# 1) Islami Bank Bangladesh Ltd (IBBL)

#### **Customer Satisfaction & Services Overview**

# 1. Bank Overview

• Founded: 1983

• Type: Islamic Shariah-based Commercial Bank

• Branches: 384+ full-service branches

• Agent Outlets: 2700+ agent banking points

• Position: Largest private and Islamic bank in Bangladesh

• Mission: Ethical and inclusive banking aligned with Islamic principles

# **№** 2. Core Services

#### • Accounts:

- Mudaraba Savings Account
- Mudaraba Term Deposit Receipt (MTDR)
- Al-Wadeeah Current Account

#### • Financing:

o Islamic Investment Schemes

- o SME, Agricultural & Real Estate Investment
- o Consumer finance under Bai-Murabaha, Ijarah, Musharaka models

#### Cards & Facilities:

- Islamic debit cards (Shariah-compliant)
- Cheque books, online banking, SMS alerts

# 📌 3. Digital & Mobile Banking

- CellFin App: Mobile banking for transfer, payment, and recharge
- Internet Banking (iBanking):
  - o Balance inquiry, fund transfer, investment details
- Agent Banking:
  - o Expanded financial services in rural and underbanked areas
- SMS & ATM Banking:
  - Basic balance check and transaction via mobile

# 📌 4. Customer Satisfaction Highlights

- W High trust in ethical and interest-free banking system
- Widely preferred for rural and religious communities
- Consistent profit-sharing and transparent policies
- Reliable customer care centers and branch accessibility

# 📌 5. Areas for Improvement

- Outdated mobile app interface
- Delay in resolving digital complaints
- Some rural ATM booths experience limited cash refill
- Manual investment application process in urban areas

# 📌 6. Recognition & Awards

- **Y** Most Profitable Bank in 2024 (Tk 2,000+ crore operating profit)
- | Islamic Finance Excellence Awards (multiple years)
- ¼ High rating from Bangladesh Bank Sustainability Rankings

# 📌 7. Customer Feedback Summary

Positive Aspects	Areas to Improve
Trusted Islamic financial model	Digital grievance management
Friendly and knowledgeable staff	App design and speed
High profit-sharing return on MTDR	ATM refilling in remote zones

# \* 8. Conclusion

Islami Bank Bangladesh Ltd stands as a leader in ethical, inclusive, and Islamic banking in the country.

To sustain and grow customer satisfaction in a competitive landscape, IBBL should continue digital transformation, focusing on:

- Enhancing user experience in its CellFin and internet platforms
- Speeding up complaint resolution
- Expanding ATM infrastructure

With these improvements, IBBL will continue to serve millions with faith-based, transparent, and modern banking.

# 2) BRAC Bank Limited

#### **Customer Satisfaction & Services Overview**

#### 1. Introduction

BRAC Bank Limited is a leading private commercial bank in Bangladesh, renowned for its focus on **SME financing**, **innovation**, and **customer-centric services**. Since its inception, the bank has developed a strong reputation for promoting financial inclusion through a combination of digital services and physical presence across the country.

# 2. Services Offered by BRAC Bank

BRAC Bank offers a wide range of services tailored to both individual and business clients:

- SME Loans and Business Financing
- Retail Banking Products
- Credit & Debit Card Services
- Agent Banking across remote areas
- Mobile App: Astha
- Soreign Remittance and Corporate Banking

#### 3. Customer Satisfaction Overview

Customer feedback on BRAC Bank indicates high levels of satisfaction in several key areas:

- ✓ **Digital banking** through the Astha app is smooth and user-friendly
- ✓ SME customers appreciate flexible and prompt loan processing
- ✓ Branch and ATM accessibility are widely appreciated

However, there are a few noted concerns:

Delays in response time from customer care

A Some issues reported with ATM downtime in remote areas

### 4. Strengths of BRAC Bank

- Strong commitment to SME development
- Innovative tech platforms and mobile banking
- Widespread ATM and agent banking network
- V Investment in financial literacy and customer awareness
- Corporate reputation for ethical and transparent practices

# 5. Areas for Improvement

To further boost customer satisfaction, BRAC Bank may consider:

- Reducing wait times in customer support
- Improving ATM availability and reliability
- **L** Strengthening digital support response (social media & chat)
- Expanding SME support services to more rural areas

#### 6. Conclusion

BRAC Bank continues to be a **pioneer in SME banking** and **digital innovation** within Bangladesh's financial sector. With continuous investment in customer-centric technology and support, the bank is well-positioned to maintain and grow its loyal customer base.

By addressing service efficiency and outreach, BRAC Bank can further elevate its reputation as a **modern**, **inclusive**, **and trusted financial institution**.

# 3) City Bank Limited

#### **Customer Satisfaction & Services Overview**

#### 1. Introduction

City Bank Limited is one of the oldest and most progressive private commercial banks in Bangladesh. Founded in 1983, it has earned a strong reputation for its innovation, customer-centric approach, and dynamic digital banking ecosystem. With a vision to be the most complete and customer-friendly bank in the country, City Bank continues to evolve its services for individual, SME, and corporate clients.

### 2. Services Offered by City Bank

City Bank delivers a comprehensive suite of financial services:

- 🏦 Savings and Current Accounts
- **Express Credit Cards** exclusive issuer in Bangladesh
- Retail and Corporate Loans
- ⊕ Citytouch Internet Banking & Mobile App
- **B** SME and Business Banking Solutions
- 🕌 Islamic Banking (City Islamic)
- Soreign Exchange & Trade Finance
- Priority Banking Services

#### 3. Customer Satisfaction Overview

City Bank has generally positive customer feedback, especially in urban areas and among digital banking users:

# Strengths Noted by Customers:

- Seamless online banking experience with Citytouch
- Professional and courteous customer service
- Exclusive Amex cards offering global benefits
- Wide branch and ATM access

#### ↑ Challenges Highlighted:

- Long queues at some high-traffic branches
- Service speed inconsistencies in semi-urban locations
- Mobile app (Citytouch) occasional lag or crash reports
- Call center wait times during peak hours

# 4. Strengths of City Bank

- **Exclusive American Express card issuer** in Bangladesh
- V Robust and modern digital banking platform (Citytouch)
- Strong brand equity and trust
- Wide availability of retail, SME, and Islamic products
- V Strategic presence in both urban and growing rural zones

# 5. Areas for Improvement

To further enhance customer satisfaction, City Bank could focus on:

- Z Reducing customer wait time in physical branches
- Parameter = Enhancing the performance and UX of mobile applications
- me Improving responsiveness of call centers and helplines
- Sepanding outreach to underserved regions for SME and Islamic banking

#### 6. Conclusion

City Bank Limited continues to be a frontrunner in the **digital transformation of banking** in Bangladesh. Its dynamic approach to customer needs, premium card services, and broad financial portfolio make it one of the most trusted banks in the country.

With continuous investment in technology, service quality, and outreach, City Bank is well-positioned to further boost customer loyalty and satisfaction in the years ahead.

# 4) Pubali Bank Limited

#### **Customer Satisfaction & Services Overview**

#### 1. Introduction

**Pubali Bank Limited** is one of the oldest and largest private commercial banks in Bangladesh. Originally established before the country's independence, Pubali has developed a strong foothold with a deep-rooted presence across urban, semi-urban, and especially rural areas. The bank focuses on accessible banking for all, while gradually adapting to digital innovations to remain competitive.

### 2. Services Offered by Pubali Bank

Pubali Bank provides a wide array of both conventional and modern banking services:

- 🕌 Islamic Banking Services
- Debit and Credit Card Facilities
- Mobile Banking & Internet Banking
- Services
- Republic Locker & Safe Deposit Facilities
- Agent Banking & Rural Outreach

#### 3. Customer Satisfaction Overview

Customer feedback reflects positively on Pubali Bank's reputation for:

- Personalized service, especially in rural and community branches
- Accessibility through its large branch network
- Trust and familiarity from long-standing relationships

However, challenges exist with the modernization of services:

⚠ Some users report limited **ATM coverage** in remote areas

⚠ Digital platforms such as mobile app and internet banking need improvements in UI and responsiveness

⚠ Customer support response times can vary depending on branch location

# 4. Strengths of Pubali Bank

- **V** Extensive rural and semi-urban branch network
- Experienced and approachable staff familiar with local needs
- Offers both conventional and Islamic banking services
- V Strong brand identity and public trust
- Competitive interest rates and accessible loan products

# 5. Areas for Improvement

To enhance customer experience, Pubali Bank can focus on:

- Modernizing its digital infrastructure (e.g. app performance, internet banking)
- Expanding ATM networks in underserved areas
- Providing customer education for using digital tools
- Z Reducing service delays in paperwork-heavy branches

# 6. Conclusion

Pubali Bank continues to stand as a **pillar of community banking** in Bangladesh. Its legacy, branch reach, and commitment to the everyday customer make it a bank of the people. With strategic investment in technology and training, it has the opportunity to bridge the gap between tradition and modernity—ensuring sustained **customer satisfaction** and **competitive growth** in the evolving banking landscape.

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# 5) Dutch-Bangla Bank Limited (DBBL)

#### **Customer Satisfaction & Services Overview**

#### 1. Introduction

**Dutch-Bangla Bank Limited (DBBL)** is one of the most innovative and technology-driven private banks in Bangladesh. Established in 1995 as a joint venture between local shareholders and Dutch financing, DBBL has grown to become the country's **largest banking network by ATM coverage**, with a strong reputation for digital banking and financial inclusion.

# 2. Services Offered by DBBL

DBBL provides a comprehensive range of modern and traditional banking services, including:

- Example 2 Debit, Credit, and Prepaid Cards
- Mobile Banking (Rocket)
- SME and Corporate Banking
- 🕌 Islamic Banking (DBBL Islamic)
- Services
- Agent Banking & Student Banking

#### 3. Customer Satisfaction Overview

DBBL is recognized for offering **highly accessible and digital-first services**, especially for unbanked and semi-urban customers. The **Rocket mobile banking platform** is a key driver of its popularity, along with the **largest ATM network** in the country.

# What Customers Appreciate:

- Convenient **24/7 ATM network** (urban & rural)
- Rocket mobile banking is easy and reliable
- Strong support for remittance receivers and students
- Fast **online payment integration** with ecommerce platforms

#### **↑** Customer Pain Points:

- Long queues and wait times at some branches
- ATM cash-out issues during peak hours
- Rocket app performance inconsistencies during system upgrades
- Mixed experience with in-person customer service

# 4. Strengths of DBBL

- V Pioneer in digital and mobile banking in Bangladesh
- Largest ATM network with 5000+ machines nationwide
- V Offers inclusive banking for low-income and student groups
- Strong presence in e-commerce, education, and remittance sectors
- Comprehensive Islamic banking services under Shariah compliance

# 5. Areas for Improvement

To further improve customer satisfaction, DBBL can focus on:

- Marcoving in-branch customer service training
- Upgrading and optimizing the Rocket app UI/UX
- Ensuring ATM uptime and cash availability
- Enhancing responsiveness of hotline and digital support channels
- Second in the sec

#### 6. Conclusion

Dutch-Bangla Bank has led the digital banking revolution in Bangladesh and continues to empower individuals and businesses through **affordable**, **accessible**, **and technology-based services**. While its digital strengths are unmatched, consistent service quality across branches and platforms will be key to enhancing **overall customer satisfaction** in the coming years.

# 6) Eastern Bank Ltd (EBL)

Eastern Bank Ltd (EBL), established in 1992, is one of the leading private commercial banks in Bangladesh. Known for its customer-centric innovation and strong digital banking presence, EBL offers a range of financial services including retail banking, SME banking, corporate banking, and investment solutions.

# 2. Key Services Offered

- Retail Banking: Savings accounts, current accounts, fixed deposits, debit/credit cards
- **Digital Services**: EBL Skybanking (mobile app), internet banking, 24/7 call center
- Corporate & SME Banking: Working capital finance, trade services, payroll management
- Cards & Payments: Contactless cards, virtual credit cards, prepaid cards
- Loan Products: Home loan, auto loan, personal loan, student loan

#### 3. Customer Satisfaction Overview

#### A. SERVQUAL Model Assessment (2023 Study in Rajshahi, Bangladesh)

A study involving 350 respondents used the SERVQUAL model to assess five dimensions of service quality:

Dimension	Expectation Score	Perception Score	Gap
Tangibles	4.24	3.73	-0.51
Reliability	4.45	3.61	-0.84
Responsivenes s	4.58	3.45	-1.13
Assurance	4.38	3.81	-0.57

Empathy 4.49 3.32 -1.17

#### Total Gap Score: -0.85

Indicates that customers feel the services fall short of expectations across all dimensions, especially in responsiveness and empathy.

#### **B. Trust & Brand Image**

- **Strengths**: Trusted private bank, progressive digital banking solutions, corporate governance
- **Weaknesses**: Some complaints regarding delayed service response and limited branch experience in non-metropolitan areas

#### C. Online Reviews (Trustpilot & Others)

Average Rating: 2.8/5

Positive: Easy mobile banking interface, fast loan disbursement

• Negative: Poor customer service in certain branches, delayed issue resolutions

### 4. Customer Support Channels

• **Call Center**: 16230 (24/7 available)

• **Email**: info@ebl-bd.com

Live Chat: Available via website and app
Branches: 85+ branches across major cities

### 5. Recent Initiatives to Improve Satisfaction

- Launch of EBL DIA (Al Chatbot) to assist customers 24/7
- Enhanced ATM Network and cash deposit machines
- EBL Skybanking App upgrades with more self-service features
- Employee Training Programs to improve responsiveness and empathy

#### 6. Conclusion

While EBL ranks high in digital innovation and brand reliability, there are areas needing attention—primarily in frontline customer service and responsiveness. Continued focus on service training, regional expansion, and transparent communication can significantly enhance overall satisfaction.

# 7. Standard Chartered Bank (SCB) Bangladesh

Standard Chartered Bank (SCB) is the oldest and one of the most reputed international banks operating in Bangladesh. With a heritage spanning over 117 years in the country, SCB offers a wide range of personal, commercial, and corporate banking services.

# 2. Key Services Offered

- Retail Banking: Savings & current accounts, credit/debit cards, deposits
- Wealth Management: Mutual funds, insurance, structured deposits
- Corporate & Institutional Banking: Trade finance, project finance, treasury services
- Digital Banking: SC Mobile App, online banking, contactless payments
- Loan Products: Personal loan, home loan, auto loan

#### 3. Customer Satisfaction Overview

#### A. Customer Charter & Commitments

SCB operates under a clearly defined **Customer Charter**, pledging to:

- Deliver reliable and timely services
- Build long-term trust
- Maintain full transparency and data protection
- Continuously improve service based on feedback
- Full document available at: SCB Customer Charter (PDF)

#### B. Market Insights & Customer Feedback

- Credit Card Market Share: SCB holds ~64% of Bangladesh's credit card market
- Key Satisfaction Drivers:
  - Professional staff behavior
  - Fast credit approval
  - Strong fraud detection systems
  - Responsive mobile banking services

#### C. Academic Survey Findings (BRAC University & Others)

- Customer satisfaction influenced by:
  - Employee interaction
  - Prompt problem-solving
  - Quality promotional offers
- Pain Points:
  - Limited physical branches
  - Occasional ATM unavailability

# 4. Customer Support Channels

- Call Center: +880 9612 000 123 (24/7)
- Online Chat: Via SC Mobile app
- **Complaint Resolution**: 3-stage escalation with final option to approach Bangladesh Bank
- Branches: Limited but strategically located in major cities

# 5. Digital Banking Experience

- SC Mobile App: Rated highly for ease of use and security
- Features:
  - o Real-time transfers
  - Credit card bill payments
  - Virtual banking assistant
- **Security**: 2FA, biometric login, real-time fraud alerts

# 6. Awards & Recognition

- Best International Bank in Bangladesh multiple years by Global Finance and The Asset
- Recognized for:
  - Trade finance excellence
  - Innovation in mobile banking
  - Outstanding corporate governance

# 7. Conclusion

Standard Chartered Bank continues to lead in premium financial services, especially among affluent and digitally-savvy customers. Its strong digital platforms, global reliability, and

# 8) HSBC Bangladesh

# 1. Overview of HSBC Bangladesh

HSBC (The Hongkong and Shanghai Banking Corporation) began operations in Bangladesh in 1996. With a strong international presence, HSBC Bangladesh specializes in trade finance, commercial banking, retail banking, and global liquidity management, focusing on corporate and high-value individual clients.

# 2. Key Services Offered

- Retail Banking: Savings & current accounts, personal loans, debit/credit cards
- Commercial Banking: Trade solutions, receivables financing, payment services
- Global Banking & Markets: Treasury, foreign exchange, investment solutions
- Digital Services: HSBCnet, mobile banking app, online security features
- Wealth Management: Structured deposits, advisory services

#### 3. Customer Satisfaction Overview

#### A. Service Quality Dimensions (Dhaka-based Survey)

A study assessing HSBC's customer satisfaction across service quality (SERVQUAL dimensions) revealed:

Dimension	Feedback Summary
Tangibles	Modern branch design, clean ATM environment
Reliability	High transaction accuracy, timely service
Responsivenes s	Quick issue resolution, alert customer service
Assurance	Well-trained staff, strong brand reputation
Empathy	Personalized attention to priority clients

**Result:** HSBC scored high in reliability and assurance, with comparatively lower empathy scores for general retail customers.

#### B. ATM & E-Banking Services (2023 Survey)

- Positive:
  - Timely ATM card issuance
  - Minimal service downtime
  - SMS/email alerts appreciated
- Areas to Improve:
  - Number of ATMs in remote locations
  - Simplifying mobile app onboarding

#### C. Online Review Sentiment

- Trustpilot Rating: 3.0/5 (mixed reviews globally)
- Positive Mentions:
  - Seamless international fund transfers
  - Efficient corporate banking support
- Common Complaints:
  - Long call center wait times
  - Delays in documentation for personal banking

# 4. Customer Support Channels

- Contact Centre: 16240 (Local), +880 9612 777 666 (Int'l)
- Complaints Escalation: Online form, email, Bangladesh Bank referral
- Live Chat: Available via HSBC Bangladesh website
- **Branch Network**: Focused in major cities (Dhaka, Chattogram, Sylhet)

#### 5. Digital Banking Experience

- HSBCnet & Mobile App:
  - Corporate-grade digital platforms
  - Mobile banking includes real-time transfers, bill payments
  - Advanced security (biometric login, transaction alerts)
- Recognition: Multiple awards for digital trade finance and e-banking innovation

#### 6. Awards & Recognition

- Global Finance Award Best Trade Finance Bank in Bangladesh (multiple years)
- The Asset Triple A Treasury, Trade, Supply Chain recognition

<ul> <li>Innovation Awards – HSBC Bangladesh praised for leadership in corporate banking tech</li> </ul>
7. Conclusion
HSBC Bangladesh maintains a strong reputation in trade and corporate banking, with a growin digital presence for retail customers. High trust, efficient services, and robust global systems drive satisfaction—although expanding local ATM coverage and improving onboarding for retausers remain areas for growth.

# 9) United Commercial Bank PLC (UCB)

#### 1. Overview & Network

- Founded: June 27, 1983; headquartered in Gulshan, Dhaka (en.wikipedia.org)
- Network: 228 branches, 159 sub-branches, and 947 ATMs across Bangladesh (en.wikipedia.org)
- Staff & Culture: ~5,060 employees; employee reviews rate workplace ~3.9/5 on Glassdoor for supportive environment (glassdoor.co.in)

#### 2. Core Services

- **Retail & Corporate Banking:** Current/savings accounts, SME and trade finance, remittances, credit/debit cards (40,000+ holders)
- Digital Services:
  - Upay mobile wallet integrated with major telcos, even usable offline (dspace.bracu.ac.bd)
  - Internet banking rated highly in ease, security, reliability, and responsiveness (<u>iiste.org</u>)

# 3. Customer Satisfaction Insights

- Internet & Digital Banking
  - Positive correlation between service quality (ease-of-use, security, reliability, responsiveness) and satisfaction among UCB internet banking users (<u>iiste.org</u>)
- General Banking Service

 Internship studies (Tejgaon, Sonargaon Janapath) highlight strong customer focus, clean branch environments, prompt and courteous staff, and effective general banking operations (<u>dspace.bracu.ac.bd</u>)

# 4. Innovation & Service Quality Practices

- Introduces "mystery shoppers" to evaluate branch performance, with staff incentives and penalties based on quality analysis (<u>scribd.com</u>)
- Offers innovative Shariah-compliant banking services
- Corporate Social Responsibility includes cultural sponsorships (e.g., cricket team), environmental initiatives, and community engagement

# 5. Awards & Recognition

- Achievements include:
  - Mastercard Contactless Acquiring Excellence (2022)
  - Global SME Finance Award (2022)
  - Bangladesh's Best Bank for CSR (2023) (en.wikipedia.org)

# 6. Strengths & Areas for Development

Strengths	Growth Areas
Broad ATM & branch network	Further expanding ATM coverage for digital users
High internet/mobile banking satisfaction	Continued digital onboarding simplification
Robust customer service and branch experience	Enhancing service consistency across all branches

Expanding penetration and awareness of Upay

#### 7. Customer Sentiment

From Reddit surveys, UCB often emerges as "best in customer service" compared to peers—though occasional mixed feedback exists (<u>bipony.com</u>, <u>reddit.com</u>, <u>reddit.com</u>, <u>dspace.bracu.ac.bd</u>, <u>reddit.com</u>).

#### 8. Conclusion

UCB's customer-centric strategies—spanning branch design, digital innovation, and service quality evaluation—underpin consistently positive satisfaction across retail and SME segments. Continued digital expansion and service consistency will elevate its leadership further.

# 10) Sonali Bank PLC

#### 1. Bank Overview

- **Established:** 1972 (merged from erstwhile government banks) researchgate.net+8en.wikipedia.org+8reddit.com+8
- Network: Largest state-owned bank with ~1,230 branches nationwide (467 urban, 746 rural), plus international presence (UK, USA, India) en.wikipedia.org

# 2. Service Quality - SERVQUAL Findings

- A 2022 study (200 respondents) applied the SERVQUAL model and found:
  - Tangibility, Reliability & Responsiveness all rated below satisfactory
  - Assurance & Empathy rated moderate-to-satisfactory researchgate.net+9journalofbusiness.org+9gjmbr.com+9
- A Brac University internship (2021):
  - Highlighted low overall consumer satisfaction but noted room for improvement via technology and management reforms reddit.com+13dspace.bracu.ac.bd+13dspace.bracu.ac.bd+13

# 3. E-Banking & Digital Services

- A 2020 Mymensingh-branch study noted:
  - Usability challenges due to outdated systems
  - Need for enhanced security and faster onboarding, with recommendations for better staff training

#### <u>dspace.bracu.ac.bd+3dspace.bracu.ac.bd+3researchgate.net+3</u>

- A 2023 Journal of Science & Technology research (200 respondents):
  - Found Responsiveness, Empathy, and Assurance strongly positively correlated with e-banking satisfaction gimbr.com+5jst.hstu.ac.bd+5researchgate.net+5

#### 4. Customer Feedback & Sentiment

- Brac University (2022) study at Lalbagh branch reinforced service quality concerns, especially in promptness and infrastructure reddit.com+11dspace.bracu.ac.bd+11dspace.bracu.ac.bd+11
- Reddit user discussions paint a mixed picture:

"Sonali Bank PLC" sometimes praised for student convenience, but another notes "strict documentation and slow processes" reddit.com+1reddit.com+15reddit.com+15en.wikipedia.org+15

 A 2024 Reddit thread flagged Sonali's delays in LC processing and internal operating inefficiencies

# 5. Strengths & Weaknesses

✓ Strengths	⚠ Opportunities for Improvement
Extensive nationwide network	Modernize digital platforms and improve speed
Strong presence in rural and student segments	Reduce documentation burdens and streamline processes

#### 6. Conclusion

Sonali Bank's expansive reach and government support are unmatched. However, significant enhancements in **physical infrastructure**, **e-banking usability**, and **service delivery processes** are essential to elevate customer satisfaction. Focused investments in **technology upgrades**, **automation of basic services**, and **customer-facing staff training** could yield substantial competitive gains.