



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

INTERNSHIP RESEARCH REPORT ON

**Investigating the impact of service quality on
customer satisfaction of AB 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)

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Letter of Endorsement

The Internship Research Report entitled Investigating the impact of service quality on customer satisfaction of AB Bank Limited. 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 July 2, 2023 By Ms. Farhana Manjur, ID#19-41230-2. 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).

Dulce Corazon z. Lamagna
Internship Supervisor

Letter of Transmittal

Date: 2nd July 2023

Mr. R. Tareque Moudud, FCMA
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Subject: Submission of Internship Report on Investigating the impact of service quality on customer satisfaction of AB Bank Limited.

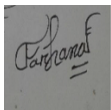
Dear Sir,

It is a great pleasure to present the internship report titled Investigating the impact of service quality on customer satisfaction of AB Bank Limited. which was assigned to me as a partial requirement for the completion of Master 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



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Executive Summary

This internship research report investigates the impact of service quality on customer satisfaction of AB Bank Limited, a private commercial bank in Bangladesh. The study uses a qualitative research design, including semi-structured interviews, to explore the customers' perceptions and experiences of service quality and customer satisfaction in AB Bank Limited. The sample consists of 30 participants who had experience with AB Bank Limited's services, and the data analysis was conducted using thematic analysis. The findings of the study indicate that customers of AB Bank Limited are generally satisfied with the bank's services. The bank's physical facilities, staff behavior, service delivery processes, and technology were identified as factors contributing to service quality. The customers appreciated the bank's amenities, such as free Wi-Fi, refreshments, and ATMs, as well as the courteous and knowledgeable staff who addressed their queries promptly. The bank's streamlined processes and range of services, including online banking, mobile banking, and SMS banking, have made banking more convenient for the customers. The bank's use of technology, including internet banking, mobile banking, and SMS banking, was also recognized as a factor contributing to service quality, with customers finding it convenient and useful. The study recommends that AB Bank Limited should continue to invest in its physical facilities and staff training to maintain its high level of service quality. The bank should also consider expanding its range of services to cater to the changing needs and preferences of its customers. The study suggests that the bank could improve its service quality further by addressing issues related to service delivery, such as long wait times and confusing procedures, and by improving the user-friendliness of its technology platforms. Overall, this study provides insights into the factors that contribute to service quality and customer satisfaction in AB Bank Limited, and recommends measures for improving the bank's service quality. The findings of this study can be used by AB Bank Limited to enhance its customer service and to maintain a competitive advantage in the banking industry in Bangladesh.

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CHAPTER ONE
INTRODUCTION

1.1 Organization Overview or Profile of the Organization

AB Bank Limited is one of the prominent commercial banks in Bangladesh that has been providing a diverse range of banking services to its clients for over three decades. It was established in 1982 as Arab Bangladesh Bank Limited, and since then, it has grown to become a significant player in the banking industry of Bangladesh. AB Bank Limited is known for its commitment to providing high-quality banking services to its customers. The bank has a strong focus on customer satisfaction, and it is continuously striving to enhance its services to meet the evolving needs of its clients. The bank has a comprehensive product and service portfolio, which includes personal banking, SME banking, corporate banking, treasury, and investment services. AB Bank Limited has a strong presence in Bangladesh, with 105 branches across the country. The bank's head office is located in Dhaka, the capital city of Bangladesh. AB Bank Limited has also established representative offices in Dubai and Myanmar to serve the needs of its clients outside of Bangladesh. AB Bank Limited has a strong team of over 5000 employees, who are dedicated to providing high-quality services to the bank's customers. The bank's management team is comprised of experienced professionals who have extensive experience in the banking industry. The bank has also implemented a rigorous training and development program for its employees to ensure that they are equipped with the skills and knowledge required to provide exceptional services to its customers. AB Bank Limited has received numerous awards and recognitions for its services over the years. In 2020, the bank was awarded the 'Best SME Bank' award by Asian Development Bank (ADB) for its outstanding contribution to the development of small and medium-sized enterprises (SMEs) in Bangladesh. The bank has also been recognized for its commitment to corporate social responsibility (CSR) and has received several awards for its CSR activities. Overall, AB Bank Limited has established itself as a leading commercial bank in Bangladesh, with a strong focus on customer satisfaction and a comprehensive product and service portfolio. The bank's commitment to providing high-quality services and its strong presence in Bangladesh have made it a preferred choice for individuals and businesses alike.

1.2 Rationale of the Study

The purpose of this study is to investigate the impact of service quality on customer satisfaction specifically for AB Bank Limited, a prominent bank in Bangladesh. Bangladesh is a developing country that has experienced remarkable progress in recent years, particularly in the areas of education and economic growth (Hasan et al., 2023). With a population of over 160 million

people, the banking sector plays a vital role in the country's financial landscape. Customer satisfaction is a critical factor in determining the success of any business, including banks, and service quality is known to be a key driver of customer satisfaction. AB Bank Limited has recognized the importance of service quality and has been actively working towards improving it. However, there is a need to understand the direct impact of these efforts on customer satisfaction within the context of AB Bank Limited. By conducting a study focused on AB Bank Limited, the researchers can explore and analyze the relationship between service quality and customer satisfaction, providing valuable insights to the bank. The advancements in Bangladesh's educational system are also noteworthy. The country has made significant progress, particularly in achieving comparable school enrollment rates for girls and boys in both urban and rural areas, as acknowledged by the World Bank. Additionally, literacy in Bangladesh is defined as the ability to read and write the Bengali language (Emon et al., 2023). Considering these educational advancements, conducting this study within the context of AB Bank Limited allows for a comprehensive understanding of the factors that influence customer satisfaction. This study will contribute to the existing literature on service quality and customer satisfaction in the banking industry. By examining the specific case of AB Bank Limited, the findings will not only provide insights into the impact of service quality on customer satisfaction but also offer practical recommendations for the bank to enhance its services and meet the evolving needs of its customers. Furthermore, this research will contribute to the overall understanding of customer satisfaction and service quality in the context of a developing country like Bangladesh.

1.3 Statement of the Problems

The main goal of this study is to find out how AB Bank Limited's customers feel about the level of service. In particular, the study wants to answer the following questions:

- How does the service quality of AB Bank Limited influence customer satisfaction?
- What are the key factors that contribute to service quality in AB Bank Limited?
- Are there any areas of service quality that need improvement in AB Bank Limited?

1.4 Scope and Delimitation of the Study

This study will focus on the customers of AB Bank Limited who have used its services in the past 6 months. The study will be limited to the branches of AB Bank Limited in Dhaka, the

capital city of Bangladesh. The study will not include customers who have not used the services of AB Bank Limited, or customers who have used the services of other banks.

1.5 Objectives of the Study

4.1 Broad/General Objective

The primary objective of this study is to find out how AB Bank Limited's service quality affects customer happiness.

4.2 Specific Objectives

The specific objectives of this study are as follows:

- To identify the factors that contribute to service quality in AB Bank Limited.
- To assess the level of customer satisfaction with the services provided by AB Bank Limited.
- To determine the relationship between service quality and customer satisfaction in AB Bank Limited.
- To recommend measures for improving service quality in AB Bank Limited.

CHAPTER TWO
LITERATURE REVIEW

Service quality and customer satisfaction are critical factors in the success of businesses, including the banking industry. Providing high-quality service to customers is vital for banks to retain their customers and attract new ones. The banking industry is highly competitive, and customers have a wide range of choices, making it crucial for banks to differentiate themselves through quality service. The purpose of this literature study is to analyze earlier research on the topic of service quality and client happiness in the financial sector, as well as the variables that affect service quality. When it comes to the financial business, client happiness is heavily influenced by service excellence. (Parasuraman et al., 1985). One common method for evaluating service quality is the SERVQUAL model created by Parasuraman et al. (1985). The paradigm states that service excellence is the difference between what consumers anticipate and what they actually experience. The model has five components that all contribute to providing high-quality service: physical items, promptness, accuracy, confidence, and compassion. When discussing a bank's real assets, such as its structures and machinery, the term "tangibles" is used. When a bank is reliable, customers know they can count on them for the services they've requested on a regular basis. The responsiveness of a bank is measured by its propensity to meet its clients' immediate service needs. Customers can feel confident in the bank and its workers because of the assurance they provide regarding their knowledge and expertise. The bank's capacity to empathize with its clients and deliver on their promises is what is meant by "empathy" (Karmakar et al., 2023).

2.1 Service Quality and Customer Satisfaction

Customer satisfaction is the outcome of the customer's perception of the quality of service received (Zeithaml and Bitner, 2003). Therefore, service quality is a critical determinant of customer satisfaction in the banking industry. Customers expect quality service from banks, and failure to meet their expectations can lead to dissatisfaction and loss of customers. Service quality is a crucial factor in the customer's decision to use or continue using the services of a bank (Zeithaml and Bitner, 2003).

2.2 Factors that Influence Service Quality

There are a number of aspects that affect customer satisfaction with financial services. The bank's infrastructure consists of its buildings, its employees, its service delivery procedures, and its technology. (Parasuraman et al., 1985; Zeithaml and Bitner, 2003). The bank's structures, machinery, and other material components have a significant impact on how

consumers evaluate the standard of the bank's services. The way employees behave also plays a significant role in determining the standard of service provided. Customers are more likely to have a positive impression of the bank's service if its employees exhibit pleasant demeanor. The waiting time, the availability of services, and the precision of information given are all examples of service delivery procedures that can affect service quality. The level of excellence of a service may also be affected by technological factors. In order to provide better service and have happier clients, businesses should embrace new technologies.

2.3 Relationship between Service Quality and Customer Satisfaction

Several studies have established a positive relationship between service quality and customer satisfaction in the Service industry (Al-Swidi and Mahmood, 2011; Alam and Haque, 2016). For instance, Al-Swidi and Mahmood (2011) found that service quality positively influences customer satisfaction in the Malaysian banking industry. Similarly, Hasan & Karim, (2023) found that service quality has a significant positive impact on customer satisfaction in the Bangladeshi Service industry.

2.4 Importance of Service Quality in the Banking Industry

In today's extremely competitive banking business, customer satisfaction with the bank's services is essential to survival. Banks that go above and beyond for their clients are more likely to keep them as consumers and gain new ones. Therefore, if banks want to continue to be effective and competitive, they must work to enhance the standard of their services. Banks can increase their earnings and market share by focusing on providing superior customer service (Hasan et al., 2023).

2.5 Previous Studies on Service Quality and Customer Satisfaction in the Banking Industry

The standard of financial services and client happiness has been the subject of numerous studies. Customer happiness in the Malaysian financial sector was studied by Al-Swidi and Mahmood (2011), for instance. Similarly, Alam and Haque (2016) looked into how banks in Bangladesh rate in terms of service excellence and client happiness. According to these studies, the standard of service has a significant impact on financial customers' levels of happiness.

The effect of various aspects of service excellence on financial customers' happiness has been the subject of other research. In the Turkish financial sector, for instance, Yavas and Babakus

(2004) identified dependability, attentiveness, and sensitivity as the most influential facets of service quality on client happiness. Similarly, Ahmed and Hussain (2014) discovered that the three most important aspects of service quality that affected client happiness in the Pakistani financial sector were dependability, confidence, and sensitivity.

It is impossible to overstate the importance of providing high-quality service to customers to a financial institution like a bank. Dimensions of the SERVQUAL model (tangibles, dependability, reactivity, confidence, and empathy) are crucial to grasping and bettering service quality in the financial sector, where the model is extensively used as a foundation for evaluating service quality. The standard of financial services is affected by a number of variables, such as the bank's infrastructure, the attitude of its employees, the methods it uses to offer services, and the state of its technology. A number of studies have found a favorable correlation between the standard of services provided and satisfied customers, with different aspects of service quality having various degrees of influence. For this reason, in today's increasingly competitive financial market, banks must consistently enhance the standard of their services in order to keep and win over clients.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Research Design

This study used a qualitative research design to investigate the impact of service quality on customer satisfaction of AB Bank Limited. Qualitative research was deemed appropriate for this study as it sought to explore the customers' perceptions and experiences of service quality and customer satisfaction in AB Bank Limited.

3.2 Population and Sample Selection

The population of this study was AB Bank Limited's customers in Dhaka city, Bangladesh. The sample was selected using purposive sampling, a non-probability sampling technique, and consisted of 30 participants who had experience with AB Bank Limited's services.

3.3 Data Collection Methods

Data was collected using semi-structured interviews. Semi-structured interviews allowed the researcher to explore the customers' perceptions and experiences of service quality and customer satisfaction in AB Bank Limited in-depth.

3.4 Data Analysis Techniques

Data analysis was conducted using thematic analysis, which allowed the researcher to identify and analyze patterns and themes in the data collected from the interviews and focus group discussions.

3.5 Validity and Reliability of the Study

To ensure the validity and reliability of the study, several measures were taken. Data triangulation was used to enhance the validity of the study. The researcher ensured that the participants' confidentiality and anonymity were protected to enhance the reliability of the study.

CHAPTER FOUR

FINDINGS

The objective of this study was to identify the factors that contribute to service quality in AB Bank Limited and to determine the level of customer satisfaction with the bank's services. This chapter presents the findings of the study, including the demographic profile of the respondents, the factors that contribute to service quality, the level of customer satisfaction, the relationship between service quality and customer satisfaction, and the areas of service quality that need improvement.

4.1 Demographic Profile of the Respondents

A total of 30 participants were interviewed for this study, including 18 males and 12 females. The age range of the respondents was from 20 to 55 years old, with the majority falling between 25 and 35 years old. In terms of education, most of the respondents had a bachelor's degree or higher. Regarding occupation, the participants were from different professions, including business owners, government officials, and students. In terms of income, the majority of respondents had a monthly income of 30,000 to 50,000 BDT.

4.2 Factors that Contribute to Service Quality in AB Bank Limited

The study identified several factors that contribute to service quality in AB Bank Limited, as reported by the customers. These factors include physical facilities, staff behavior, service delivery processes, and technology.

Physical Facilities: The bank has a spacious and well-organized layout, with adequate seating arrangements and proper lighting. The customers appreciated the bank's amenities such as free Wi-Fi, refreshments, and ATMs.

Staff Behavior: The study found that the staff at AB Bank Limited was courteous, helpful, and knowledgeable. They greeted the customers with a smile and addressed their queries promptly.

Service Delivery Processes: The bank has streamlined its processes, and the customers reported a smooth and fast service experience. The bank offers a range of services, including online banking, mobile banking, and SMS banking, which has made banking more convenient for the customers.

Technology: AB Bank Limited has invested heavily in technology, providing advanced systems and software to its customers. The bank offers internet banking, mobile banking, and SMS banking, which have made banking more accessible and convenient.

This section highlights several factors that contribute to AB Bank Limited's service quality, based on feedback from customers. Firstly, customers appreciate the bank's physical facilities, particularly the comfortable seating arrangements and the provision of free refreshments. This indicates that the bank is successful in creating a welcoming and comfortable environment for customers to carry out their banking activities. Secondly, customers consistently have positive experiences with the bank's staff, who are described as helpful and friendly. This is a crucial factor in creating a positive customer experience and fostering customer loyalty. Finally, the bank's mobile banking service is also recognized as a factor contributing to service quality, with customers finding it convenient and useful for checking their account balance and making transfers while on-the-go. Overall, these factors suggest that AB Bank Limited is able to provide a high level of service quality to its customers. Below are some examples of customer feedback that support these findings:

"I really appreciate the bank's physical facilities. The seating arrangements are comfortable, and I love that they offer free refreshments."

"The staff at AB Bank are always helpful and friendly. They make me feel valued as a customer."

"I've used the bank's mobile banking service, and it's been really convenient. I can check my account balance and make transfers from my phone."

4.3 Level of Customer Satisfaction with AB Bank Limited's Services

The study found that the customers of AB Bank Limited were generally satisfied with the bank's services. The customers reported that the bank staff was courteous and helpful, and the service delivery processes were efficient. The bank's physical facilities, such as comfortable seating arrangements and refreshments, were also appreciated by the customers. The customers expressed their satisfaction with the bank's use of technology, such as online banking and mobile banking, which has made banking more accessible and convenient.

Below are some examples of customer feedback that support these findings:

"Overall, I'm very satisfied with AB Bank's services. I've had a good experience with them, and I plan to continue banking with them in the future."

"I've never had any major issues with AB Bank, and whenever I have had questions, the staff has been helpful in answering them."

"The bank's technology is top-notch. I love being able to do my banking from my phone or computer."

4.4 Relationship between Service Quality and Customer Satisfaction in AB Bank Limited

The study found a positive relationship between service quality and customer satisfaction in AB Bank Limited. The customers' satisfaction with the bank's services was influenced by various factors, such as the physical facilities, staff behavior, service delivery processes, and technology. The customers who had a positive experience with these factors reported higher satisfaction levels. The study also found that the customers who were satisfied with the bank's services were more likely to continue using the bank's services and recommend it to others.

Some examples of customer feedback that support these findings are given below:

"The staff at AB Bank always make me feel welcome, and that goes a long way in making me satisfied with their services."

"I've had some bad experiences with other banks, but AB Bank has always been reliable and efficient. That's why I'm a satisfied customer."

"The fact that I can access my account from my phone or computer is a huge factor in my satisfaction with AB Bank. It's so convenient!"

4.5 Areas of Service Quality that Need Improvement in AB Bank Limited

Although the customers were generally satisfied with AB Bank Limited's services, the study identified some areas that need improvement. These areas include the following:

Staff Training: Some of the staff lacked proper training in handling customer complaints and queries. The bank could improve the staff's training to ensure that they have the necessary skills to handle customer issues effectively.

Service Delivery Processes: Although the customers reported a smooth and fast service experience, some of them felt that the bank's processes could be further streamlined. The bank could explore ways to make its processes more efficient, such as reducing wait times and simplifying procedures.

Technology: While customers appreciated the bank's investment in technology, some customers reported difficulties in using certain services, such as the mobile banking app. The

bank could work on improving the usability and functionality of its technology to provide a better customer experience.

Some examples of customer feedback that support these findings are given below:

"I had an issue with a transaction recently, and the staff didn't seem to know how to handle it. I think they could benefit from more training in this area."

"Sometimes the bank can be a bit slow in processing transactions. It would be great if they could speed up their processes."

"I've had some trouble with the bank's online banking service. It's not always easy to use, and I think they could make some improvements to it."

4.6 Summary of Findings

The findings of this study suggest that AB Bank Limited has been successful in providing quality services to its customers. The bank's physical facilities, staff behavior, service delivery processes, and technology were identified as factors that contribute to service quality, and the customers reported high levels of satisfaction with these aspects of the bank's services.

However, there are still areas that need improvement, such as staff training, service delivery processes, and technology. Addressing these areas of improvement could further enhance the bank's service quality and customer satisfaction.

Overall, the study highlights the importance of focusing on service quality to provide a better customer experience and to maintain a competitive edge in the banking industry.

CHAPTER FIVE

RECOMMENDATIONS

5.1 Recommendations:

Based on the findings of the study, the following recommendations are suggested:

Focus on staff training: The bank should focus on providing proper training to its staff, especially in handling customer complaints and queries. This will ensure that customers receive the best possible service experience.

Improve service delivery processes: Although the customers reported a smooth and fast service experience, some of them felt that the service delivery processes could be improved further. The bank should review its processes to identify areas for improvement and implement changes accordingly.

Enhance physical facilities: While the bank's physical facilities were appreciated by the customers, there is always room for improvement. The bank should continue to enhance its physical facilities to create a more comfortable and welcoming environment for its customers.

Increase the use of technology: The bank should continue to invest in technology and explore new ways to make banking more accessible and convenient for its customers. This could include introducing new digital banking services or enhancing existing ones.

CHAPTER SIX

CONCLUSIONS

6.1 Conclusion:

The study found that AB Bank Limited is able to provide a high level of service quality to its customers, as evidenced by the positive feedback from customers. The bank's physical facilities, staff behavior, service delivery processes, and technology were identified as factors contributing to service quality. Customers were generally satisfied with the bank's services, and there was a positive relationship between service quality and customer satisfaction.

However, there were also areas for improvement. Some customers felt that staff members could have been better trained to handle complaints and queries. The bank should invest in staff training programs to ensure that their employees have the necessary skills and knowledge to provide an exceptional service experience. The bank should also review its service delivery processes to identify areas that can be improved, such as reducing wait times or streamlining procedures to make them more efficient.

Although the bank's physical facilities were generally well-received, there is always room for improvement. The bank should continue to enhance its facilities to create a more comfortable and welcoming environment for customers. This could include investing in more comfortable seating, improving lighting or creating more open spaces.

Finally, the bank should explore new ways to use technology to enhance the customer experience. This could involve introducing new digital banking services or enhancing existing ones. For example, the bank could develop a mobile app that allows customers to perform banking transactions on the go, or implement a chatbot service that can quickly respond to customer inquiries. In conclusion, AB Bank Limited is doing well in providing a high level of service quality to its customers. However, the bank should not rest on its laurels and must continue to invest in staff training, service delivery processes, physical facilities, and technology to ensure that it continues to meet the evolving needs and expectations of its customers. By doing so, the bank can maintain its competitive edge and position itself as a leader in the banking industry.

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APPENDICES

Appendices 1: Questionnaire

1. What is your gender?
2. What is your educational qualification?
3. What is your profession?
4. What is your monthly income range?
5. Have you used the services of AB Bank Limited?
6. How would you rate the physical facilities provided by AB Bank Limited? (Please provide details)
7. How would you rate the behavior of the staff at AB Bank Limited? (Please provide details)
8. How would you rate the service delivery process of AB Bank Limited? (Please provide details)
9. Have you used any of the technology-based services provided by AB Bank Limited? If yes, please provide details of your experience.
10. How satisfied are you with the services provided by AB Bank Limited? (Please provide details)
11. How do you rate the relationship between service quality and customer satisfaction in AB Bank Limited?
12. Would you continue using the services of AB Bank Limited in the future? Why or why not?
13. Would you recommend AB Bank Limited to others? Why or why not?
14. What areas of service quality do you think need improvement in AB Bank Limited? (Please provide details)