An Internship Report
on

Customer Service and Product Promotional Strategy of Rupali Bank PLC: A Case Study on HSTU Corporate Branch, Dinajpur

This report is submitted to the Department of Marketing, 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 Marketing

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May, 2024

Acknowledgment

It is a great opportunity for me to write about subject like “Customer Service and Product Promotional Strategy of Rupali Bank PLC, a Case Study on HSTU Corporate Branch, Dinajpur”. At the time of preparing this report I am gone through different books and websites which help me to get acquainted with new topics. I am actually focusing on those topics which are important for me to understand about this subject easily.

Firstly, I express my gratefulness to Almighty God who has enabled me to pursue my study.

I acknowledge with gratitude to my respective teacher and also my supervisor Md. Asaduzzaman Babu, Lecturer and my co-supervisor Kazi Md. Yusuf, Lecturer, who has always been sincere and helpful in making me, understanding the different system of legal research and conceptual problems in my report paper. Apart from me this report paper will certainly be immense importance for those who are interesting to know about this subject. I hope they will find it comprehensible.

I have tried hard and soul to gather all relevant documents regarding this subject. I don't know how far I am able to do that. Furthermore I don't claim all the information in this report paper is included perfectly. There may be shortcoming, factual error, mistaken opinion which are all mine and I alone am responsible for those but I will try to give a better volume in future.

....
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রূপালী ব্যাংক লিমিটেড
RUPALI BANK LIMITED

মুজিববর্ষের প্রতিশ্রুতি
আর্থিক খাতের অগ্রগতি

হাজী মোহাম্মদ দানেশ বিজ্ঞান ও প্রযুক্তি বিশ্ববিদ্যালয় (হাবিপ্রবি) কর্পোরেট শাখা, দিনাজপুর।
e-mail: br-5074@rupalibank.org; Phone: 0531-64328

Ref. HSTU cor/Intern/MBA/2024 Date: 28-04-2024

TO WHOM IT MAY CONCERN

This is to certify that, **Md. Mahamudul Hasan**, having student ID No. 1703030, MBA in Marketing, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his internship from 01/01/2024 to 18/04/2024 total 90 (Ninety) working days internship program at Rupali Bank Limited, HSTU Corporate Branch, Dinajpur. During his internship period found his good moral attitude and sound behavior.

We wish him every success in life.

MD. AMRAN HOSSAIN
Manager (SPO)
Rupali Bank PLC.
Hajee Mohammad Danesh Science &
Technology University Corp. Branch, Dinajpur

Md. Amran Hossain
Senior Principal Officer
& Manager
Rupali Bank Limited
HSTU Corporate Branch
Dinajpur-5200

জোনাল অফিসঃ নর্দান প্লাজা (২য় তলা), চারুবাবুর মোড়, গণেশতলা, দিনাজপুর-৫২০০। ফোন-০৫৩১৬৫১৭১, ৬৭৭১০; ই-মেইলঃ WS-dinajpur@rupalibank.org.
বিভাগীয় কার্যালয়ঃ ৪১/১, ইসলামবাগ, আর. কে রোড, রংপুর; ফোন-০৫২১-৬৩৫৯০, ই-মেইলঃ do-rangpur@rupalibank.org;
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Certificate of Supervisor

I hereby declare that the concerned report on “Customer Service and Product Promotional Strategy of Rupali Bank PLC, a Case Study on HSTU Corporate Branch, Dinajpur” is an work done by Md. Mahamudul Hasan, bearing Student ID: 1703030, MBA in Marketing, Department of Marketing, Batch 14th, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my supervision and submitted this analysis report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish him every success in life.

………………………
Md. Asaduzzaman Babu
Lecturer
Department of Marketing
Faculty of Business Studies
HSTU, Dinajpur.

Certificate of Co-supervisor

I hereby declare that the concerned report on "Customer Service and Product Promotional Strategy of Rupali Bank PLC, a Case Study on HSTU Corporate Branch, Dinajpur" is an work done by Md. Mahamudul Hasan, bearing Student ID: 1703030, MBA in Marketing, Department of Marketing, Batch 14^{th}, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his analyzing performance under my supervision and submitted this analysis report for the partial fulfillment of the requirement of the degree of Master of Business Administration.

I wish him every success in life.

………………………
Kazi Md. Yusuf
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Student's declaration

I hereby declare that the report work entitled "Customer Service and Product Promotional Strategy of Rupali Bank PLC, a Case Study on HSTU Corporate Branch, Dinajpur" has prepared by me internship which is supervised by Md. Asaduzzaman Babu, Lecturer, Department of Marketing, Faculty of Business Studies, HSTU, Dinajpur.

I further affirm that work and information presented in report work is original and part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

………………………

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Abstract

This report is an individual assignment as a part of the internship program under the MBA curriculum of HSTU. The primary objective of this report is to know what "Customer Service and Product Promotional Strategy of Rupali Bank PLC" is following and how they are promoting their products and services to the customers. The internship program helped me to learn about the current situation of a financial institution. I have also implemented my theoretical knowledge into practical and realistic work environment. Banks have a unique challenge when it comes to marketing because they do not offer tangible products for consumers. Promoting a bank requires convincing consumers to trust a bank with their money and make customers feel like they are getting the most value for their money. Once customers invest with a bank, the bank must work to keep customers and get them to buy-in to additional products and services. Banking industry in Bangladesh up to now is leading the financial system. All of the banks in Bangladesh are introducing new products and services to meet the dimensional demands of customers. But only adoption of new products and services are not sufficient. Customers should get the proper information about the products and services. For this Banks are now emphasizing on proper Promotion strategy. And of course in this aspect they are applying different in promotion mix. This is a descriptive research designed to evaluate the customer service and product promotion strategy of Rupali Bank PLC based on observed facts and figures. This report "Customer Service and Product Promotional Strategy of Rupali Bank PLC" is the picture of marketing and promotion strategies used by one of the well-known private commercial bank of Bangladesh Rupali Bank PLC The study covers the following sections: Briefly discussion about Rupali Bank PLC, Promotional strategies and activities performed by Rupali Bank PLC, Evaluations of the current strategies and Findings & Recommendations.

Key words: Rupali Bank PLC, Customer Service, Product Promotional Strategy, Promotion strategy and Promotion Mix.

Table of Contents

List of Tables

List of Figures

CHAPTER 1

INTRODUCTION

1.1 Prelude

A product is the item which is offered for sale. A product can be a service or an item. It may be physical or in virtual or cyber form. Every product is made at a cost and each is sold at a price. The price that can be charged depends on the market, the quality, the marketing and the segment that is targeted. Each product has a useful life after which it needs replacement, and a life cycle after which it has to be re-invented. In Fast-moving consumer goods (FMCG) parlance, a brand can be revamped, re-launched or extended to make it more relevant to the segment and times, often keeping the product almost the same. A type of economic activity that is intangible is not stored and does not result in ownership. A service is consumed at the point of sale. Services are one of the two key components of economics, the other being goods.

In order to sell goods and services or promote an idea to the customers or clients, Promotion acts as the coordinator of all the seller initiated efforts to set up channels of information and persuasion. The basic tools which are used to accomplish an organization's communication objectives are often referred to as the Promotional mix. There are mainly four parts of Promotional Mix. Those are i. Advertising, ii. Sales Promotion, iii. Public Relations and iv. Personal Selling.

How the Rupali Bank PLC is going to use the promotional tools through its different activities are given below: Rupali Bank PLC does not use all the tools of promotional tools. This bank only uses direct marketing and personal selling as their advertising procedure. In the TV news, Rupali Bank sponsors for reminding the customers. They believe on a variety of promotional elements to progress their products and services through intermediaries directly to the customers. They think that *Personal Selling* is effective in creating brand image, conveying information, creating awareness and can generate a behavioral response. As we know that *Direct Marketing* is in itself a form of Advertising. Trough mail, print, or TV adds they make a direct response with the customers. In the newspapers, Rupali Bank gives ads for their social marketing activities. Like, AIDS, Drug Addiction, to help poor children, to save the ACID victim etc.

1.2 Developing Promotional Strategy of Rupali Bank PLC

- Several activities are involved in designing the promotion strategy including:
- Setting communication objectives.
- Deciding the role of each of the components that make up the promotion program.
- Determining the promotional budget.
- Selecting the strategy for each promotional component.
- Integrating and implementing the promotional component strategies.
- Evaluating the effectiveness of the integrated promotional strategies.

1.3 Rationale of the Study

With the growing up competition among nationalized, foreign and private commercial banks, every organization are trying to evaluate their traditional banking service and product to a better standard, to meet the challenging needs. Therefore, they pay attention on better performance and existence through effective Promotional tasks. Under the above circumstances, it has become necessary for Rupali Bank PLC, one of the nationalized banks, to focus its attention towards the improvement, who are actually executing the policies undertaken by the top management will have a chance to communicate their feelings and will have the feedback about their dealings from customers.

1.4 Importance of the Study

The study encompasses an area that is “Customer Service and Product Promotional Strategy of Rupali Bank PLC” Every organization believes that Promotion for any organization plays a very important role. They believe because the success of any organization depends on how they formulate their promotion strategy in terms of segmenting the market, choosing target market, Promoting their goods and services, making existing clients to loyal clients by satisfying their needs and attracting new clients through providing superior quality to ensure long run performance and reach marketing goals. In other words, how the effective service is ensured, how they are responsible for making the best effort for delivering the better service, how they can identify the customer dissatisfaction towards their service and how these dissatisfaction can be altered with satisfaction.

This is the aim of every Company to create new customers and hold them for long time. Hence for Promotion strategy is very much needed for their target. The report will help the bank to identify its current position and hence find out ways to reduce the gap between what they are expecting to gain and what they are actually achieving. It will also help to identify future prospects for the bank. It identifies attitudes and opinions of the customers i.e. how customers feel about the banking service and products. This will help Rupali Bank PLC, to formulate comprehensive master plan regarding promotion strategy.

1.5 Objectives of the Study

The major objective of this study is to make an in depth analysis and evaluation of current customer service and product promotion strategies of Rupali Bank PLC and recommend as per requirements.

This report contains few Specific objectives are as follows-

- To know the theoretical background of customer service and product promotion strategy of Rupali Bank PLC
- To present major marketing policies and practices regarding promotion strategy of RBPLC.
- To analyze the pros and cons of the conventional ideas about Promotion strategy of this bank Products.

1.6 Limitations of the Study

However, I have given utmost effort to prepare this report but there are some limitations of the study. Such are as follows-

- Customers are very busy and they do not want to answer all questions. They try to avoid any interview and it is the major problem of preparing the report.
- Rupali Bank PLC as a commercial bank they are very busy and they could not able to give me enough time for discussion about various topics.
- The information was not found in a structured way.
- There were some restrictions to have access to the information confidential by the authority.
- RBPLC as a nationalized commercial bank they are very busy and they could not able to give me enough time for discussion about various topics

CHAPTER 2

LITERATURE REVIEW

A promotional strategy combines advertising, sales promotion, public relations and personal Selling; identifies the firm's marketing goals, and explains how they will be achieved, ideally within a stated timeframe. Marketing strategy determines the choice of target market segments, positioning, marketing mix, and allocation of resources. It is most effective when it is an integral component of overall firm strategy, defining how the organization will successfully engage customers, prospects, and competitors in the market arena of corporate strategies, corporate missions, and corporate goals. As the customer constitutes the source of a company's revenue, marketing strategy is closely linked with sales. As per the research conducted by

Mehta (2010) reported that there is lack of Marketing Communication in Indian Banks. He suggested for adopting banks suitable marketing promotion strategies for better business. He emphasized that on adoption of personal selling as a strategy for marketing promotion in Banks the banking business can improve considerably

Gupta, and Mittal (2008) stated that a well -designed promotional strategy is very important to promote banking services effectively .They studied that the promotional strategies of private and public sector banks are almost similar. Both types of banks take the help of almost all type of media to promote their services. The major difference in the promotional strategies adopted by banks is in the two techniques of the promotion and they are "Personal Selling" and "Direct Marketing". The difference is that public sector banks do not adopt the strategies of promotion as personal selling and direct marketing; on the other hand the same are adopted by private sector banks.

According to Mohanrani and Mahavi (2007) conducted an empirical study on, ―Product related characteristics, Promotion and Marketing Mix are key tools in determining Purchase Behavior of Purchase Decision by Teenagers. Results suggest that teenagers are influenced by updated information of the product and hence they go for information search, collect information from different dealers on various aspects like price, technology etc. They are also influenced by peer compulsion of sales talk of the dealers. Teenager‘s employees two strategies.

Rust *et al.* (2004) conducted the study on Return on marketing: using customer equity to focus on marketing strategy, their frame work enables what if evaluation of marketing ROI, which can include such criteria as return on quality, return on advertising, return on loyalty program and even return on corporate citizen ship given a particular shift in customer perceptions.

Das and Ghosh (2006) reported that the performance of Indian commercial banking sector during the post-reform period. They have evaluated several efficiency estimates of individual banks using non-parametric data envelopment analysis. They have employed three different approaches, viz. intermediation approach, value-added approach and operating approach in defining inputs and outputs of banks.

Boubakri *et al.* (2005) studied that the study on ―Privatization and bank performance in developing countries, we examine the post privatization performance of 81 banks from 22 developing countries. Our results suggest that in the post privatization period.

Subba Rao (1988) reported that the study on Indicators of banking development state wise analysis and the main findings of study are there has been substantial reduction in coefficient of variation among the states, in the post nationalization period.

Tlebbar (1988) studied that marketing strategies of banks aimed at inculcating the habit of thrift among the people. The suggestion is that keeping the rural branches open on Sundays can augment savings. Direct marketing is also suggested to reduce waiting time exponentially and enhance customer satisfaction. Erratic behavior of the employees, suspicious looks of the staff, vague knowledge of the products, un dynamic promotional methods etc., may hamper the banking business in rural areas.

Vashist (1987) evaluated that the performance of PSBs with regard to six indicators, i.e., branch expansion, deposits, credit, priority sector advances, differential rate of interest, advances and net profits, over the period 1971-83. The study has ranked Indian Overseas Bank at the top and Dena Bank at the bottom. To improve the performance of commercial banks, the study has suggested development of marketing strategy for deposit mobilization, profit planning and strengths, weaknesses, opportunities and threats analysis in banks.

CHAPTER 3

METHODOLOGY

3.1 Methodology of the study

This study is based on systematic procedure from the collection of raw data to the preparation of final report. For the execution of study, the sources are identified and collected with maintaining the rules and regulations of banking act. Then, the work of classification, analysis, systematic organization has been made. The overall process of methodology has been given as below:

Population of the study

All the customers of “Rupali Bank PLC, HSTU Corporate Branch, Dinajpur" are chosen as the population of this study. Population refers to the total number of people living in a specific area, such as a country, city, or region. It's a key demographic indicator that helps understand the size and composition of a particular human settlement.

Sample:

A sample refers to a smaller, manageable version of a larger group. It is a subset containing the characteristics of a larger population. Samples are used in statistical testing when population sizes are too large for the test to include all possible members or observations. A sample should represent the population as a whole and not reflect any bias toward a specific attribute.

Sample Area:

I have selected my sample area only RBPLC, HSTU Corporate Branch, Dinajpur for my study. As I have selected HSTU Corporate Branch, Dinajpur and I have no enough time to survey other branches of RBPLC, which are situated at different places.

Sample size:

From bank clients 26 respondent have been selected as a sample size and the requiring data have been collected from them by following convenience sampling method.

Sources of the data:

The information was collected properly to organize this report from both primary and secondary sources.

Primary Sources of Data:

- I have conducted a survey of few respondents to collect the observations and analyze the data for evaluating the promotional strategy of RBPLC.
- Face-to-face conversation with clients visited the branch.
- Oral conversation with employees and officers of the bank.
- Practical and manual experience gained by working in different desks during the internship period.

Secondary Sources of Data:

- Official Records of Rupali Bank PLC
- Website of the Rupali Bank PLC
- Different text books and journals
- Various reports and articles related to study
- Some of my course elements as related to this report

3.2 Data sources identification: Both primary and secondary data sources were identified that are needed to carry on the study and complete this report.

3.3 Scope of the study

This study taken within RBPLC through the internship was done in HSTU Corporate Branch, Dinajpur. The research will deal to identify how RBPLC conducting its promotional activities. Here I intended to explore the different aspects of promotion of Rupali Bank PLC including its overall marketing strategy. Since the time allocated for the internship was very limited, it was bit difficult to cover up every pros and cons of the marketing techniques. From this report, banker, banking clients as well as students, teacher, and researchers will be benefited.

CHAPTER 4

ANALYSIS AND RESULT DISCUSSION

Table 4.1: Maximizing promotional strategy creates more clients.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0	4.5	0.71
Disagree	2	1	3.8		
Neutral	3	0	0		
Agree	4	10	38.5		
Strongly Agree	5	15	57.7		
Total		26	100.0		

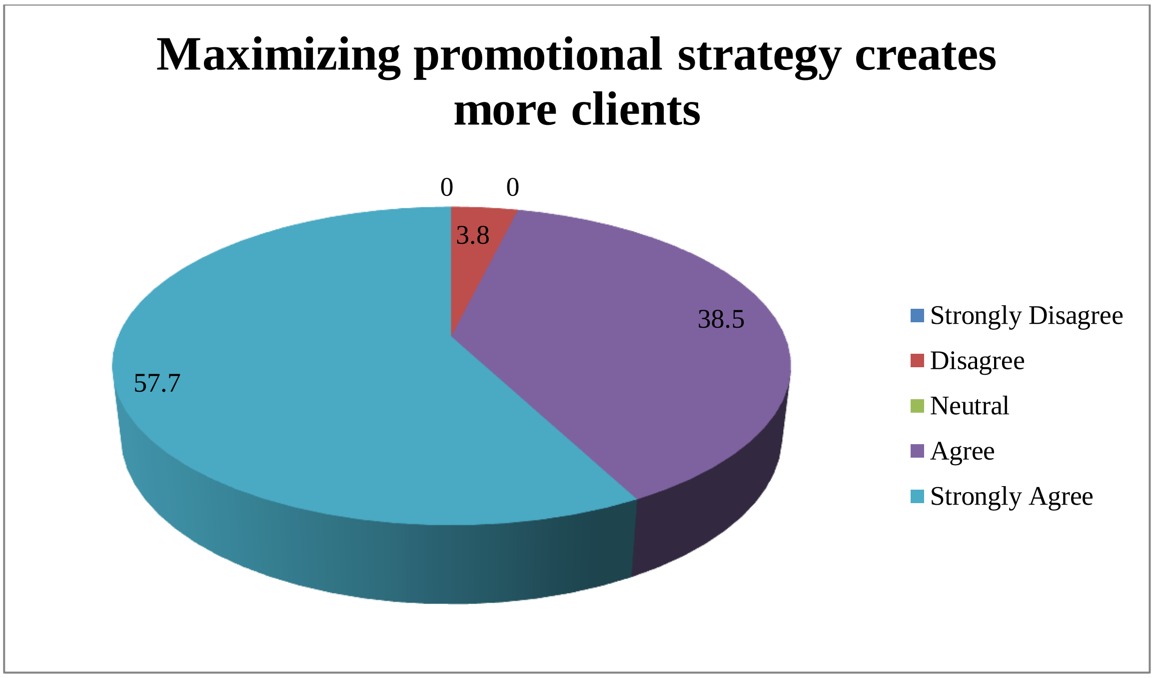

Figure 4.1.1: Maximizing promotional strategy creates more clients.

Interpretation: From this table and pie chart we can see that in case of maximizing promotional strategy creates more clients 57.7% are strongly agreed, 38.5% are agreed and 3.8% are disagreed. It also represents that 15 clients are strongly agreed, 10 are agreed and 1 is disagreed among 26 clients. The value of mean that is 4.5 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 4.2: Contemporary methods of promotional strategy will give significant results.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	1	3.8	3.96	0.10
Disagree	2	1	3.8		
Neutral	3	4	15.4		
Agree	4	12	46.2		
Strongly Agree	5	8	30.8		
Total		26	100.0		

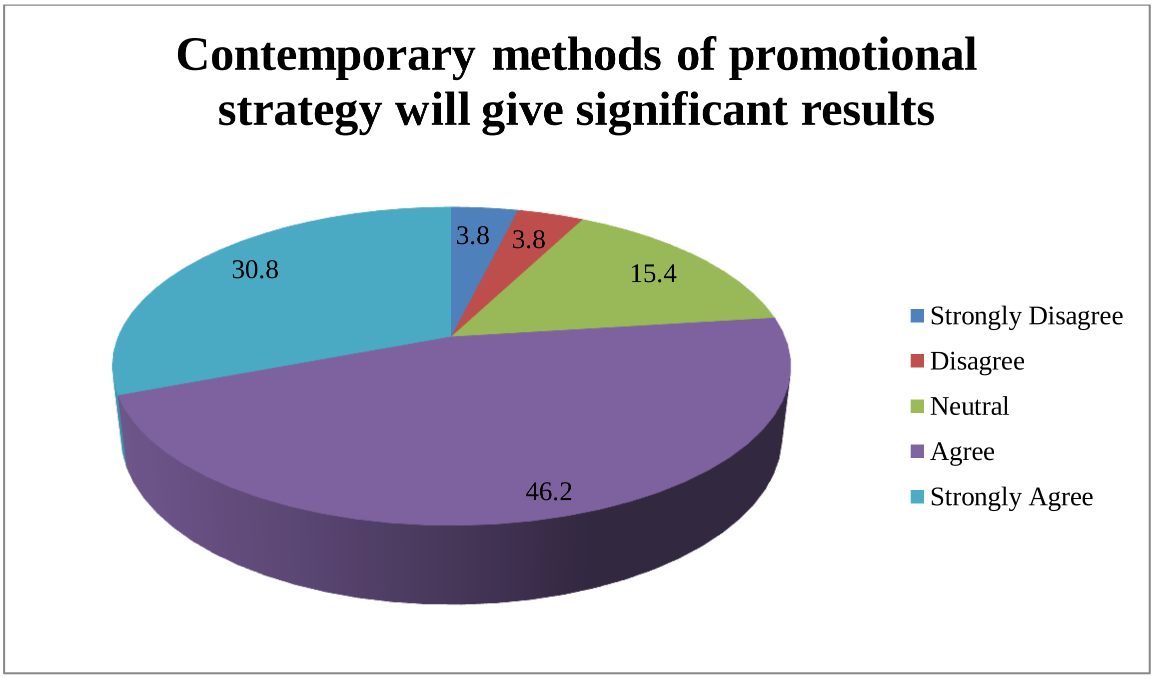

Figure 4.2.1: Contemporary methods of promotional strategy will give significant results.

Interpretation: From this table and pie chart we can see that in case of Contemporary methods of promotional strategy will give significant results 46.2% are agreed, 30.8% are strongly agreed, 15.4% are neutral, 3.8% are disagreed and 3.8% are strongly disagreed. It also represents that 12 clients are agreed, 8 are strongly agreed, 4 are neutral, 1 is disagreed and 1 is strongly disagreed among 26 clients. The value of mean that is 3.96 which belongs at the assigned scale 4 that represent that most of the clients are agreed.

Table 4.3: RBPLC should frequently appear in Electronic media.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0	4.42	0.76
Disagree	2	1	3.8		
Neutral	3	1	3.8		
Agree	4	10	38.5		
Strongly Agree	5	14	53.8		
Total		26	100.0		

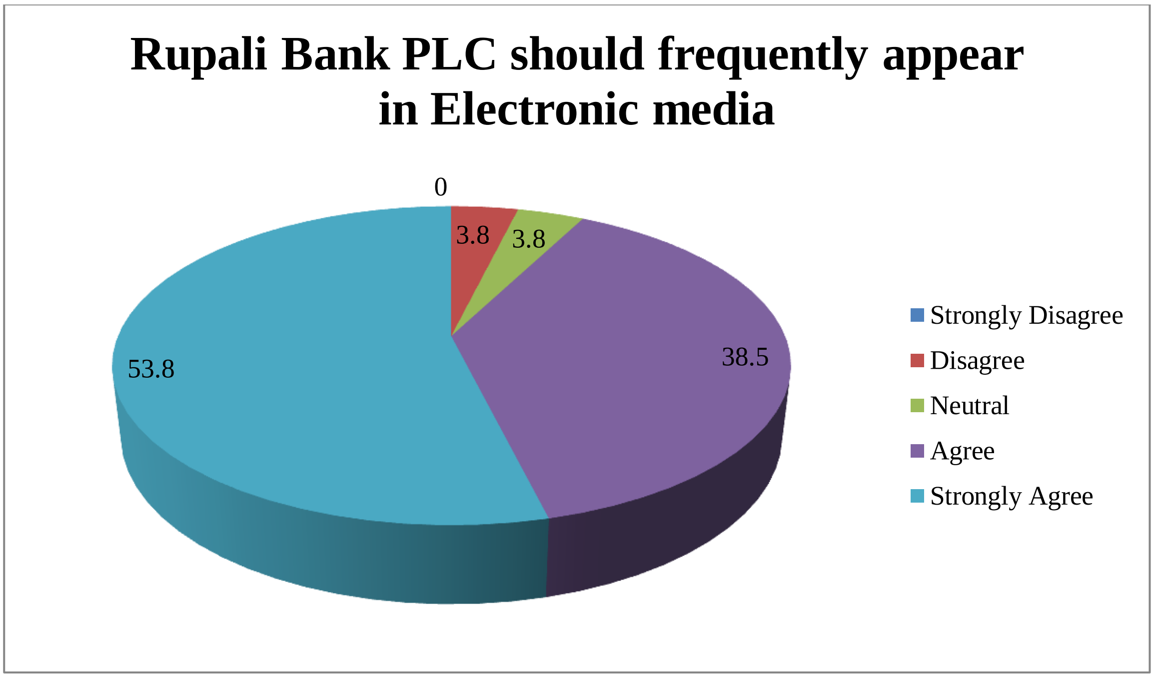

Figure 4.3.1: RBPLC should frequently appear in Electronic media.

Interpretation: From this table and pie chart we can see that in case of RBPLC should frequently appear in Electronic media 53.8% are strongly agreed, 38.8% are agreed, 3.8% are neutral and 3.8% are disagreed. It also represents that 14 clients are strongly agreed, 10 are agreed, 1 is neutral and 1 is disagreed among 26 clients. The value of mean that is 4.42 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 4.4: Use of print media for advertisement will provide better result to RBPLC.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0	4.35	0.79
Disagree	2	0	0		
Neutral	3	5	19.2		
Agree	4	7	26.9		
Strongly Agree	5	14	53.8		
Total		26	100.0		

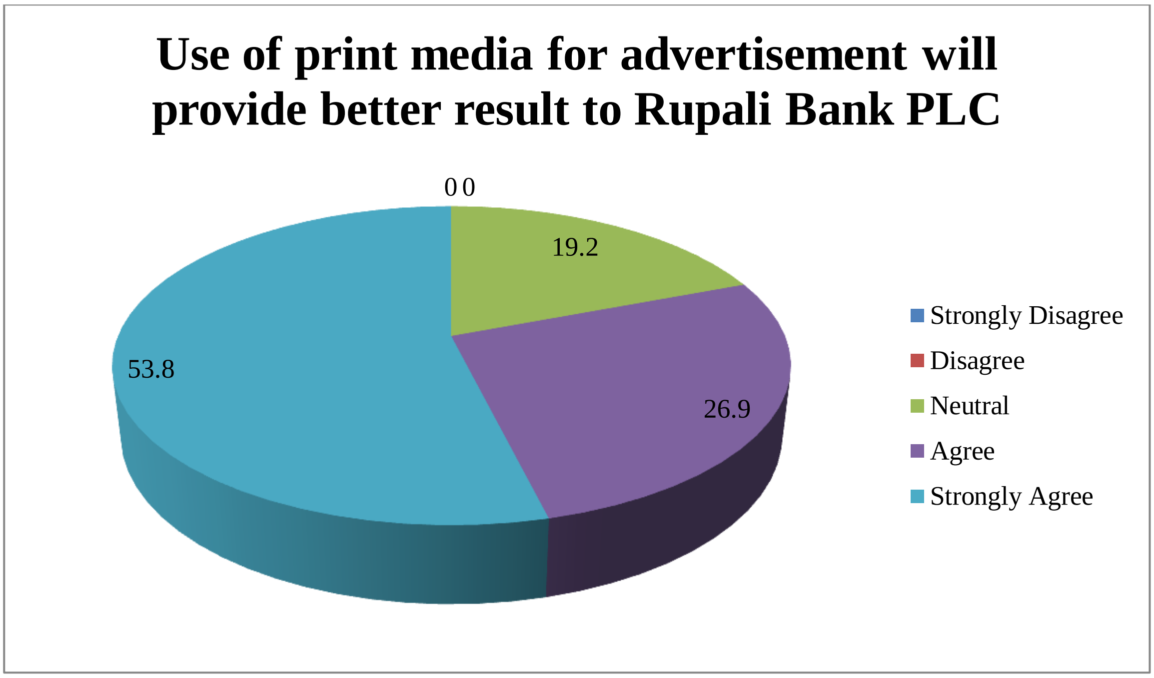

Figure 4.4.1: Use of print media for advertisement will provide better result to RBPLC.

Interpretation: From this table and pie chart we can say that in case of Use of print media for advertisement will provide better result to RBPLC 53.8% are strongly agreed, 26.9% are agreed and 19.2% are neutral. It also represents that 14 clients are strongly agreed, 7 are agreed and 5 are neutral among 26 clients. The value of mean that is 4.35 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 4.5: Customers are well familiar with the products offered by Rupali Bank PLC

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	7	26.9		
Disagree	2	15	57.7		
Neutral	3	1	3.8	2.08	1.09
Agree	4	1	3.8		
Strongly Agree	5	2	7.7		
Total		26	100.0		

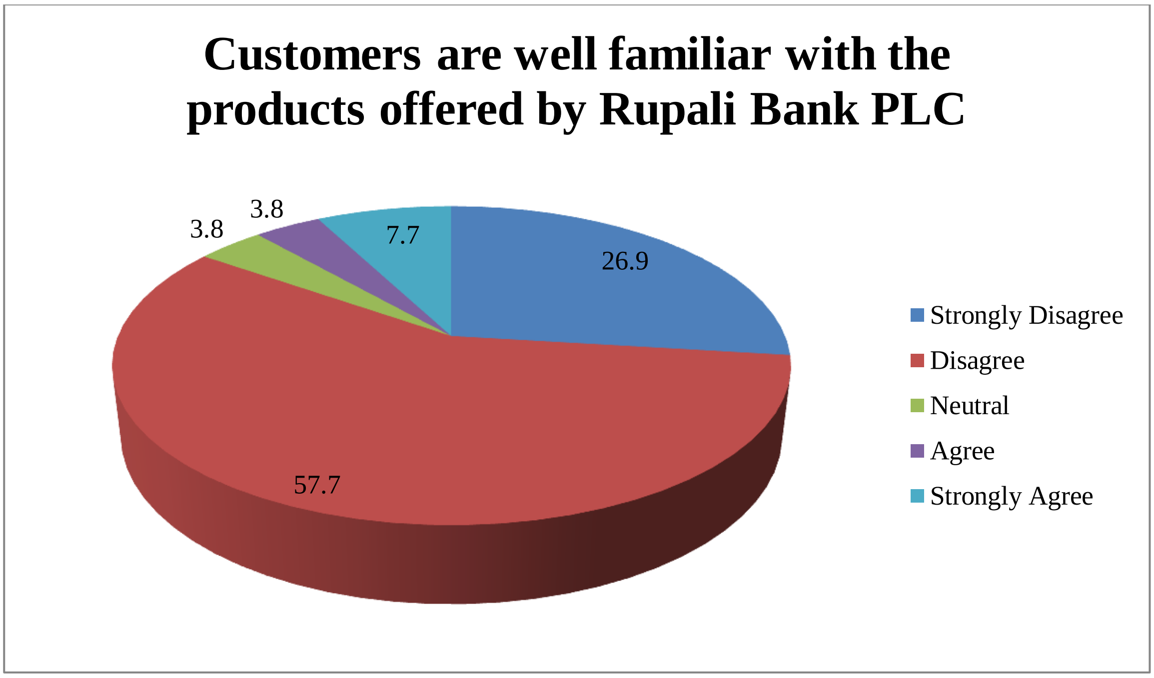

Figure 4.5.1: Customers are well familiar with the products offered by Rupali Bank PLC

Interpretation: From this table and pie chart we can say that in case of Customers are well familiar with the products offered by Rupali Bank PLC 57.7% are disagreed, 26.9% are strongly disagreed agreed, 7.7% are strongly agreed, 3.8% are agreed and 3.8% are neutral. It also represents that 15 clients are disagreed, 7 are strongly disagreed, 2 are strongly agreed, 1 is agreed and 1 is neutral among 26 clients. The value of mean that is 2.08 which belongs at the assigned scale 2 that represent that most of the clients are disagreed.

Table 4.6: Find target buyers and consider geography, marketplace, online, trade shows of RBPLC.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0	4.23	1.03
Disagree	2	3	11.5		
Neutral	3	2	7.7		
Agree	4	7	26.9		
Strongly Agree	5	14	53.8		
Total		26	100.0		

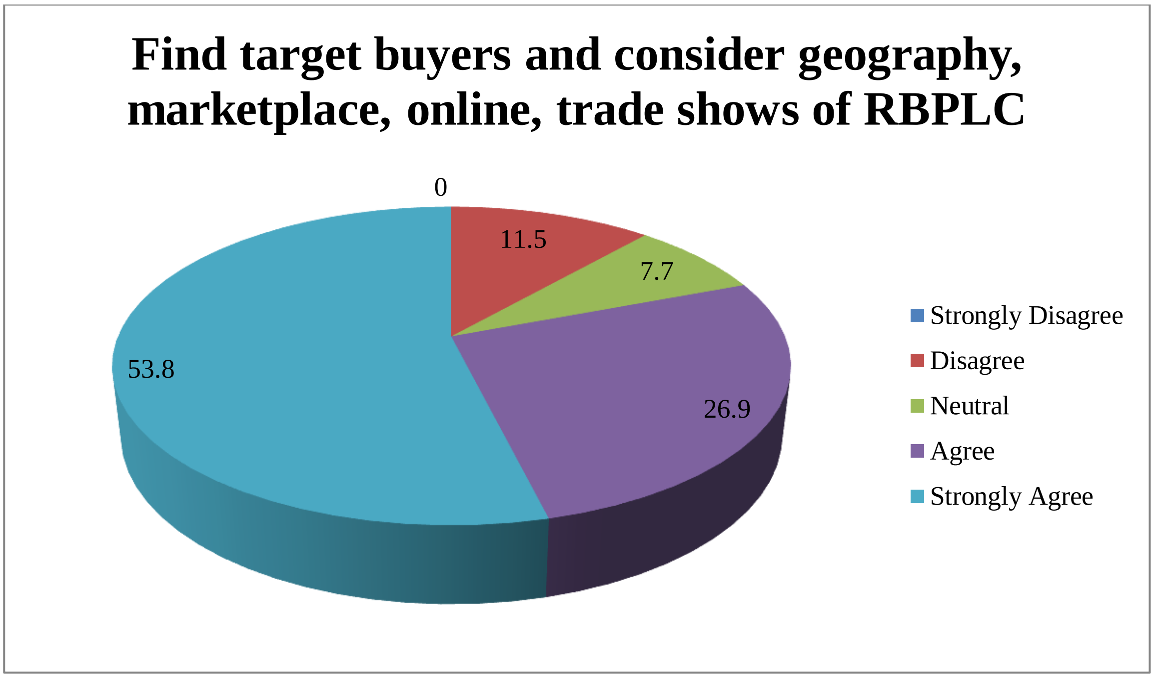

Figure 4.6.1: Find target buyers and consider geography, marketplace, online, trade shows of RBPLC.

Interpretation: From this table and pie chart we can see that in case of find target buyers and consider geography, marketplace, online, trade shows of RBPLC 53.8% are strongly agreed, 26.9% are agreed, 7.7% are neutral and 11.5% are disagreed. It also represents that 14 clients are strongly agreed, 7 are agreed, 2 are neutral and 3 is disagreed among 26 clients. The value of mean that is 4.23 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 4.7: RBPLC provided services as promised to the customer.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0		
Disagree	2	3	11.5		
Neutral	3	5	19.2	3.88	0.99
Agree	4	10	38.5		
Strongly Agree	5	8	30.8		
Total		26	100.0		

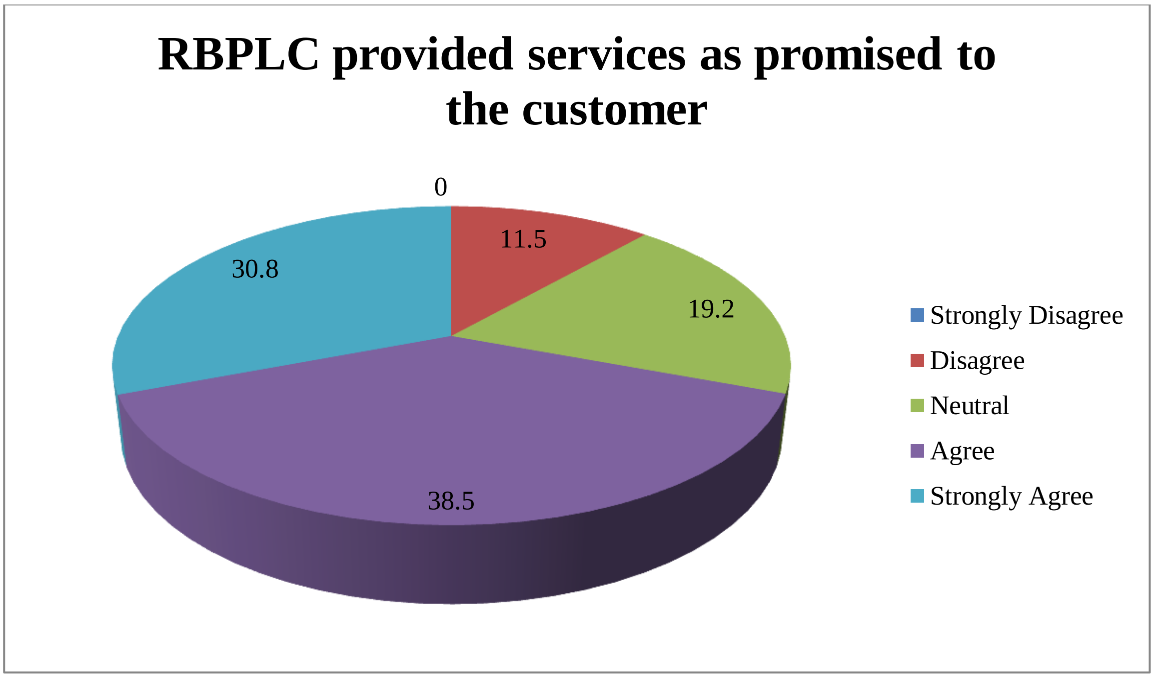

Figure 4.7.1: RBPLC provided services as promised to the customer.

Interpretation: From this table and pie chart we can see that in case of RBPLC provided services as promised to the customer 38.5% are agreed, 30.8% are strongly agreed, 19.2% are neutral and 11.5% are disagreed. It also represents that 10 clients are agreed, 8 are strongly agreed, 5 are neutral and 3 is disagreed among 26 clients. The value of mean that is 3.88 which belongs at the assigned scale 4 that represent that most of the clients are agreed.

Table 4.8: Employees of RBPLC give prompt service.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	1	3.8	4.19	1.06
Disagree	2	1	3.8		
Neutral	3	3	11.5		
Agree	4	8	30.8		
Strongly Agree	5	13	50.0		
Total		26	100.0		

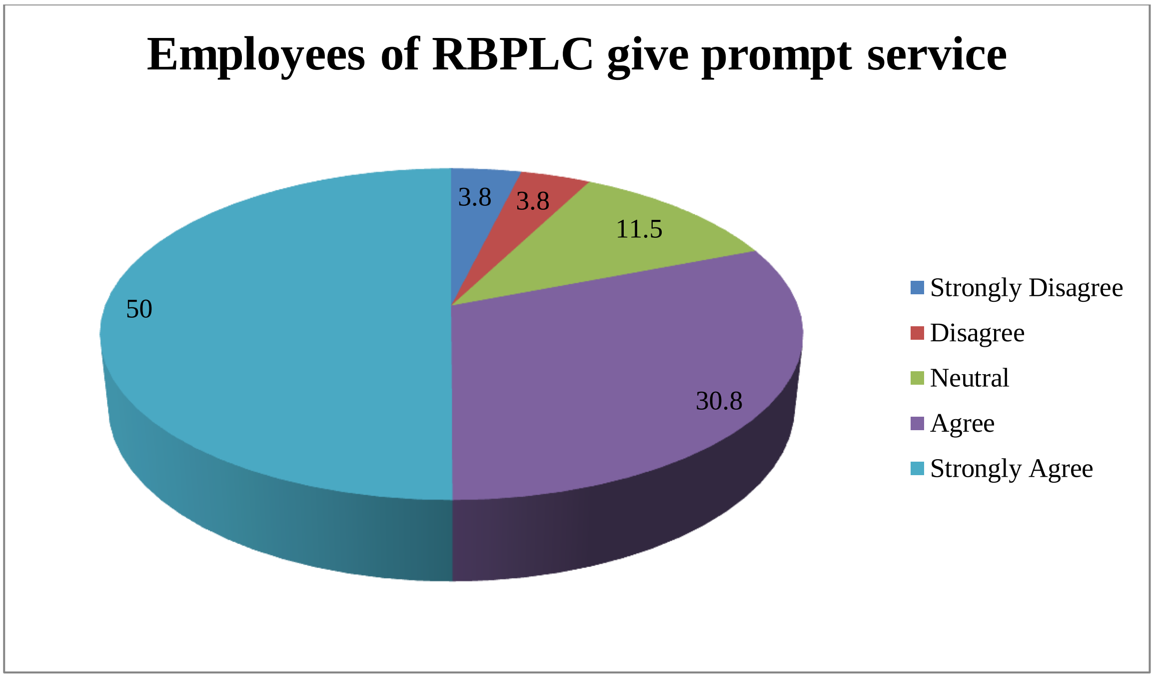

Figure 4.8.1: Employees of RBPLC give prompt service.

Interpretation: From this table and pie chart we can see that in case of employees of RBPLC give prompt service 50% are strongly agreed, 30.8% are agreed, 11.5% are neutral, 3.8% are disagreed and 3.8% are strongly disagreed. It also represents that 13 clients are strongly agreed, 8 are agreed, 3 is neutral, 1 is disagreed and 1 is strongly disagreed among 26 clients. The value of mean that is 4.19 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 4.9: Sales force to represent and sell product or service directly to customers.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	0	0	4.27	0.96
Disagree	2	2	7.7		
Neutral	3	3	11.5		
Agree	4	7	26.9		
Strongly Agree	5	14	53.8		
Total		26	100.0		

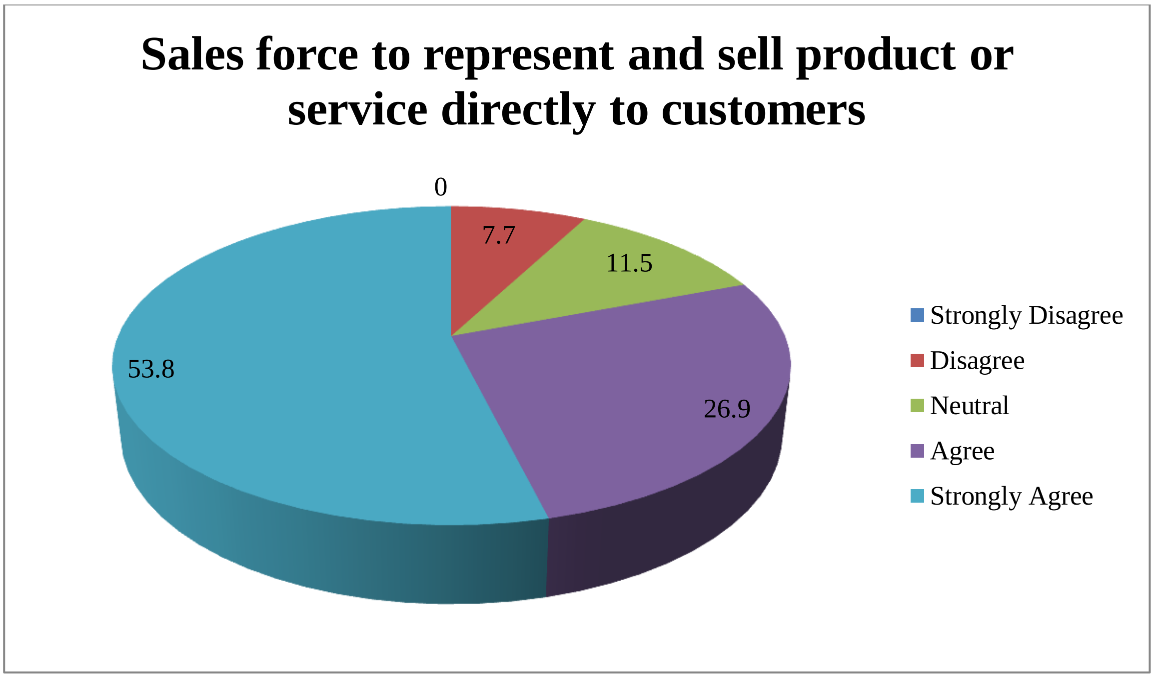

Figure 4.9.1: Sales force to represent and sell product or service directly to customers.

Interpretation: From this table and pie chart we can say that in case of sales force to represent and sell product or service directly to customers 53.8% are strongly agreed, 26.9% are agreed, 11.5% are neutral and 7.7% are disagreed. It also represents that 14 clients are strongly agreed, 7 are agreed, 3 are neutral and 2 are disagreed among 26 clients. The value of mean that is 4.27 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

Table 4.10: Customers look to buy product or service of RBPLC.

Satisfaction level	Assign scale	Frequency	Percent	Mean	S.D
Strongly Disagree	1	1	3.8	4.31	1.05
Disagree	2	1	3.8		
Neutral	3	2	7.7		
Agree	4	7	26.9		
Strongly Agree	5	15	57.7		
Total		26	100.0		

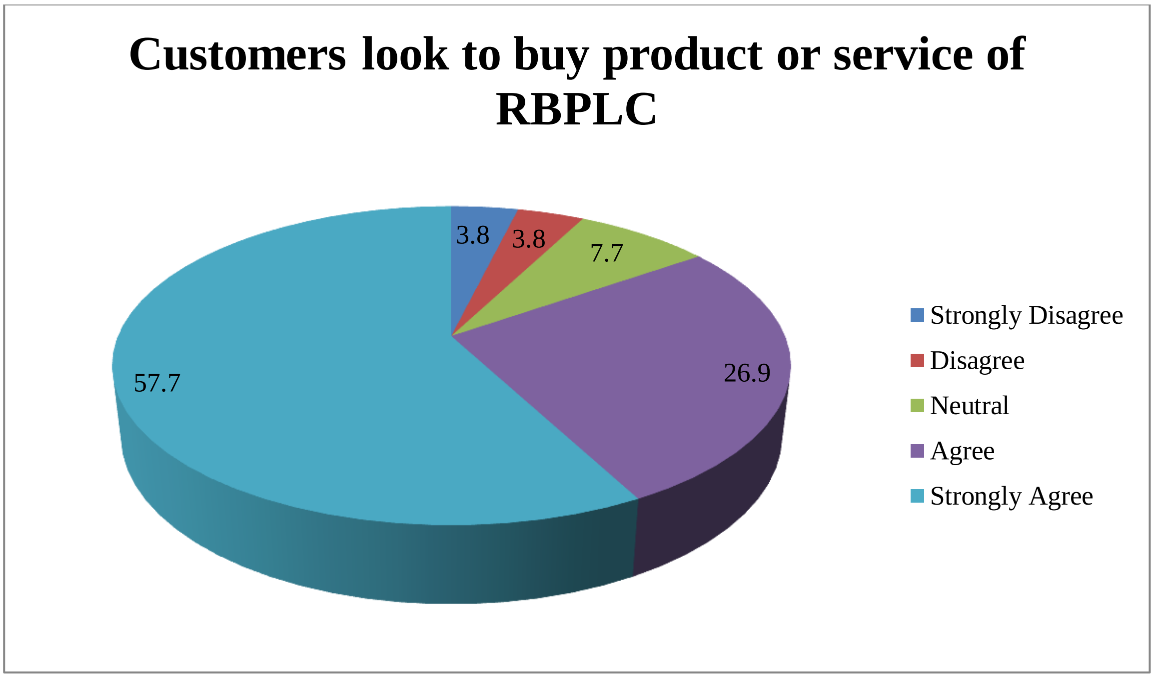

Figure 4.10.1: Customers look to buy product or service of RBPLC.

Interpretation: From this table and pie chart we can say that in case of Customers look to buy product or service of RBPLC 57.7% are strongly agreed, 26.9% are agreed, 7.7% are neutral, 3.8% are disagreed and 3.8% are strongly disagreed. It also represents that 15 clients are strongly agreed, 7 are agreed, 2 are neutral, 1 is disagreed and 1 is strongly disagreed among 26 clients. The value of mean that is 4.31 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

CHAPTER 5

FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Findings

This research worked help to find out some of the factors that are mostly important in case of customer service and product promotional strategy of Rupali Bank PLC.

- Maximizing promotional strategy creates more clients 57.7% are strongly agreed, 38.5% are agreed and 3.8% are disagreed. It also represents that 15 clients are strongly agreed, 10 are agreed and 1 is disagreed among 26 clients. The value of mean that is 4.5 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.
- Contemporary methods of promotional strategy will give significant results 46.2% are agreed, 30.8% are strongly agreed, 15.4% are neutral, 3.8% are disagreed and 3.8% are strongly disagreed. It also represents that 12 clients are agreed, 8 are strongly agreed, 4 are neutral, 1 is disagreed and 1 is strongly disagreed among 26 clients. The value of mean that is 3.96 which belongs at the assigned scale 4 that represent that most of the clients are agreed.
- Customers are well familiar with the products offered by Rupali Bank PLC 57.7% are disagreed, 26.9% are strongly disagreed agreed, 7.7% are strongly agreed, 3.8% are agreed and 3.8% are neutral. It also represents that 15 clients are disagreed, 7 are strongly disagreed, 2 are strongly agreed, 1 is agreed and 1 is neutral among 26 clients. The value of mean that is 2.08 which belongs at the assigned scale 2 that represent that most of the clients are disagreed.
- Rupali Bank PLC provided services as promised to the customer 38.5% are agreed, 30.8% are strongly agreed, 19.2% are neutral and 11.5% are disagreed. It also represents that 10 clients are agreed, 8 are strongly agreed, 5 are neutral and 3 is disagreed among 26 clients. The value of mean that is 3.88 which belongs at the assigned scale 4 that represent that most of the clients are agreed.
- Employees of Rupali Bank PLC give prompt service 50% are strongly agreed, 30.8% are agreed, 11.5% are neutral, 3.8% are disagreed and 3.8% are strongly disagreed. It also represents that 13 clients are strongly agreed, 8 are agreed, 3 is neutral, 1 is disagreed and 1 is strongly disagreed among 26 clients. The value of

mean that is 4.19 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

- Sales force to represent and sell product or service directly to customers 53.8% are strongly agreed, 26.9% are agreed, 11.5% are neutral and 7.7% are disagreed. It also represents that 14 clients are strongly agreed, 7 are agreed, 3 are neutral and 2 are disagreed among 26 clients. The value of mean that is 4.27 which belongs at the assigned scale 5 that represent that most of the clients are strongly agreed.

5.2 Recommendations

Bangladesh is a densely populated country. The huge number of people such as business man, service holder, famers and house wife are the main clients of Rupali Bank PLC. are taking different types of service and products from Rupali Bank PLC. As a part of internship program, I have acquired practical Banking experience from HSTU Corporate Branch, Rupali Bank PLC and conducted a survey on "Customer Service and Product promotional Strategy" of Rupali Bank PLC and also observed the followings:

i. The bank can more focus on maximizing their promotional strategy to attract the potential clients or customers.
ii. They should less focus on contemporary methods of promotional strategy.
iii. They should more focus on appearing frequently in Electronic media.
iv. They also should more focus on using of Print media for advertisement.
v. They should try to increase their product familiarity to their clients or customers.
vi. They can redesign or develop their promotional strategy to attract their potential customers.
vii. The can focus on building interpersonal relationship in the bank and its customers.

5.3 Conclusion

The Banking sector plays a major role to develop the economic position of a country. Rupali Bank PLC has been trying to operate its business successfully since 1972. The RBPLC provides loan to the different types of customers in the various sectors.

Findings and suggestions are based on the survey conducted and we can say that Promotional strategy is a positive approach for promoting their products and service to the clients. We agree that promotional strategy has huge impact to attract the potential customers and retain the existing customers. From the practical point of view I can say that it will help to make decision to the bank authority, clients, investors, shareholders, and the government authority. It is too befitted to those people who are related to the bank. It must be keep running in composed way and control must be guaranteed in all circle of its execution. Proficient fare group, import group and settlement group must be framed and perform obligations appropriately. Additional preparation, computerization, information gathering, market examination and quickness in adjusting are basically required. To do these the prescribed recommendations can be utilized. Despite the fact that it is hypothetical recommendations, it is not valueless. It has incredible effect on the managing an account business and different parts of the economy. For this, govt. help is key and it is normal that govt. will widen its hand for actualizing the suggestions for the welfare of the general population of Bangladesh.

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APPENDICES

Questionnaire

Dear Respondent,

I am Md. Mahamudul Hasan, the student of MBA in Marketing, Department of Marketing of Hajee Mohammad Danesh Science and Technology University (HSTU), Dinajpur. I am going to conduct a survey on, "Customer Service and Product Promotional Strategy of Rupali Bank PLC". Your responses will be kept confidential. Your cooperation highly appreciated.

Please put the tick (√) marks in the appropriate box.

1. Name:
2. Gender : ☐ Male ☐ Female
3. Age : ☐ Under 30 years ☐ 30-40years ☐ Above 40 years
4. Profession : ☐ Business Man ☐ Service Holder ☐ House wife ☐ Student ☐ Others

Please answer the following questions about your experiences and opinion.

SL	Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Maximizing promotional strategy creates more clients.					
2	Contemporary methods of promotional strategy will give significant results.					
3	RBPLC should frequently appear in Electronic media.					
4	Use of Print media for advertisement will provide better result to RBPLC.					
5	Customers are well familiar with the products offered by Rupali Bank PLC					

SL	Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
6	Find target buyers and consider geography, marketplace, online, trade shows of RBPLC.					
7	RBPLC provided services as promised to the customer.					
8	Employees of RBPLC give prompt service.					
9	Sales force to represent and sell product or service directly to customers.					
10	Customers look to buy product or service of RBPLC.					

Respondent Signature:

Respondent Mobile No.:

THANK YOU FOR YOUR CO-OPERATION