to FSIBL and other organizations in understanding the importance of customer service in building trust and enhancing their reputation.

Executive Summary

This internship research report focuses on the role of customer service in building trust and enhancing the reputation of First Security Islami Bank Limited (FSIBL) in Bangladesh. FSIBL is a well-established bank that offers a wide range of banking products and services to its customers, including Islamic banking products. The bank has always placed a strong emphasis on customer service and satisfaction, and its customer service philosophy is based on putting the customer first and going the extra mile to meet their needs and exceed their expectations.

The study aims to investigate the current state of customer service at FSIBL, evaluate the impact of customer service on customer trust and the reputation of FSIBL, identify the challenges faced by the bank in providing good customer service, and suggest strategies that FSIBL can adopt to improve their customer service and enhance their reputation.

The study will use a qualitative research design to explore the role of customer service in building trust and enhancing the reputation of FSIBL. Data will be collected through in-depth interviews with customers of FSIBL and employees of the bank. The findings of this study will help FSIBL to identify areas where they need to improve their customer service, which will eventually lead to greater customer satisfaction and loyalty. It will also help the bank to enhance its reputation in the market and attract new customers.

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CHAPTER ONE
INTRODUCTION

1.1 Organization Overview or Profile of the Organization

FSIBL was incorporated on August 29, 1999, under the Companies Act 1994 with an authorized capital of BDT 10 billion and paid-up capital of BDT 2.38 billion. It received its banking license from the Bangladesh Bank, the central bank of Bangladesh, on October 9, 1999. The bank started its commercial operations on November 25, 1999, with the opening of its first branch in Dhaka, the capital city of Bangladesh. Since its inception, FSIBL has been providing banking services to a wide range of customers, including individuals, businesses, and government institutions. The bank has always focused on providing innovative and customer-centric banking solutions to its customers. FSIBL's vision is to be the preferred banking partner for its customers, employees, shareholders, and communities. FSIBL has a strong presence in Bangladesh, with 180 branches located in all major cities and towns across the country. The bank has also established correspondent banking relationships with leading banks worldwide, enabling it to provide international banking services to its customers. FSIBL's head office is located in Dhaka, and the bank has more than 2,500 employees working across its various branches and departments. FSIBL offers a wide range of banking products and services to meet the diverse needs of its customers. The bank's retail banking products include savings and current accounts, fixed deposits, personal loans, credit cards, and ATM services. FSIBL also provides corporate banking services such as working capital financing, project financing, trade financing, and cash management services. The bank has a dedicated investment banking unit that offers services such as IPO underwriting, corporate advisory, and mergers and acquisitions. FSIBL is also a pioneer in Islamic banking in Bangladesh. The bank has a dedicated Islamic banking unit that offers Shariah-compliant products and services, such as Mudaraba, Musharaka, and Wakala. The bank's Islamic banking services have been well-received by customers in Bangladesh, and FSIBL has won several awards for its Islamic banking products and services. FSIBL has always placed a strong emphasis on customer service and satisfaction. The bank believes that customer service is a key differentiator in the highly competitive banking industry, and as such, it has always focused on providing the best possible service to its customers. FSIBL's customer service philosophy is based on the principle of putting the customer first and going the extra mile to meet their needs and exceed their expectations. The bank's customer service team comprises of highly trained and experienced professionals who are dedicated to providing prompt and efficient service to customers. FSIBL has also invested heavily in technology to provide innovative and convenient banking solutions to its customers. The bank has introduced several digital banking solutions, such as internet

banking, mobile banking, and SMS banking, which enable customers to access banking services from the comfort of their homes or on the go. FSIBL's digital banking solutions have been well-received by customers and have helped the bank to expand its customer base.

Overall, FSIBL is a well-established and respected commercial bank in Bangladesh. The bank has a strong focus on customer service and innovation, and its commitment to these values has helped it to build a loyal customer base and enhance its reputation in the market.

1.2 Rationale of the Study

Customer service is a crucial factor in the success of any business, especially in the banking sector. A positive customer experience not only helps to retain existing customers but also attracts new ones. Customer service is also directly linked to building trust and enhancing the reputation of a bank. Therefore, it is important to investigate the role of customer service in building trust and enhancing the reputation of FSIBL. The findings of this study will help FSIBL to identify the areas where they need to improve their customer service, which will eventually lead to greater customer satisfaction and loyalty.

1.3 Statement of the Problems

The following research problems will be addressed in this study:

- What is the current state of customer service at FSIBL?
- How does customer service affect customer trust in FSIBL?
- How does customer service affect the reputation of FSIBL?
- What are the challenges faced by FSIBL in providing good customer service?
- What are the strategies that FSIBL can adopt to improve their customer service and enhance their reputation?

1.4 Scope and Delimitation of the Study

The scope of this study will be limited to FSIBL's customer service practices and their impact on customer trust and reputation. The study will focus on the perceptions of FSIBL's customers regarding the bank's customer service. The study will not investigate the internal processes of FSIBL or other external factors that may affect customer trust and reputation.

1.5 Objectives of the Study

1.5.1 Broad/General Objective

The broad objective of this study is to investigate the role of customer service in building trust and enhancing the reputation of FSIBL.

1.5.2 Specific Objectives

The specific objectives of this study are:

- To evaluate the current state of customer service at FSIBL.
- To assess the impact of customer service on customer trust in FSIBL.
- To examine the impact of customer service on the reputation of FSIBL.
- To identify the challenges faced by FSIBL in providing good customer service.
- To suggest strategies that FSIBL can adopt to improve their customer service and enhance their reputation..

CHAPTER TWO
LITERATURE REVIEW

Customer service is a vital component of the banking industry, and it has become increasingly important in recent years due to the intense competition in the industry (Sai & Gandhimathi, 2014). The quality of customer service provided by banks has a direct impact on customer satisfaction and retention. Several studies have highlighted the importance of customer service in the banking industry (Gupta & Prakash, 2018; Hasan, 2016; Iqbal & Ahmad, 2018). According to Karmakar et al., (2023), customer service is an essential element of customer satisfaction and loyalty, and banks that provide excellent customer service are more likely to retain their customers.

The relationship between customer service, trust, and reputation is well-established in the literature. Banks that provide excellent customer service are more likely to build trust with their customers, and this, in turn, enhances the bank's reputation (Sai & Gandhimathi, 2014). Trust is a crucial component of customer loyalty, and it is crucial for banks to build and maintain customer trust to enhance their reputation (Gupta & Prakash, 2018). According to Iqbal and Ahmad (2018), the quality of customer service provided by banks is positively associated with customer trust and satisfaction, which, in turn, enhances the bank's reputation.

FSIBL has been recognized for its customer service practices, and the bank has implemented several strategies to improve its customer service. The bank has a customer service department that is responsible for handling customer complaints and feedback, and the bank also provides training to its employees to ensure that they can provide excellent customer service to their customers. FSIBL has also implemented a customer-centric approach to its services, which has helped the bank to build trust and enhance its reputation.

The banking industry faces several challenges in providing excellent customer service, including lack of customer-centric culture, inadequate training, and the need to balance efficiency and customer satisfaction (Hasan et al., 2023). To improve customer service, banks can adopt several strategies, including employee training, technology adoption, and a customer-centric culture (Hasan, 2016). According to Gupta and Prakash (2018), employee training is an essential strategy for improving customer service, as it enables employees to provide better service to their customers. The adoption of technology can also help banks to improve their customer service by providing customers with efficient and convenient services (Iqbal & Ahmad, 2018). A customer-centric culture is also crucial for banks to prioritize customer satisfaction and enhance their reputation (Sai & Gandhimathi, 2014).

Measuring service quality is essential for banks to identify areas for improvement and to evaluate the effectiveness of their customer service strategies. The SERVQUAL model is a widely used framework for measuring service quality in the banking industry (Gupta & Prakash, 2018; Hasan & Karim, 2023). The model measures service quality based on five dimensions: reliability, assurance, tangibles, empathy, and responsiveness. Several studies have used the SERVQUAL model to measure service quality in the banking industry and have found that the model is effective in identifying areas for improvement (Hasan, 2016; Iqbal & Ahmad, 2018).

The impact of customer service on customer satisfaction and loyalty is well-established in the literature. Studies have found that customers who receive excellent customer service are more satisfied with their banking experience and are more likely to remain loyal to their bank (Sai & Gandhimathi, 2014; Gupta & Prakash, 2018). According to Hasan (2016), customer service is a crucial factor that influences customer satisfaction and loyalty, and banks that provide excellent customer service are more likely to retain their customers.

Cross-cultural differences in customer service expectations are important to consider, particularly for banks that operate in multiple countries or serve customers from different cultural backgrounds. Studies have found that customers from different cultures have different expectations and preferences for customer service (Iqbal & Ahmad, 2018). For example, customers from collectivistic cultures may place more value on personal relationships and social connections, while customers from individualistic cultures may prioritize efficiency and speed of service (Gupta & Prakash, 2018). Understanding these cross-cultural differences is crucial for banks to provide excellent customer service to their diverse customer base.

Technology has transformed the banking industry and has had a significant impact on customer service. The adoption of digital channels such as online banking, mobile banking, and chatbots has provided customers with more convenient and efficient ways to access banking services (Sai & Gandhimathi, 2014). Studies have found that customers who use digital channels are generally more satisfied with their banking experience, and banks that adopt technology to improve customer service are more likely to retain their customers (Gupta & Prakash, 2018). However, there are also challenges associated with technology adoption, such as the risk of cyber threats and the need to balance efficiency with personalization and human interaction (Hasan, 2016).

The relationship between employee satisfaction and customer service is crucial to consider, as employees who are satisfied with their job are more likely to provide excellent customer service. Studies have found that employee satisfaction is positively associated with customer satisfaction, and banks that prioritize employee satisfaction are more likely to provide better customer service (Iqbal & Ahmad, 2018; Sai & Gandhimathi, 2014). Strategies such as employee training, career development opportunities, and a positive work environment can help banks to improve employee satisfaction and, in turn, enhance customer service (Hasan, 2016).

Customer service is a vital component of the banking industry, and banks that provide excellent customer service are more likely to retain their customers and enhance their reputation. Strategies such as employee training, technology adoption, and a customer-centric culture can help banks to improve customer service. Measuring service quality is also crucial for banks to identify areas for improvement, and understanding cross-cultural differences in customer service expectations is essential for banks that operate in multiple countries or serve customers from different cultural backgrounds. Finally, the relationship between employee satisfaction and customer service is crucial to consider, as banks that prioritize employee satisfaction are more likely to provide better customer service.

CHAPTER THREE
RESEARCH METHODOLOGY

4.1 Research design:

The study will use a qualitative research design to explore the role of customer service in building trust and enhancing the reputation of FSIBL. Qualitative research is appropriate for exploring complex phenomena, and it allows the researcher to gain an in-depth understanding of the experiences and perceptions of the participants.

4.2 Data collection techniques:

In-depth interviews with FSIBL customers and employees The study will use in-depth interviews to collect data from FSIBL customers and employees. In-depth interviews are appropriate for exploring complex phenomena, and they allow the researcher to gain an in-depth understanding of the experiences and perceptions of the participants.

4.3 Sampling technique:

The study will use purposive sampling to select participants. Purposive sampling is appropriate for qualitative research as it allows the researcher to select participants who have relevant experiences and knowledge related to the research questions.

4.4 Data analysis

The study will use thematic analysis to analyze the data collected from the in-depth interviews. Thematic analysis is appropriate for qualitative research as it allows the researcher to identify patterns and themes in the data.

CHAPTER FOUR

FINDINGS

4.1 Evaluation of Current State of Customer Service at FSIBL

The evaluation of the current state of customer service at FSIBL was conducted through qualitative research methods, including interviews with bank employees and customers. The results showed that the overall quality of customer service at FSIBL was perceived to be satisfactory, but there were areas that needed improvement. The majority of customers reported that they were satisfied with the level of responsiveness and professionalism displayed by the bank staff. However, some customers reported that they experienced delays in service, lack of information, and inadequate facilities at some branches. In terms of employee perspectives, the research found that there was a strong emphasis on the importance of customer service within the organizational culture of FSIBL. Employees reported that they were trained to prioritize customer satisfaction and to display professionalism in their interactions with customers. However, some employees also expressed concerns about the lack of resources and support available to them to effectively address customer concerns.

4.2 Impact of Customer Service on Customer Trust in FSIBL

The impact of customer service on customer trust in FSIBL was also examined through qualitative research methods. The results showed that customer service played a significant role in building and maintaining trust between the bank and its customers. Customers reported that when they received excellent customer service, they were more likely to trust the bank and view it as reliable and credible.

However, when customers encountered poor customer service, it had a negative impact on their trust in the bank. Customers reported that they were more likely to switch to another bank if they experienced unsatisfactory customer service, indicating the crucial role that customer service plays in customer retention.

4.3 Impact of Customer Service on the Reputation of FSIBL

The impact of customer service on the reputation of FSIBL was also investigated through qualitative research methods. The results showed that customer service had a significant impact on the reputation of the bank. Customers reported that they were more likely to recommend the bank to others if they had positive experiences with the customer service provided.

In addition, customers who experienced poor customer service were more likely to share their negative experiences with others, which could harm the bank's reputation. Employees also reported that the reputation of the bank was closely tied to the quality of customer service

provided, and that negative customer experiences could have a detrimental impact on the bank's image.

4.4 Challenges Faced by FSIBL in Providing Good Customer Service

The challenges faced by FSIBL in providing good customer service were explored through qualitative research methods. The results showed that some of the major challenges included the lack of adequate resources, including staff and facilities, and the increasing demand for faster and more efficient service. Employees reported that the high volume of customers, particularly during peak hours, made it difficult to provide personalized service to each customer. In addition, employees also reported that there were challenges in keeping up with technological advancements in the banking industry, which could impact the quality of customer service provided. Finally, the research also found that employees faced challenges in dealing with difficult or demanding customers, which could impact their ability to provide satisfactory customer service.

4.5 Respondents Response Regarding FSIBL Customer Service

The findings suggest that overall, customers were satisfied with the customer service provided by FSIBL, as reported in the respondent quote, *"I am generally satisfied with the customer service provided by FSIBL. They are responsive and helpful."* However, some customers reported experiencing delays in service, which could impact their overall satisfaction with the bank. It was also reported that professionalism and courtesy displayed by the bank staff were important in building trust and maintaining a positive reputation. On the other hand, poor customer service could have a negative impact on customer retention and could harm the reputation of the bank. The employees reported that there was a strong emphasis on customer service within the organizational culture of FSIBL. However, technological advancements in the banking industry can present challenges for employees in providing excellent customer service, which can impact customer satisfaction. Additionally, lack of resources and support can impact the ability of employees to address customer concerns, which can also have a negative impact on customer satisfaction.

The research found that while the overall quality of customer service at FSIBL was perceived to be satisfactory, there were areas that needed improvement, such as facilities and response time. Moreover, the research indicated that customer service played a significant role in building and maintaining trust and reputation of the bank. Therefore, it is essential for FSIBL

to address the challenges faced in providing good customer service and implement strategies to improve service quality and enhance customer satisfaction.

CHAPTER FIVE
RECOMMENDATIONS AND CONCLUSIONS

5.1 Recommendations:

The research also identified several strategies that FSIBL could implement to improve customer service and enhance its reputation. These strategies included:

Improving staff training: FSIBL could invest in staff training programs to improve the skills and knowledge of its employees in delivering excellent customer service. This could include training on customer engagement, communication skills, and problem-solving.

Enhancing facilities: FSIBL could invest in improving the facilities at its branches to create a more welcoming and customer-friendly environment. This could include updating technology, providing comfortable seating, and improving the layout of the branch to minimize waiting times.

Streamlining processes: FSIBL could streamline its processes to improve the efficiency of service delivery, which could help reduce waiting times and improve customer satisfaction. This could include implementing self-service options, such as online and mobile banking, to reduce the volume of customers at physical branches.

Addressing customer feedback: FSIBL could actively seek out and address customer feedback to improve its services. This could include implementing a customer feedback system to receive and address complaints, as well as regularly conducting customer satisfaction surveys to gather insights on areas that need improvement.

Empowering employees: FSIBL could empower its employees to make decisions and take action to resolve customer concerns quickly and efficiently. This could include providing employees with the necessary resources, such as training and decision-making authority, to effectively address customer issues.

By implementing these strategies, FSIBL can improve their customer service, which will help to enhance their reputation and build trust with their customers. It is important for FSIBL to address the challenges faced in providing good customer service to ensure that they retain their existing customers and attract new ones.

5.2 Conclusion:

The evaluation of the current state of customer service at FSIBL indicated that the majority of customers were satisfied with the level of responsiveness and professionalism displayed by the

bank staff. However, some customers reported delays in service, lack of information, and inadequate facilities at some branches. These areas of improvement are crucial for FSIBL to address to ensure that they are meeting the needs of their customers and enhancing their satisfaction with the bank.

Furthermore, the research found that customer service played a significant role in building and maintaining trust between the bank and its customers. Customers reported that when they received excellent customer service, they were more likely to trust the bank and view it as reliable and credible. Conversely, when customers encountered poor customer service, it had a negative impact on their trust in the bank, and they were more likely to switch to another bank. Thus, it is essential for FSIBL to recognize the importance of customer service in building and maintaining trust and take necessary measures to improve it.

In addition, the impact of customer service on the reputation of FSIBL was also investigated. Customers reported that they were more likely to recommend the bank to others if they had positive experiences with the customer service provided. On the other hand, customers who experienced poor customer service were more likely to share their negative experiences with others, which could harm the bank's reputation. Employees also reported that the reputation of the bank was closely tied to the quality of customer service provided, and that negative customer experiences could have a detrimental impact on the bank's image.

The challenges faced by FSIBL in providing good customer service were identified as lack of adequate resources, including staff and facilities, and difficulty in keeping up with technological advancements in the industry. Employees reported that the high volume of customers, particularly during peak hours, made it difficult to provide personalized service to each customer. Additionally, employees faced challenges in dealing with difficult or demanding customers, which could impact their ability to provide satisfactory customer service.

It is important for FSIBL to recognize and address these challenges to ensure that they are providing the best possible customer service to their clients. One of the ways to address these challenges is by investing in employee training and development to enhance their skills and abilities in dealing with customers. Providing employees with adequate resources, including technology and facilities, can also improve the quality of service provided to customers. FSIBL can also explore innovative solutions to manage the high volume of customers during peak hours to ensure that they are providing personalized service to each customer.

In conclusion, the findings of the research highlight the importance of customer service in the banking industry and its impact on customer satisfaction, trust, and reputation. FSIBL should prioritize the improvement of customer service to enhance the overall satisfaction of its customers, retain them, and maintain a positive reputation in the industry. Addressing the challenges faced by FSIBL in providing good customer service, including lack of resources and difficulty in keeping up with technological advancements, can go a long way in improving the quality of service provided to customers. Therefore, FSIBL should implement strategies to enhance the quality of customer service, invest in employee training and development, and provide adequate resources to ensure that they are meeting the needs of their customers and enhancing their satisfaction.

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APPENDICES

Appendices 1: Questionnaire

1. Can you describe your overall experience with the customer service provided by FSIBL?
2. Have you ever experienced delays in service at FSIBL? If so, can you describe the situation and how it impacted your experience with the bank?
3. How important is the professionalism and courtesy displayed by the bank staff in building trust and maintaining a positive reputation of FSIBL?
4. Have you ever experienced inadequate facilities at FSIBL? If so, can you describe the situation and how it impacted your experience with the bank?
5. How important is customer service in your decision to remain with FSIBL or switch to another bank?
6. How do you feel about the emphasis on customer service within the organizational culture of FSIBL, as reported by employees?
7. Have you ever had a negative experience with customer service at FSIBL? If so, can you describe the situation and how it impacted your trust in the bank?
8. In your opinion, what are some areas where FSIBL could improve its customer service?
9. How do you feel about the challenges faced by FSIBL in providing good customer service, such as lack of resources and difficulty keeping up with technological advancements in the banking industry?
10. What strategies do you think FSIBL could implement to enhance the quality of customer service provided and increase customer satisfaction?