An Internship Report

on

Employee-Customer Relationship of Sonali Bank PLC: A Case Study on Dinajpur Shiksha Board Model Branch, Dinajpur.

This report is submitted to the Department of Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree of Master of Business Administration (MBA) in Human Resource Management

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Dinajpur–5200, Bangladesh.

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Acknowledgement

At first, I desire to express my deepest sense of gratitude of almighty Allah. I have completed my internship at Sonali Bank PLC on 90 days. My internship report won't be possible without contribution of few people. With profound regard I gratefully acknowledge my respected supervisor Rafia Akhtar, Professor and co-supervisor Lima Nasrin Eni, Lecturer, Department of Management, Faculty of Business Studies, HSTU, Dinajpur for his constant assistance and knowledgeable guidelines to carrying out the internship and preparation of the report. Without his enthusiastic guidance and critical comments during the entire phase of the writing, it would not be possible for me to prepare this. Next, I want to express special thanks to all the employees of Sonali Bank PLC. I am also grateful to the Human Resource Department of Sonali Bank PLC for giving me the opportunity to make my internship program in this organization. Their consideration favored me to perform the internship and prepare this report. Otherwise, it would not possible for me to complete the internship.

………………………

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সোনালী ব্যাংক পিএলসি
Sonali Bank PLC

Sonali Bank PLC

Dinajpur Shiksha Board Branch, Dinajpur

No. SBL/DIN/95

Date: 30/05/2024

CERTIFICATE

This is to certify that, Md. Farhad Badsha, having Student ID No: 1703158, MBA in Human Resource Management (HRM), a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his internship 90 (Ninety) days internship program at Sonali Bank PLC, Dinajpur Shiksha Board Branch, Dinajpur. During his internship period found his good moral attitude and sound behavior.

I wish him every success in life.

30.05.24

Sumanta Kumar Das
Manager
Sonali Bank PLC
Dinajpur Shiksha Board Branch, Dinajpur.

Certificate of Supervisor

I hereby declare that Md. Farhad Badsha a student of MBA in Human Resource Management, Semester-III, January-July, 2022, Department of Management, Faculty of Business Studies, bearing Student ID No. 1703158 has prepared the report entitled "Employee-Customer Relationship of Sonali Bank PLC: A Case Study on Dinajpur Shiksha Board Model Branch, Dinajpur" under my supervision. I have gone through the draft copy of the report.

I recommend the report to submit for awarding the degree MBA in Human Resource Management, HSTU, Dinajpur

I wish him every success in life.

………………………

Supervised By
Rafia Akhtar
Professor
Department of Management
Faculty of Business Studies
HSTU, Dinajpur.

Certificate of Co-supervisor

I hereby certify that the internship report on “Employee-Customer Relationship of Sonali Bank PLC: A Case Study on Dinajpur Shiksha Board Model Branch, Dinajpur” in the genuine record at the report is done by Md. Farhad Badsha, a partial fulfillment of the requirement of Master of Business Administration (MBA) degree from the Department of Management, Hajee Mohammad Danesh Science and Technology University under my co- supervision.

I wish him every success in life.

………………………

Co-supervisor
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Lecturer
Department of Management
Faculty of Business Studies
HSTU, Dinajpur.

Student’s declaration

I do hereby solemnly declare that the work presented in this Internship Report has been carried out by me and has not been submitted to any other University for an academic qualification.

The work I have presented does not breach any existing copyright and no portion of this report has been copied from any work done earlier for a degree or otherwise. I further undertake to indemnity the Department against any loss or damage arising from breach of the foregoing obligation.

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Abstract

We know that in modern world, banks are playing a key role for the development of an economy. In Bangladesh it is not different in this case. Business opportunities day by day rising, new products and services come in every month. Need for data and information about different topics and issue is very essential for building and operating a business. Information plays a major role in all sector of a society, whether in social sector or business sector. For this reason, Sonali Bank PLC always try to think in a different way, which facilitates their existing customers to get their account related information and other products like loan in an easy way. Moreover, different services of alternate channel (like: Online banking, SMS banking, internet banking etc.) attract potential customers to deposit their money in this bank. As part of my academic requirement and completion of my MBA program, I needed to complete a 90 days period of Internship program. I chose to do my Internship at Sonali Bank PLC. The main objective of this report is to find out employee-customer's relationship of Sonali Bank PLC. This Internship will give a great experience in my life.

During internship program I understand that total number of employees in a branch of SBPLC is not satisfactory but customer service officers try their best effort to serve the clients. SBPLC always try to offer new products (deposit &loan related), services (SMS banking, I- banking etc.) to their customers for being the right partner, being passionate about customers' success and delighting them with quality services.

Keywords: Employee-customer Relations, customer satisfaction, Sonali Bank PLC.

Table of contents

List of tables

Figures

Chapter 1

Introduction

1.1. Rationale:

The report on employee-customer relationships interests me since it's important for organizations to comprehend and enhance this dynamic. Increasing client satisfaction and loyalty can result in stronger ties between the two parties and eventually more economic success. Additionally, studying the subtleties of employee-customer interactions can yield insightful information about how to improve the customer experience as a whole**.**

1.1.i Importance of this Report:

Increased Customer Satisfaction: Improving customer service through an understanding of how staff members engage with clients can raise satisfaction levels.

Increased Customer Loyalty: Positive word-of-mouth referrals and repeat business are encouraged by strong employee-customer relationships.

Increased Worker Engagement: By analyzing interactions between workers and customers, it is possible to pinpoint areas in which workers can benefit from further assistance or training, which will raise worker engagement and job satisfaction.

Understanding of Customer Needs: Businesses/ Banks can customize products and services by learning about the preferences, problems, and expectations of their customers through examining how employees interact with them.

Competitive Advantage: Bank that put a high priority on and succeed in their relationships with employees and customers can stand out from the competition in the market.

All things considered, the report is a strategic tool that Banks can use to streamline their processes, enhance client interactions, and eventually spur growth and profitability.

1.2. Background of Sonali Bank PLC:

The largest state-owned commercial bank in Bangladesh is Sonali Bank Limited. According to the Bangladesh Banks (Nationalization) Order 1972, Presidential Ordinance No. 26, 1972, 'Sonali Bank' was established with National Bank of Pakistan, Bank of Bahawalpur and Premier Bank. Registration of a company named “Sonali Bank Limited” on June 03, 2007 in the Directorate of Registrar of Joint Venture Companies and Firms for making banking activities more dynamic by improving management skills and service quality and After the issuance of banking license in favor of Sonali Bank Limited by Bangladesh Bank on June 5, 2007, Sonali Bank Limited commenced banking operations as a company from November 15, 2007 by executing the "Vendor Agreement" between the Government of the People's Republic of Bangladesh and Sonali Bank Limited.

In addition to expanding the banking business, the merchant banking business has been started from 14th September 2009 by forming a subsidiary company named "Sonali Investment Limited" in an effort to encourage the vast masses of the country to invest and for strong economic development.

Shariah-based Islamic banking activities have been started in Dhaka, Chittagong, Sylhet, Khulna and Bogra from June 29, 2010 through Islamic Banking Window. Moreover, the responsibility of corporate social responsibility is being fulfilled through the formation of "Sonali Foundation".

Currently the number of branches of Sonali Bank Limited is 1232. Among them there are 1230 branches inside the country and 2 branches abroad. Out of 1230 branches within the country, 695 are in rural areas and the remaining 535 are in urban areas. Out of all branches, foreign trade activities are conducted through 48 branches (Authorized Dealer or AD Branches). Out of 2 branches abroad 1 in Kolkata and 1 in Siliguri, West Bengal, India. There are 18 General Manager's Offices, 69 Principal Offices for smooth execution of administrative and business functions of the Bank. The overall activities of the bank are being managed through 47 departments of the head office. Sonali Bank has approximately 2.47 crore customer accounts of various types.

Sonali Bank Limited has been working in all fields to improve the socio-economic condition of Bangladesh. Various deposit products have been introduced to encourage the public to save. It has been providing support to the people of cities and rural areas through various loan schemes including agricultural and industrial project loans, import-export loans, agricultural loans, small business loans, SME loans, consumer goods loans to achieve economic prosperity by developing the country's trade and commerce.

Sonali Bank conducts day-to-day banking activities of the public besides conducting government treasury activities on behalf of the government in places where Bangladesh Bank does not have branches.

Sonali Bank Limited provides pension and retirement allowances to public and private officers and employees, provides salary allowances to officers and employees of public and private schools, colleges, madrasas, etc., provides scholarships to students, provides various allowances related to social security, Apamar has been helping the people through social activities including buying and selling of government savings bonds, paying government food grains purchase bills, accepting bills of various service institutions, government revenue collection activities, accepting money from Hajj and Zakat funds.

1.2.i Corporate Profile:

Name of the Company	:	**Sonali Bank PLC**
Chairman	:	Mr. Ziaul Hasan Siddiqui
CEO & Managing Director	:	Mr. Md. Afzal Karim
Company Secretary	:	Mr. Tauhidul Islam
Legal Status	:	Public Limited Company
Genesis	:	Emerged as Nationalised Commercial Bank in 1972, following the Bangladesh Bank (Nationlisation) Order No. 1972 (PO No.26 of 1972)
Date of Incorporation	:	03 June, 2007
Date of Vendor's Agreement	:	15 November, 2007
Registered Office	:	35-42, 44 Motijheel Commercial Area, Dhaka, Bangladesh
Authorised Capital	:	Taka 6000.00 Crore
Paid-up Capital	:	Taka 4530.00 Crore
Number of Employee	:	18,187
Number of Branches	:	1232

Phone-PABX	:	0257161080-88
FAX	:	88-02-9561410, 9552007
SWIFT	:	BSONBDDH
Website	:	https://www.sonalibank.com.bd
E-mail	:	info@sonalibank.com.bd

1.2. ii Vision of Sonali Bank:

Socially committed leading banking institution with global presence.

1.2. iii Mission of Sonali Bank:

Dedicated to extend a whole range of quality products that support divergent needs of people aiming at enriching their lives, creating value for the stakeholders and contributing towards socio-economic development of the country.

1.2.iv Core values of Sonali Bank

The core value proposition of Sonali Bank PLC consists of the following key elements which would assist the Bank in perceiving its employees to work as a team towards accomplishment of assigned duties and responsibilities for achievement of desired objectives. The core values include:

Ethics: Everyone must ensure adherence to ethical practices of banking.

Objectivity: All persons will have definite objective in carrying out their tasks.

Integrity: Protection and safeguard of national and customer’s interest are vital elements for societal trust.

Excellence: Excellent performance and effectiveness are pre-conditions to ensure quality service to the large customer base of the Bank.

Commitment: Every employee is committed to work upto the expected level to ensure satisfaction of valued customers.

Accountability: All employees are responsible for their activities and will remain accountable to their respective superior for accomplishment of tasks.

Transparency: Information to be kept open for all so that stakeholders can have proper ideas about the activities of the Bank.

Team Work: Open communication, discussion and interaction amongst the employees would ensure unification of actions and efforts towards achieving the common goal(s).

Self-Reliance: Each employee will have ownership attitude towards the Bank and self confidence in his work for the betterment of the Bank.

Innovation: New and innovative products are the needs of the time which continuous action oriented researches are being carried out.

1.2.v Management Structure (In Principal Branch)

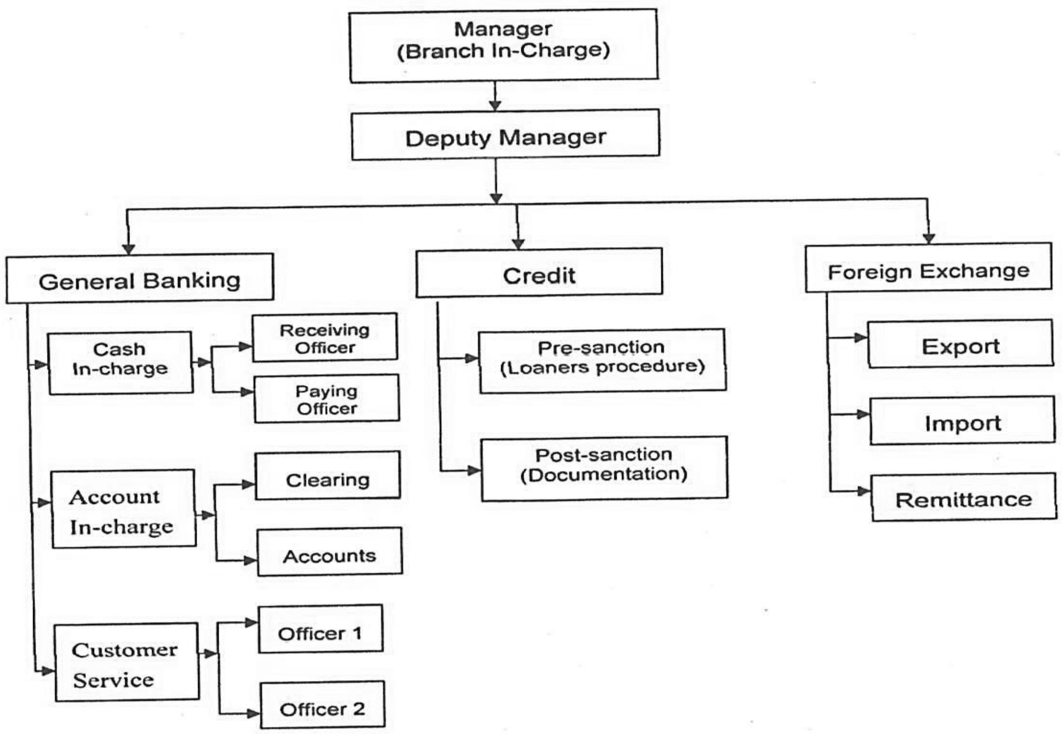

Figure 1: Management Structure

1.3. Objectives of the report:

- To identify how employee conduct affects client loyalty and satisfaction.
- Find out the Employee-Customer Relationship of Sonali Bank PLC, Dinajpur Shiksha Board Model Branch, Dinajpur.
- To understand the procedure of Customer care service of Sonali Bank PLC, Dinajpur Shiksha Board Model Branch, Dinajpur.

Chapter 2

Activities Undertaken

Concept of Employee Relations:

Employee relations refers to an organization's efforts to fulfill these functions and create and maintain a positive relationship with its employees. By maintaining positive, constructive employee relations, organizations hope to keep employees loyal and more engaged in their work. Typically, an organization's human resources department manages employee relations efforts; however, some organizations may have a dedicated employee relations manager (HR GLOSSARY, 2024).

Examples of Employee Relation Issues:

- Conflicts at Work Employee disputes and disagreements occur frequently. These are frequently the outcome of poor communication. There will never be a happy ending for an HR department or employee relations manager, but if disagreements arise frequently, morale is declining and the problems will only worsen if they are not fixed.

- Bullying at Work When a straightforward disagreement turns into bullying, you have a serious issue. Allowing this to happen at work has negative effects on the company's reputation, lower employee performance, and greater absenteeism (not to mention legal action). When reports of bullying are made, take them seriously and, if needed, open investigations.

Concept of Customer Relationship:

The foundation of banking is trust. A bank and a consumer might have many different types of relationships. Based on the nature of the transaction, a banker's connection with a customer varies. Consequently, there are terms and conditions and a contract that form the foundation of the relationship.

These connections give the customer and the banker specific rights and responsibilities. But the enduring bond is the one that exists on a personal level between the bank and its clients. According to certain banks, their relationships with their customers span generations. Fiducial relationships are those between bankers and their customers. The banker agrees to keep the nature and conditions of the connection confidential.

Benefits of Employee Customer Relationship:

- Long-term partnerships and higher customer retention are the results of strong employee-customer relationships, which foster trust and loyalty.
- Personalized Service: Workers who establish strong bonds with clients are better able to comprehend their needs and offer tailored solutions, which raises client satisfaction.
- Feedback Loop: Staff members with good client connections can obtain insightful input regarding clients' experiences, enabling the bank to improve and raise the standard of its services.
- Reputation and Brand Image: The bank's great brand image and reputation help it draw in new business and keep hold of its current clientele. This is a result of good interactions between staff and consumers.

2.1 Work-Related Activities:

To undertake the report on employee -customer relationship at Sonali Bank, various work-related activities including

i personal discussions with employees
ii personal discussions with customers
iii observing employee customer interactions
iv customers value measurement through interactions
v employees value measurement through interactions
vi Meeting with the manager of the bank for discussing matters

2.2. Organization-wide Activities:

In Sonali Bank, Organization-wide activities that enhance employee-customer relationships:

1. Training Programs: Arranging training programs and workshops for providing employees to enhance their customer service skills, communication skills and techniques, and product knowledge to effectively interact with customers.

2. Personalized Service: Inspiring employees to establish personal connection with clients and understanding their needs and offering customized service.

3. Employee engagement: Putting in place measures to improve staff morale and engagement, such as open communication lines, team-building exercises, and recognition programs, can guarantee that workers feel appreciated and inspired to provide great customer service.

4. Timely Response: Ensuring prompt and efficient handling of customer inquiries, complaints and requests to demonstrate responsiveness and reliability.

5. Empowerment: Enabling employees to make decisions and resolve clients' problems autonomously within predefined guidelines and also enabling them to address customer concerns promptly.

6. Collecting Feedback: Gathering feedback from employees about customer needs, preferences and also gathering feedback from customers about employee's behavior, service quality that also help us to measure the relationship between employee and customer.

7. Customer-Centric Culture: Practicing a customer-centric culture within the organization where employees understand the importance of prioritizing customer needs and exceeding their needs, expectations in every interaction.

8. Communication Campaign: Launching a communication campaign to inform all employees about the purpose, scope, and importance of the employee-customer relationship impact on organization, emphasizing the organization's commitment to employees' feedback and continuous improvement.

9. Regular Updates and Communication: Providing regular updates and communication to employees so that they can update customers for up-to-dated with bank activities.

2.3 Other Relevant Activities:

1. Ethical practices: To establish credibility and trust with clients, place a strong emphasis on moral behavior and honesty in all dealings with them.

2. Continuous Improvement: Build a environment of continuous improvement and innovation and inspiring employees to find out opportunities for process optimization, service enhancement.

3. Recognition and Reward: Recognizing and rewarding employees for providing good customer service to motivate them to maintain high standards in their interactions with customers.

CHAPTER 3

Constraints/Challenges and Proposed Course of Action for Improvement

Preparing such intense report, requires huge amount of information. While preparing this report, many challenges have been faced to going on further. There are several challenges which I observed for Sonali Bank PLC, Dinajpur Shiksha Board Model Branch, to measure employee-customer relationship.

3.1 Challenges regarding organization that I observed:

i. We know that, the employee-customer relationship is made based on customer service and customer satisfaction. When customer getting delay service, they are very rude with employees.

ii. In Sonali Bank PLC, Dinajpur Shiksha Board Model Branch have limited employees. For this reason, they are very busy in their own organizational work. During high workload and stress levels among employees they cannot properly interact with customers.

iii. In Shiksha Board areas local people are very much illiterate, they are not interested with making a personal relationship with employees.

iv. Due to paper-based economy, students and other customers are delayed in getting service and hence their customer satisfaction is very low.

v. In Dinajpur Shiksha Board Model Branch of Sonali Bank, customers are not much interested to give feedback on employee’s work. It is also the reason of lacking in employee-customer relationship.

vi. Lack of Data security and privacy in Dinajpur Shiksha Board Model Branch of Sonali Bank. Strong security measures and regulatory compliance are needed to protect customer information while using data.

vii. They are facing challenges for handling complaints and feedback in a timely and constructive manner.

viii. Data warehousing is crucial for every customer. The Data reservation process is file based that’s why they can provide the old customer data when they needed.

ix. Employees are not much involved in taking decisions individually in the matter of customers.

x. Lack of maintaining effective communication channels between employees and customers, that's the reason of lacking in employee-customer relationship.

3.2 Mismatch and Relevance between my academic preparation and the assigned task and learnings of internship program:

As a student majoring in management, my academic journey equipped me with a comprehensive understanding of management principles and various facets of Human Resource Management (HRM). However, my internship experience at Sonali Bank PLC revealed certain areas where there was a notable mismatch between the task assigned and the operational functions of the bank concerning my academic preparation.

Mismatch:

i. Internships demand actual application, but management degrees frequently stress theoretical frameworks. For me, closing this gap was difficult as I had little opportunities to put my theoretical knowledge to work in practical settings.

ii. The complexity of organizational dynamics, including hierarchies, communication structures, and cultural nuances, was outside the purview of my field of study, which left me with many unanswered questions regarding how to measure employee-customer relationship.

iii. While my academic background gave me a theoretical grasp of topics linked to measuring job happiness, my internship program did not equip me with the practical skills necessary to design and analyze data and interpret findings.

Relevance:

i. Students can learn and improve a variety of abilities, such as critical thinking, problem-solving, communication, teamwork, and time management, through internships. These abilities are useful in other spheres of academic and personal life in addition to the profession.

ii. Students can clarify their professional goals and preferences by taking advantage of internships, which offer a firsthand look at a particular industry or work function. They can take a chance and decide on their academic and professional paths with greater knowledge thanks to it.

iii. Students learn about the procedures, issues, and trends in the sector through internships. Academic research may benefit from this knowledge. intellectual conversations and class projects.

3.3 Missing knowledge and Skills that need to be learned in the university which are relevant to the company or to oneself as future professional:

i. HR software proficiency: HR software expertise is one clear area where more university education would be advantageous. The value of HR software solutions in keeping employee data up to date, facilitating conflict resolution, and optimizing HR procedures. Although my academic coursework had some exposure to HR software, a more thorough and hands-on grasp of these resources would have been beneficial.

ii. Management Information System (MIS) practical skills: In contemporary organizations, MIS is crucial. For HR workers, having practical knowledge of management information systems is essential. Even though the university taught us the theoretical parts of MIS, having more hands-on experience would have given us a deeper knowledge. Making data-driven decisions and effectively managing HR operations would have benefited from this information.

iii. Proper presentation skills: HR workers need to have strong presentation and communication abilities. These are transferable talents that apply to a variety of other corporate professions in addition to HR practitioners. Although we were taught communication skills at my institution. The development of strong presentation abilities should have been approached in a more disciplined way, better preparing students for the working world.

CHAPTER 4

Lessons Learned from the Internship Program

Everyone talks about building a relationship with your customer. I think you build one with your employees first." - Angela Ahrendis (CEO - Burberry). We need to more focus on employer rather than customer. The golden Principle is “Satisfied Employees Are the Foundation for Happy Customers”. A happy employees provide great service for great clients and happy clients brings great profits. We can simply say that, Happy Employees= Great Service= Great clients= Great Profits (Motamarri, 2014).

During the whole period of my internship program, I see the more employee engagement and customer satisfaction means more financial performance for any organization.

4.1 Implications to Organization-Based Affiliation:

i. Firstly, I learn to opening a bank account. Opening savings account encourages me for saving money regularly.
ii. From my internship program I learn about international trade and currency exchange that make it easier to conduct global business.
iii. From my entire my internship program I gain practical knowledge like customer service representations.
iv. Gaining knowledge of Risk assessment and mitigation techniques.
v. Gaining knowledge on customer relationship management like, development of interpersonal communication and relationship building abilities.
vi. Teamwork and collaboration is another lessons that I learned from my internship program. Working with colleagues in different departments for achieving common goals and deliver excellent service to customers
vii. Developing the skills of professionalism through the adherence to banking regulations, policies and ethical standards as well as maintaining confidentiality in all interactions.
viii. Able to adapt the changes in the banking industry such as advancement in technology also shifts in customer preferences. Adaptability is another lesson for me.

ix. Realizing the importance of Risk management. Assessing and managing risks associated with banking activities.

x. The best thing I learned is continuous learning. Understanding the importance of ongoing learning and professional development to stay updated on industry trends, best practices in banking.

4.2 Implications to University Internship program:

i. Experience in the Real World: Internships give you practical experience that enables you to apply what you've learnt in the classroom to actual circumstances. Your academic knowledge can be strengthened and given context by this practical experience.

ii. Possibilities for Networking: Through internships, you can meet professionals in the field. After graduation, networking with seasoned professionals may lead to career prospects and mentorship.

iii. Developing your skills will help you gain and improve abilities that you can use in other aspects of your life in addition to the banking industry. These abilities could include teamwork, communication, problem-solving, and time management.

iv. Enhancement of Resume: An internship at a bank might help prospective employers notice your resume more. It exhibits your dedication to your subject of study and your relevant experience.

v. Knowledge of the Industry: You'll learn how the banking sector functions operate. including risk management, customer service, and regulatory compliance. This information can be quite helpful for your academic work.

vi. Problem-Solving Abilities: Complex financial and operational issues are frequently faced by banks. Your critical thinking and problem-solving skills can be improved by doing an internship at a bank.

vii. Independence and Self-confidence: Taking on internship responsibilities will help you become more independent and self-assured. You'll get more independence and the capacity to take on new tasks.

viii. Career Clarification: If you're not sure if a career in banking is suited for you, an internship may assist. You can investigate the field and its different responsibilities thanks to it. maybe assisting you in honing your career objectives.

ix. Academic Credits: A number of educational programs allow you to receive academic credit for internships. These credits can be applied toward your degree requirements and may help you in the future by lowering the amount of coursework you need to complete.

In summary, internship programs at universities have a big impact on students' growth, the caliber of their education, their involvement in the community, and other aspects of the university's reputation. Well-designed curricula that offer meaningful, immersive learning opportunities are advantageous to both the university and the students, as well as the workforce and local community. A bank internship can serve as a crucial link between academic pursuits and a future profession. It provides real-world experience, opportunities for skill growth, networking, and a deeper comprehension of the banking sector—all of which can enhance education and future chances.

4.3 Others:

i opportunities for skill growth, networking, and a deeper comprehension of the banking sector-all of which can enhance education and future chances

ii Your ability to manage your own money may improve. This is especially helpful for students who are trying to balance living expenses and educational costs.

iii Scholarship Opportunities: To lessen the financial strain of your study, certain banks provide financial support or scholarships to interns.

CHAPTER 5

Suggestions for Improvement or course of Action

In this chapter, I present specific suggestions and recommendations to address the issues and challenges I observed during my internship affiliation with Sonali Bank PLC. These suggestions are formulated to improve Employee- Customer Relationship, customer service, Employee engagement. These suggestions are guided by insights gained from my experience, academic knowledge and the challenges identified in Chapter 3.

Proposed Course of action for improvement:

when I did my internship at Sonali Bank, the things that I felt needed to be improved:

i. Expand the Sonali Banks Branches and number of skill full employees for quick service.
ii. The Bank must be maintained effective communication channels between employees and customers.
iii. They can improve their customer service introduced by call center, phone banking, given 24-hours banking etc.
iv. Customers are not so much aware about different product. SBPLC should be concern about it.
v. Customers are not so much aware about different charges. They claim to the bank after debiting their account. SBPLC can organize lift lets and paper materials to inform them before the imposition of new charges.
vi. Complaint management system is not so good. Bank can set up a complaint box and customer can put the complain letter into the box. At the day end open the box screening the letter and try to solve the problem or send to relevant manager or departments.
vii. More staffs need in front desk to attend the customers.
viii. For the advertising the product, they used normal staffs. They should appoint new employees for this segment. When these employees are for development, the normal official work is hamper.
ix. They can enhance customer service- Train staff to be more customer centric and responsive. Offer personalized services to address individual customer needs, set up a dedicated customer support helpline or chat for quick assistance.

CHAPTER 6

Concluding Statements

6.1 Summary:

Banks play a vital role in the economic development of the country. The popularity of banks is increasing day by day which leads to increase competition as well. Many Banks are operating in Bangladesh. All the govt. banks are offering almost the same products and services and almost same their operation system. But the ways they provide the services are different from each other. So, people choose their Bank according to their satisfaction and need. And they will prefer the bank of which service is easily accessible and understandable. One the other hand, Bank innovate new products and services to attract their desired customers. Sonali Bank also has different types of Credit Program. Consumer Credit Scheme is one of innovative program of SBPLC and this program is very much popular for its easy accessibility and easy procedures. Since the popularity of this scheme is increasing day by day, Sonali Bank take it as a challenge to become a leader of CCS through innovative and the use of above-mentioned recommendations.

To conclude this report, it can be said that it was a great opportunity to study the operational activities of SBPLC. During the internship program in SBPLC, I have learned many activities practiced in the bank. Since the working areas were in Employee-Customer Relationship the report may not cover all the practices of the branch. The work experience in SBPLC Dinajpur Shiksha Board Model Branch, Dinajpur was very interesting and this experience will help me in great deal in my future life.

Sonali Bank PLC is operating its branches on conventional based banking and Islamic Shariah based banking. Sonali Bank PLC also a pioneer in online customers services, foreign exchange and distinctive loan offerings. In these ways SBPLC

6.2 Recommendations for Future Strategic Actions

- A need to extend branch network and more new branch to be opened in other Cities. and Towns of Bangladesh to reach out the Potential Customers.
- Difficulties in account opening procedure should be reduced. If they cancel the introducer system, they can collect more deposit through opening of new accounts and, hence, it will also satisfy the customers.
- Sonali Bank PLC. should emphasis more on empathy to customers which means that SBPLC should take more attention to individual care of customers and solves their specific needs.
- They should also focus on the marketing aspects to let customers know about their products and offerings and more promotion should be given to attract new customer. So that customer will know the benefit of becoming customer in Sonali Bank PLC through different advertisement and marketing program. For that they can use print media, electronic media or they can distribute leaflets to customers, also they can set up stall in different trade fair.
- SBPLC should reduce their ATM and Credit card charge. Extra charge is discouraging customers to make business with SBPLC.
- As long queues are found in the first week of the month and on Sunday as well as on Thursday, Flexible Multipurpose Counter can be opened for Customer Services. Opening more counters is very important part for the customer's satisfaction level in the bank.
- As the competitors offering a higher interest rate on deposits and lower charges in loans, Sonali Bank PLC. should think about it and if possible then maintain the interest rate and bank charges as similar as to its competitors.
- Sonali Bank PLC (SBPLC) should practice a participant marginal process because in this all the employees get chance for participating in problem recognition and problem solving and this will make thee employees feel better which will work as a motivation weapon. Also award system should be activated depending on the Performance Appraisal of the Employees.
- Sometimes customers ask for more quality service especially quick, accurate service and good behavior from bankers. Token system service can be introduced. So, that customer

can easily get the service without any hassle. That time customers waiting time to get service from Sonali Bank PLC can be reduced.

- Sonali Bank PLC offer the customer that they can pay their current bill, water supply bill, material bill etc in the branch. But they are not offering to So, customers are not satisfied with that service. They want to pay every bill in one branch. So that they have not to go another bank. SBPLC should try to think about that service to attract more customers in their branch.

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