

Role of Quality Assurance in Enhancing Service Supply Chain Performance in Shimanto Bank

Shimanto Bank PLC

Prepared by

Name: Al Mahmud Hasan Arafat

ID: 212011080

Supervised by

Syed Hasib Rahman

Senior Lecturer

School of Business

**Submitted in Partial Fulfillment of the Requirements for the Degree
Bachelor of Business Administration**



04 December 2025

Internship/Project Report Approval Form

Student Name : Al Mahmud Hasan Arafat

ID No: 212011080

Major: Supply Chain Management

Year: 2025

Mobile Phone: 016012-67627

Email: mahmud.hasan2.bba@ulab.edu.bd

INTERNSHIP/PROJECT INFORMATION

Internship

Organization: Shimanto Bank PLC

Internship /Project Report Topic: Role of Quality Assurance in Enhancing Service Supply Chain Performance in Shimanto Bank

Term (Tick one):

☐ Spring 2025

☐ Summer 2025

☐ Fall 2025

SUPERVISOR APPROVAL

(Tick One)

☐ Approved

☐ Not Approved

☐ Partial Re-write

☐ Full Re-write

Remarks (For Not Approved): _____

Date:

Name: Barrister Syed Hasib M Rahman

E-mail: hasib.rahman@ulab.edu.bd

Phone: 017128-32686

PLAGIARISM DECLARATION

- I have understood that plagiarism is the process of utilizing and presenting the thought, writing, creation, or invention of another person as one of their own. I understand that plagiarism does not only include the actual copying of work, but the severe usage of another person's idea without proper citation, which includes the correct usage of quotation marks. I am also aware of the fact that plagiarism is relevant to the content obtained not only in written form but also online.
- I understand and know that plagiarism is a major infraction in academics.
- I am aware that my study should be referenced and cited correctly according to the academic standards.
- This research report is entirely my personal work. I realize that copying a work of another person or part thereof or give the same work as others is deemed to be plagiarism.
- I testify that I never, and probably never will in future, allow any one to reproduce my work with the intention of making it his own.

Name: Al Mahmud Hasan Arafat

ULAB ID # 212011080

Signature

Date: 14th Dec 2025

Letter of Transmittal

13-December, 2025

Barrister Syed Hasib M Rahman

Senior Lecturer

School of Business

University of Liberal Arts Bangladesh (ULAB).

Beribadh Road, Mohammadpur, Dhaka-1207, Bangladesh, 688.

Subject: Internship Report on Role of Quality Assurance in Enhancing Service Supply Chain Performance in Shimanto Bank.

Dear Sir,

To your honor, it is my pleasure to inform you that I have completed my internship and created the report titled as Role of Quality Assurance in Enhancing Service Supply Chain Performance in Shimanto Bank. It is a partial report that has been prepared in accordance with my Bachelor of Business Administration (B BA) program with the University of Liberal Arts Bangladesh (ULAB). During the preparation of this report, I have used the theoretical knowledge I underwent in my BBA program and the experience I had during my internship in Shimanto Bank PLC. The report represents my perception of the quality assurance practices, service supply chain processes, and its effects on the performance of the organization with the help of the appropriate organizational data and academic sources.

I really would wish this report to live up to your expectations and I will be happy to receive constructive feedback and advice. I would appreciate the consideration.

Sincerely yours,

Al Mahmud Hasan Arafat

ID: 212011080

ULAB School of Business (USB)

University of Liberal Arts Bangladesh (ULAB).

Acknowledgement

I would like to thank all my supporters who assisted me during the course of conducting the internship and writing this report. To begin with, I would like to thank Almighty Allah who has given me the strength, patience and courage to accomplish this difficult task within its deadline.

I have to acknowledge the crucial role of my supervisor, Barrister Syed Hasib M Rahman, Senior Lecturer, School of Business, University of Liberal Arts Bangladesh (ULAB), who advised me, encouraged, and made wise recommendations during the process of preparing the report. He was very helpful and valuable in making my work and providing it with the necessary academic quality.

I am also thankful to Sinthiya Imama, Senior Manager of Service Quality and Complaint Management, Shimanto Bank PLC, who muchly assisted me, guided, and helped me during my internship. Her guidance assisted me to acquire the practical part of service quality and complaint control which significantly improved the quality of my report.

I also wish to say my sincere gratitude to my departmental colleagues in the Service Quality and Complaint Management department in Shimanto Bank PLC, which is the subject of this internship, whose support and helpfulness ensured that the internship experience was fruitful and enjoyable.

Finally, I am very grateful to my parents, who responded to me with their love, support, and motivation in my figure without failure. Their trust in me has never been out of place. The learning and successes I have been experiencing have been based on their encouragement, together with the support of my mentors and colleagues.

TABLE OF CONTENTS

Part A

Chapter 1: Preparation to the Internship	10
1.1 Motivation and What I Expect to Learn from this Internship	10
1.2 Internship Search Process	11
1.3 Internship Interview Experience	12
1.4 About the Organization	13
Chapter 2: About the Internship	15
2.1 Activities of the Department	15
2.2 Work Environment	16
2.3 Duties and Responsibilities as an Intern	16
2.3.1 Monitoring Service Quality	17
2.3.2 Complaint Management	17
2.3.3 Data Collection for Research	18
2.3.4 Supporting Process Improvement	18
2.4 Application of Academic Learning	19
Chapter 3: Internship Experience Evaluation	20
3.1 Feedback on the Internship Experience	20
3.2 Limitation of the Study	21
3.3 How I Could Improve & How the Organization Could Utilize Me Better ..	22
3.4 Recommendations for the Organization	23
3.4.1 Increase Digital Automation in QA Activities	23
3.4.2 Create Real-Time Service Dashboards for Branches	24
3.4.3 Conduct Regular Service Quality Workshops & Training Programs ..	24
3.4.4 Strengthen Communication Between Service Quality & Branch Managers ..	25
3.4.5 Implement Employee Wellness Programs	25
3.4.6 Functional Improvement Across Departments	26
3.4.7 Implement Structured Performance Feedback Systems	26
3.4.8 Conduct Periodic Internal Audits with Corrective Action Plans ..	27
Chapter 4: Personal Development Plan	28
4.1 Technical Skills to Improve	28
4.1.1 Data Interpretation	28
4.1.2 Excel Reporting (Charts and Dashboards)	29
4.1.3 Service Process Mapping	29
4.1.4 Quality Management Tools	30
4.2 Interpersonal Skills to Improve	30

Part B

Executive Summary	32
Chapter One: Introduction	33
1.1 Research Title	33
1.2 Research Objective	34
1.3 Background of the Study	34
1.4 Challenges	35
1.5 Problem Statement	36
1.6 Hypotheses	37
Chapter Two: Methodology	38
2.1 Type of Research	38
2.2 Research Design	38
2.3 Sampling	39–40
2.4 Data Collection Methods	41
2.5 Data Analysis	42–44
Chapter Three: Findings and Discussion	45
3.1 QA Inspection Frequency	45
3.2 SOP Compliance	45
3.3 Flow of Communication and Instruction	46
3.4 Customer Satisfaction and Complaint Resolution	46
3.5 Digital Tools and Automation	46
3.6 Training and Skill Development	47
Chapter Four: Recommendations	48
4.1 Enhance Digital QA Surveillance	48
4.2 Enhance Training Programs	48
4.3 Enhance Communication Lines	49
4.4 Optimize QA Role	49
4.5 Enhance Operational Representation	49
Chapter Five: Conclusion	50
References	51
Appendices	52–54

Part A

Chapter 1: Preparation to the Internship.

1.1 Motivation and What i Expect to Learn from this Internship

This is my motivation and what I hope to gain out of this Internship.

Being a Supply Chain Management student and a Bachelor of Business Administration at the University of liberal arts Bangladesh, I was keen to put my theory into practice in a working environment. I have always been keen on working in a banking organization, and though I thought of specializing in the field of finance, my increased interest in the operations of a supply chain generated me to seek how the processes of service supply chains work in banks.

The attraction that most attracted my attention was that of Shimanto Bank PLC which is a well-known financial institution with emphasis on the quality of service, efficiency in operations and customer satisfaction. This internship gave an invaluable experience to acquire professional skills, have a better insight into the quality assurance operations in the chain of providing the services, and learn through the experience of the professionals.

In this internship, I anticipated practical exposure in learning the functions and role of quality assurance in a banking environment, as well as the flow of services and information between the branches and the head office, and how feedback on customers is used to improve the services. Also, I wanted to track and observe the inside processes to determine every bottleneck in operations and measure the effectiveness, precision, and customer satisfaction as a result of quality assurance.

The experience in general, helped me to close the gap between the theory of supply chain management and practice within a service-oriented organization that will enable me to work in a professional career in service operations, quality management, and service supply chain performance improvement.

1.2 Internship Search Process

In my internship, I used various avenues to find a good placement that would fit in my academic and career interest. I used ULAB Career Services Office (CSO) and LinkedIn, and BD Jobs. At this time, I was in the process of being shortlisted in an internship opportunity at Aarong and the recruitment was going well. But at nearly the same time, I was called through the ULAB CSO to have an internship at the Shimanto Bank.

As Shimanto bank is a well-known banking organization and as it is closer to my career objectives in service supply chain and quality assurance industry, I chose to concentrate on this opportunity. Thus, I did not hesitate to take the offer from Shimanto Bank and I became an intern.

The experience of the internship interview was a valuable chance to learn about the university and its faculty along with the challenges encountered in their work.

1.3 Internship Interview Experience

The experience of the internship interview was a good opportunity to get to know the university and its staff and the issues they face in their work.

The interview process at Shimanto Bank Head Office was highly successful. The interviewers were conducive and had a real interest in my major in Supply Chain Management. They inquired about my available skills and were keen on the contents in my CV so that they could know my backgrounds and experiences. This attitude made me feel special as an applicant and assured of becoming an intern in the bank.

1.4 About the Organization



Shimanto Bank PLC is a Bangladeshi commercial bank under the welfare trust of the Border Guard Bangladesh (BGB) which started its operations on 21 July 2016 and was opened on 1 September 2016. Since that time Shimanto Bank has progressively expanded its network providing inclusive banking services to members of the BGB as well as the general population.

The Shimanto Bank has a wide portfolio of banking products and services, such as retail banking, SME banking, corporate banking, deposits, loans, remittance, and digital banking facilities including online banking, ATM facilities. Its mission is to offer technology-based, customer-focused, inclusive banking services and maintain the good corporate governance, transparency, and efficiency in its operations. The bank has expanded tremendously over the last few years. By 2025, Shimanto Bank will have dozens of branches and sub-branches, service centers, and ATM booths spread across urban and rural Bangladesh - due to its desire to enhance financial inclusion on both the urban and rural fronts.

The Shimanto Bank has an organizational structure that has various departments that deal with various functions, which include retail and corporate banking, SME services, operations, compliance, and most importantly, a service quality and complaint management division. This department is important in ensuring that there is uniformity in the service delivery of all the branches, in supervising service delivery processes, customer complaints, and internal processes and regulations are being adhered to.

Due to such a structure, the combination of a network of branches with a large network, the use of modern banking products, and the specific system of quality assurance, the Shimanto Bank offers excellent conditions to examine the effects of quality assurance on the functioning of the

service supply chain. When I was working as an intern in the Service Quality and Complaint Management Department, I was at the centre of the operational and service-delivery systems of the bank, thus, having a detailed picture of the management of quality assurance, service flow and customer satisfaction in a real bank setting.

2: About the Internship

2.1 Activities of the Department

The Department engages in the following activities.

The Service Quality Assurance and Complaint Management Department of Shimanto Bank is the key to the high level of service in all branches. The department has the role of ensuring the quality of service delivered by the individual branches, the regular audits of the services offered and the customer experience delivery so as to make sure that the expectations are met consistently. Besides these activities, the department also seeks to detect and minimise service errors, operational accuracy and efficiency. One of the most important tasks is the timely and effective response to complaints of customers, researching the situation, and providing a solution to avoid similar problems in the future. The department also works intimately with the branch managers to ensure that they stick to the standard operating procedures and have standard service protocols. The department will keep a check on the smooth flow of services and information within the bank thus ensuring all the processes involved in its operation run smoothly. The activities directly relate to my research since quality assurance in the service supply chain is essential in the improvement of overall service performance, reduction of errors, and customer satisfaction within the banking system.

2.2 Work Environment

The Shimanto Bank Head Office sits on the 7th floor, the Shimanto Shambar Shopping Complex and the whole floor is dedicated and controlled by the bank. Its office is small, lively, and well-structured and the various geographical units of operation of the organization like Human Resources, IT, Trading, Credit Management, Business Management, Quality Assurance, Finance and Cards are located at the same premises. The departments work in harmony with one another, and the employees of various teams are able to cooperate without any difficulties to achieve common objectives. The general environment is quite welcoming and accommodating, and the co-workers are always ready to assist and offer information about their departments. The office communication is a moderate combination between formal and informal, an open and participating atmosphere in which the information and knowledge are shared freely. This open and working atmosphere enabled me to see how the interaction of various departments takes place and how it leads to a whole service supply chain that can be regarded as a part of the banking system.

2.3 Duties and Responsibilities as an Intern

The duties and responsibilities as an intern.

My internship at Shimanto Bank was directly related to my research topic, which is quality assurance and its role in the performance of a service supply chain. My assignments were separated into the following spheres:

2.3.1 Monitoring Service Quality

I checked the data of performance of the branches, watched the trends of customer service, and assisted internal service audits. I found out service slows, operational mistakes and places where standard procedures were not applied fully. Furthermore, I reviewed the internal services at the head office, where coordination workflow and interaction between departments were analyzed.

Based on these observations, I proposed some ways of improvement that could be made to improve the overall performance of the services.

2.3.2 Complaint Management

I was keen on documenting customer grievances, which included grouping these problems like delayed services in the shop, employee conduct, documentation and system failures, and pursued the branch managers to correct the situation. I also managed to examine the underlying reasons behind the reoccurrence of complaints and recommend training programs and other corrective actions to be taken in order to avoid such problems in future.

2.3.3 Data Collection for Research

Data to be collected to carry out a research will be available through the following means:

I used surveys of branch staff and customers, prepared comparison sheets of the branch, analyzed the pattern of service quality, and evaluated the customer feedback pattern. The following activities assisted me to learn the practicality of quality assurance and the way it influences the consistency of services delivered by the two branches and the head office.

The process of improving support is also possible.

2.3.4 Supporting Process Improvement

I proposed practical steps to decrease waiting time by customers, assisted in identifying those service processes that resulted into a bottleneck, and noticed the impact of quality assurance intervention on service flow. I also suggested possible staff education to enhance efficiency in the services provided and internal communication, which would lead to the ongoing enhancement of the service chain in the bank.

2.4 Application of Academic Learning

Supply Chain Management being my major offered me a good background in terms of the processes, efficiency, and quality control which I could directly apply to the actual operations in my internship at the Shimanto Bank. Quality Management is one of the most crucial fields where my academic knowledge is applicable. I had used different quality assurance tools such as compliance with standard operating procedure (SOP), checklists and error detection methods to measure the operations in the branch and the head office. This gave me hands-on experience on the implementation of the quality assurance practices which is aimed at the delivery of consistent service and reducing the number of errors in its operations.

Process Flow Analysis was another area of significance of application. Based on my understanding of supply chain flows, I have mapped the movements of customer requests, documents and internal approvals within the bank, at the head office to the branch offices. The exercise has assisted me in pinpointing any point of bottlenecks, delays and inefficiencies in the service supply chain and that process flows in service delivery are very important in ensuring quality customer service.

The PDCA (Plan-Do-Check-Act) was also very relevant in the concept of Continuous Improvement. I noted that the branches are using customer feedback, internal audit, and performance data actively and iteratively to improve service delivery. This strengthened my idea on how the concepts of continuous improvement are necessary in a service setting in order to improve the efficiency, minimise the error and augment the customer satisfaction.

Another critical aspect of my academic knowledge and practical work meeting was Customer Relationship and Service Recovery. I used the concept of supply chain in studying the process of customer satisfaction and loyalty by analyzing the data on complaints and being involved in their resolution. This reiterated the importance of quality assurance in ensuring a good customer experience throughout the chain of service supply.

Lastly, my coursework Data Analysis skills played an important role in assessing the performance of the branches and establishing trends in the data on complaint and service quality.

I was able to compile and analyze reports to aid in decision-making, suggest improvement and keep track of the effects of QA interventions in the branches.

Generally, this internship was an excellent experience in a service based banking sector to put supply chain management theoretical concepts into practice, filling the gap between theory and practice. It has also provided me with a holistic knowledge of the role that quality assurance plays in improving the service supply chain performance as well as offering me the much-needed professional skills in my future career.

3.1 Feedback on the Internship Experience

The internship experience has given me a new perspective on business organizations.

This internship was very much pertinent to my study area and course of study and very insightful in terms of understanding the concept of quality assurance and its role in advancing service supply chain in the banking context. I came to understand the role of QA in maintaining the consistency of the services provided by branches and the role of customer complaints in bringing about the defects in the service supply chain. I have also noticed how the internal communication, both between the branches and the head office, directly influences the way that the service is delivered, and how the customer experience depends greatly upon the operational accuracy and efficiency. My experience at Shimanto Bank has shown that despite the speed at which the branches of the bank were doing their work, delays at the head office led to delays in the service delivery process thus, the importance of coordination and workflow efficiency in the total service supply chain can be described as critical. Since I am located in the head office, it was also noticed that some employees in the branches could be quite formal or even a bit apprehensive when communicating to the staff in the head office and that sometimes interfered with communication. The hectic atmosphere of the head office, conversely, meant that I needed to learn new activities, procedures, and roles rapidly at times difficult to keep up with but, eventually, made me more adaptable and time-conscious. All in all, the internship was a good experience that enhanced my knowledge of service operations, gave me a chance to see how the concepts of supply chain and quality management are applied in the reality, and revealed me the operational issues and areas that can be improved within a service-oriented banking organization.

3.2 Limitation of the Study

The major limitation of the study is: Time constraint was one of the major drawbacks in the report. The duration of the report was only 8 weeks which was very short. So, I could not go into depth analysis. As the bank is continuously changing its system from time to time, it will be difficult to ascertain the true performance of the bank each time. The report is prepared for an academic purpose only. Restriction on mentioning every fact of the bank due to problems.

3.3 How I Could Improve & How the Organization Could Utilize Me Better

Through the Shimanto Bank internship, I have found that there are a number of areas I would need to focus on to become more proficient in my contribution to the organization as well as my personal professional development.

How I Could Improve

Firstly, I understood that I still had to improve my analytical skills. Though I had the opportunity of analyzing data on the performance of different branches and determining the pattern of customer complaints, I believe that the statistical tools and complex methods of data analysis would help me to be more accurate in my insights and recommendations. Improving my analytical skills would also assist me to detect the inefficiencies and anticipate the problems before they ensue.

Another area that I worked on was to improve communication with the branch officers. Communication plays an important role in coordination with several branches and departments to meet the standards of services. The ability to present observations, suggestions, and feedback in a more understandable and convincing way will help me get the interactions facilitated and process improvements implemented faster.

Also, I realized the necessity to enhance the ability to write reports. It is important that in quality assurance work, preparation of detailed, structured and well- analyzed report is a necessity when showing the findings to the senior management. This is the area that I would improve to enable

me to record service assessments and audit findings in a more effective manner to facilitate decision-making in the bank.

Lastly, I recognized my necessity to discover more information about the digital tools applicable in the process of service quality tracking. Banks are moving more toward the use of software and digital dashboards to track the performance of the service, gather customer feedback, and process complaints. Mastering these tools would help me to make more efficient audits, analyze the data more efficiently and take part in the process improvements.

What the Organization might do with Me in a Better Way.

On the part of the organization, my skills can also be used in a more productive way. Placing me in a position of assisting more branch audits would not only give me more practical experience but the organization would gain the advantage of being able to observe in detail and offer practical suggestions on how to improve the operations of the branch.

Everyone would also be allowed to participate in cross-functional meetings and further contribute to my knowledge of how various departments interact within the service supply chain. I would be involved in relating the departmental goals with the overall service quality goals, by watching decision making processes and making contributions based on the view of quality assurance.

Last but not least, assigning me additional duties involving research and data collection would enable me to make a direct contribution to service supply chain performance. The collection, analysis, and interpretation of data in both branches and head office activities would assist the bank in determining the gaps in services and streamline operations, as well as execute effective training programs.

On the whole, with the enhancement of analytical, communication, and reporting skills and the possibility to assign more practical and research-related assignments, I may become more productive at Shimanto Bank and, at the same time, improve my professional growth.

3.4 Recommendations for the Organization

Due to the observations and experience that I acquired with the internship at Shimanto Bank, I would recommend the following suggestions on how the efficiency of the Service Quality Assurance Department can be improved and overall the service supply chain performance be enhanced.

3.4.1 Increase Digital Automation in QA Activities

The bank must adopt state of the art software tools to monitor the quality of services, complaints, and branch performance. Automation eliminates the need to use manual errors, saves time, and enables real-time monitoring of key performance indicators. It also liberates employees to work on strategic change and customer interactions but not on the boring administrative work.

3.4.2 Create Real-Time Service Dashboards for Branches

It will also be beneficial to introduce dashboards where live data will show the performance of services, time to resolve complaints, and customer feedback, as this will enhance the transparency of the service and provide the branch managers and team of QA specialists with the ability to react to the problem as soon as possible. Instant information would help to improve decision-making and ensure the same level of service in all the branches.

3.4.3 Conduct Regular Service Quality Workshops and Training Programs

The bank can conduct workshops to enhance the knowledge of the staff about the best practices, handling complaints methods, and compliance with the processes. The process optimization, good customer interaction, and internal communication can also be trained, which will improve the quality of provided services and the motivation of the staff.

3.4.4 Strengthen Communication Between Service Quality and Branch Managers

Regular meetings, feedbacks, and putting heads together problem-solving discussions will make sure that the branches are pegged on organizational objectives and operating on organizational standard operating procedures. This will also ensure the culture of continuous improvement and accountability.

3.4.5 Implement Employee Wellness Programs

productivity and workplace stress may be increased by introducing wellness programs that focus on both physical and mental and emotional well-being. The efforts might be in the form of fitness challenge, mental health support groups, flexible work schedules, and time-off. Employees who are healthy and motivated will achieve better standards of service.

3.4.6 Functional Improvement Across Departments

The workflow efficiency can be enhanced as well as the bottlenecks in service supply chain can be reduced by encouraging cross-functional collaboration between the departments like IT, HR, Credit Management, Business Management and QA. Short term rotation of employees across departments would help in providing a wider perspective, exchange of ideas and assist in the innovative solutions.

3.4.7 Implement Structured Performance Feedback Systems

Immediate feedback and rewards to the branches that are doing well in terms of quality of service will promote the process of never-ending improvement. Reward mechanisms and performance reviews will help in motivating employees and aligning the goals of the branch with organizational goals.

3.4.8 Conduct Periodic Internal Audits with Corrective Action Plans

Periodic audits facilitate in determining the common service delays, ineffectiveness, or training division. Audits that have actionable solutions will guarantee good service delivery and effective operations of the chain of service supply.

Through these recommendations, Shimanto Bank will be able to improve its quality assurance, streamline service delivery, improve the welfare of employees, and increase the overall performance of service supply chain which will result to increased customer satisfaction and operational excellence.

Chapter 4: Personal Development Plan

The service supply chain operations, quality assurance, and complaint management were the areas of service that the internship at the Shimanto Bank was helpful in offering exposure to. On the example of my experience, I have outlined the spheres of personal and professional growth that will improve my effectiveness in future working in the fields of service operations and supply chain management.

4.1 Technical Skills to Improve

4.1.1 Data Interpretation

When doing the internship, I regularly examined reports on performance in the branches and customer feedback data. Although I managed to discover some trends and patterns, I understood that I need to work on the skills of deeper data interpretation. It will also enable me to help in decision-making in a more effective way and offer accurate recommendations on how to improve the services, as I will be able to extract actionable insights using complex datasets.

4.1.2 Excel Reporting (Charts and Dashboards)

Excel played an important role to monitor the performance of the branches, resolution of complaints and auditing in services. I want to enhance my skills in developing dynamic reports, dashboards, and charts and, as a result, I will be able to visualize the data better, communicate the findings effectively, and help to make data-driven decisions at work.

4.1.3 Service Process Mapping

The visualisation of the movement of services between branches and the head office demonstrated the necessity to map the processes of services in a systematic way. Through the process mapping methods, I will be able to recognize the bottlenecks, fine-tune the workflows, and enhance efficiency in the service supply chains. This ability is essential in the detection of the operational gaps and the process improvements that can be suggested.

4.1.4 Quality Management Tools

I used the fundamental principles of quality management during the auditing of the services and tracking of complaints during the internship. As the next measure to improve my ability, I would prepare more knowledge on the tools of quality management like the Root Cause Analysis, Fishbone Diagrams and 5 Whys method. Those tools will enable me to detect the root issues systematically, take corrective measures and enhance service quality.

4.2 Interpersonal Skills to Improve

Besides technical competencies, I also realized that I needed to acquire interpersonal competencies to become a functional worker in a professional environment.

Adaptability is one of the areas and is necessary in a vibrant banking environment where priorities and workflows may rapidly shift. Being more flexible and responsive, I will be able to overcome the challenges of going through with the operational challenges and add value to the group goals.

Another competency that I would like to develop is professional communication. Effective collaboration and effective reporting to colleagues, the branch officers and clients requires clear and concise communication, which will lead to the resolution of service concerns.

It is also important to develop leadership skills in team work. Throughout the internship, I have seen the benefits of a powerful leader that make cooperation easier and the working process more enjoyable. I can become a more proactive team member, lead my peers and participate in discussions on issues that can contribute to increasing the effectiveness of the team and make some colleagues feel confident in their work.

Lastly, it is essential to work on time management to make it effective in juggling different commitments. Planning, prioritizing, and timely execution of tasks will enable me to take audit, data analysis, and reporting simultaneously and at the same time without compromising the quality of services offered.

Through the ability to develop technical and interpersonal skills, I would strive to be a more resourceful professional who can play a significant role in service operation and supply chain management in banking and other service-oriented institutions.

Part B

Research Report

Title: Role of Quality Assurance in Enhancing Service Supply Chain Performance in Shimanto Bank

Executive Summary

This study aims at analyzing the success of Quality Assurance (QA) operations in improving the service supply chain performance in Shimanto Bank. In banking, service quality is a very important factor in determining customer satisfaction, operational effectiveness and brand reputation. QA operations involve compliance checks related to Standard Operating Procedure (SOPs), the customer service interaction, auditing, and feedbacks. The activities are aimed at securing the reliability of operations in all branches and the head office units.

The research was based on information gathered among 20 employees, including the representatives of different branches and the head office. The branch managers, customer service managers, customer service staff, and QA personnel were included. Perceptions about the QA inspection, the host of standards of procedures (SOPs), communication, customer satisfaction, handling of complaints, and the application of digital tools in monitoring service delivery performance were assessed by a structured questionnaire consisting of multiple-choice questions (MCQs).

The results show that the QA activities have a beneficial influence on the efficiency of the work and customer satisfaction, whereas there are gaps. They consist of poor compliance with SOPs, time lags in service provision, minimal use of electronic dashboards and incomplete communication between branches and the head office. The recommendations are aimed at enhancing digital monitoring tools, ongoing training of staff, enhancing communication channels, and increasing the role of QA as more supportive and developmental instead of just in the monitoring field. These recommendations will bring about consistency in the quality of services, consistency in the operations of Shimanto bank, as well as customer satisfaction throughout the bank.

Chapter One: Introduction

1.1 Research Title

Role of Quality Assurance in Enhancing Service Supply Chain Performance in Shimanto Bank

The study aims at assessing the importance and efficiency of Quality Assurance (QA) operations in improving performance of the service supply chain of Shimanto Bank. Modern banking industry is a service industry that has various touchpoints between the staff and customers, and lack of efficiency in service delivery may have a direct effect on customer satisfaction, operational effectiveness, and the reputation of the bank. Compliance monitoring with Standard Operating Procedures (SOPs), process audit, customer feedback acquisition and performance evaluation are also important aspects of QA practices that make sure that the service delivery in all branches and the head office is consistent and efficient.

This research will attempt to explore the effectiveness of QA activities in ensuring operational reliability, service delays, branch-head office communication and creating a culture of continuous improvement among staff members. The study will also aim at finding out the general service deficiencies and operational weaknesses which can impede the efficiency of QA procedures. Knowing these factors, the study will give practical recommendations that can be made to improve QA practices, increase the compliance with SOP, streamline the processes of workflow, and use digital tools to monitor and report. At the end of the research, the researcher will aim to indicate how QA can influence customer satisfaction, complaint resolution, employee skill development, and overall performance of the branch to indicate how important it is in sustaining a sound and an efficient supply chain in service provision in Shimanto Bank.

1.2 Research Objective

Main Objective: Evaluate the effectiveness of the QA activities in enhancing the performance of service supply-chain, with the Service Quality Department of Shimanto Bank.

Specific Objectives:

- 1) Determine widespread service flaws and operational inefficiencies witnessed when conducting QA inspection.
- 2) Offer suggestions on how to improve the QA processes in order to bring uniformity in the services of the branches as well as the units of the head office.

The aims of the study are to know the role of QA activities in operational efficiency and customer satisfaction and where service delivery can be improved.

1.3 Background of the Study: This paper will examine the background of this study and its research context.

Delivery of services in banking is a complicated process which has numerous customer-staff interaction points. Shimanto Bank has developed a Service Quality Department whose task is to monitor, audit and ensure that Standard Operating Procedures (SOPs) are followed at the branch and head office level. The department performs routine QA checks, gathers customer feedback, and examines complaint management and offers usable suggestions.

Although there are well-organized SOPs and QA procedures, there are still a number of

1.4 Challenges:

Poor compliance with SOPs by employees.

Sluggishness of customer service procedures.

Poor inter-branch communication and inter-departmental communication with head office.

Minimal use of electronic means in monitoring service performance.

Enhancement of QA is essential in efficiency of operations, reliability of services, and customer satisfaction. This study will help to address the weaknesses in the existing QA system to formulate some recommendations that could improve the current situation and reinforce the use of QA practices.

1.5 The problem statement will be as follows:

Problem Statement

Context:

Shimanto Bank has several branches and a head office that is guided with the standardized service guidelines. QA activities are aimed at providing homogeneity in service delivery amongst all units.

Specific Problem:

Though there are SOPs and QA procedures, there are loopholes in service supply chain performance, such as the lack of consistency in the compliance with SOPs, delays, incomplete communication and the use of digital tools. These matters may impact on customer satisfaction and operational effectiveness.

Relevance:

The need to address these issues is important in order to:

Make sure that the quality of service is the same in branches and head office.

Improve the efficiency of the operations and minimize the customer complaints.

Reputation and competition within Bangladesh of the bank.

Research Gap:

There is a paucity of literature on the direct effect of QA activities on the performance of service supply chain in Bangladesh banks. Empirical evidence is required to:

Measure QA performance in practice.

Know the impact of SOP compliance, digital tools and communication on performance.

Make local banking operation improvements.

Scope:

This paper is dedicated to the QA work in Shimanto Bank, such as checking compliance of the SOP, auditing services, monitoring, feedback and automatized tools. The study takes into consideration 20, branch and head office employees. It does not involve larger financial or marketing operations.

1.6 Hypotheses

According to the problem statement and objectives, it was possible to formulate the following hypotheses:

H1: The QA activities have a positive effect on the service supply chain performance in Shimanto Bank.

H2: QA routine checks enhance the compliance of staff in the SOP.

H3: QA communication leads to efficiency in the operations and customer satisfaction.

H4: Digital monitoring tools enhance the performance of QA and minimize service delays.

1.7 Research Question

RQ1: What is the effect of Quality Assurance (QA) activities on the performance of the service supply chain at Shimanto Bank?

RQ2: How do QA regular inspections influence employee compliance with Standard Operating Procedures (SOPs) in Shimanto Bank?

RQ3: What is the effect of QA communication on the operational efficiency and customer satisfaction in Shimanto Bank?

RQ4: How do digital monitoring tools influence the performance of QA and reduce delays in services at Shimanto Bank?

Chapter Two: Literature Review

2.1 Service Supply Chain Quality Control (QC) and Performance.

The concept of supply chain, typically associated with manufacturing, has been adjusted to the service sector, in which the focus moves away from actual goods to the delivery procedure, exchange of information, and communication that lead to the final service performance. In the banking field the service supply chain incorporates all the divisions and places involved in the supply of the entire service which involves the initial contact with a customer all the way to the final transaction or solution. In this structure, the Service Quality Department of Shimanto Bank plays the role of a critical Quality Assurance (QA) system.

QA plays an important role in a supply chain, as it is used to establish the quality levels, monitor the performance of production/service and create performance measurements that would facilitate the continuous improvement. In the case of service organizations like banks, quality assurance related activities like auditing and monitoring is very important because,

- **Prevention of Service Problems:** Identification and prediction of potential causative aspects that cause customer dissatisfaction and operational mistakes.
- **Consistency and Dependability:** Realizing consistency in service delivery across all the points of interaction (branches and units at the head office, an essential element in the development of customer trust and satisfaction.
- **Improving Operational Efficiency:** Understanding slacks e.g. time slack, capacity slack, information slack and utilizing process mapping or other techniques to reduce the delays and optimize workflows.

The hypothesized outcome (H1) of this is thus that QA activities, through checking and adjusting the entire service delivery system, will have a positive effect on the service supply chain performance through increased efficiency and consumer outcomes.

2.2 The role of QA in the compliance with Standard Operating Procedures (SOP).

Operational excellence and consistency in service are based on Standard Operating Procedures (SOPs). They serve as all inclusive instructions, ensuring that standard practices are always followed uniformly and reliably regardless of the employee involved. The most important way of making uniformity in service delivery in a multi-unit organization like Shimanto Bank is by following SOPs.

Listed in the literature are numerous benefits of the robust following of SOPs:

- **Reliability and Excellence:** It is a consistency of procedures, which leads to anticipated outcomes, which is essential in winning customer confidence.
- **Efficiency and Output:** SOPs eliminate uncertainty, reduce errors, and reduce unnecessary delays in decision-making.
- **Regulatory Compliance:** SOPs in the highly regulated banking industry are necessary to ensure that the industry adheres to legal and ethical standards and reduces risks as much as possible.

The adherence to the SOP is directly influenced by QA routine inspections as they serve as an auditing tool. They determine the feasibility of the SOPs, identify variances and activate corrective actions and training. The recurrent experience in the banking sector of inappropriate compliance with the SOPs underscores the need to have strong QA supervision. Thus, a strong

theoretical background supports the hypothesis (H2) that the presence of QA routine inspections positively influences the compliance of the staff with SOPs.

2.3 Communication, Operational Efficiency, and Customer Satisfaction.

Effective communication, both internal and external, is mentioned many times as a key aspect of the banking industry. Within the framework of QA and service delivery, the communication is multi-faceted:

- **Intra-organizational Communication:** It is essential that the central Service Quality Department communicates QA findings, updates, and corrective orders clearly to the units of operations. This is due to the fact that poor inter-branch inter-departmental communication, which is among the challenges identified, results in information slack, decision-making delays, and inconsistent use of standards. On the other hand, two-way communication is clear and efficient enough to make necessary changes and spread best practices that would directly influence operational execution and efficiency.
- **Customer Satisfaction:** Quality Customer Service involves Communication. Fast, straightforward, understanding, and reliable communication solves issues in a shorter time, creates trust and customer loyalty. The responsiveness and empathy are the areas where deficiencies can be overcome by better communication because of the competitive nature of the Bangladeshi banking environment and this phenomenon fits the hypothesis (H3) that effective QA communication, which assures clarity and timely flow of information, is a key factor that can improve operational efficiency and customer satisfaction.

2.4 Extent to which Digital Monitoring Tools have an effect on the QA Performance and Service Delays.

Digital transformation is a trend in the whole world, and banks are being forced to use technology to improve efficiency, security, and customer experience . Modern QA strategies are based on digital tools and automation.

According to the literature, the advantages of digital QA tools in the banking sector are highlighted:

- **Improved Productivity and Time savings:** The use of automated procedures and testing along with monitoring is much faster than the manual one, and more frequent checks can be conducted and more problems identified in a shorter period. This will directly minimize service delays and time slack.
- **Greater Accuracy and Scope:** Data-driven decisions and the identification of tricky patterns that would be hard to see manually improve accuracy and coverage of information through digital dashboards, predictive analytics, and real-time monitoring and reduce human error.
- **Real-time Performance Tracking:** Digital systems used in real-time give the management precise data in real-time on performance of operational activities and this makes reporting easy and gives an opportunity to respond to trends of operation that are negative in real-time.
- **Security and Compliance:** Automated solutions play vital roles in the validation of security on a nonstop basis and compliance with complicated financial legislation.

The fact that the electronic means were used sparingly in the service performance monitoring and that the delay in service implies that the two terms are directly correlated, indicating that the absence of the digital implementation is directly connected to the service performance problems. This is very useful in supporting the hypothesis (H4) that the use of the digital monitoring tools will improve the performance of QA and reduce delays in services, which will result in a more dependable service supply chain.

the literature review offers a solid theoretical foundation to the whole research because it validates the crucial correlations expressed in the hypotheses: H1 (QA activities positively influence the service supply chain performance by eliminating flaws and maintaining consistency); H2 (QA routine checks are the important audit tools that play a crucial role by enhancing the compliance of the employees with the SOPs, which is the bedrock of operational uniformity); H3 (Effective communication, both internal and external, is a crucial tool that ensures timely decision-making, performance of the operations, and customer satisfaction); and H4 (Dig This review therefore confirms that the four components, which include the successful implementation of QA, strict SOP adherence, effective communication, and adoption of technology, are interdependent and all essential in the attainment of service excellence and supply chain efficiency in the competitive banking environment.

Chapter Three: Methodology

2.1 Type of Research

This is a descriptive and exploratory research.

Descriptive: Studies the present situation regarding the QA practices, SOP compliance, and the operational performance.

Explorative: Determines the gaps, areas where there is inefficiency and how to improve it.

2.2 Research Design

The research design is quantitative, as the study is based on numerical information obtained on the structured survey. The given design will be able to measure employee perception, determine patterns, and provide conclusions based on data and related to the effectiveness of QA.

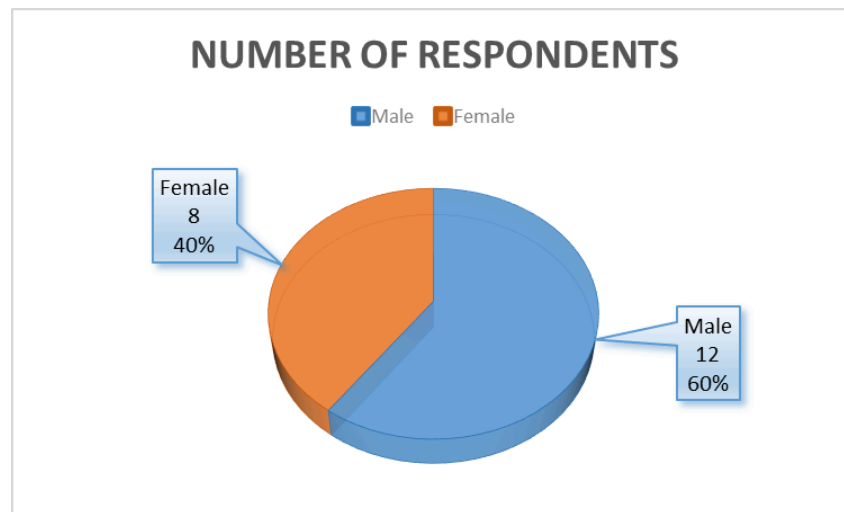
2.3 Sampling Method

The study uses a non-probability based convenience sampling method. Employees who were involved in the Quality Assurance activities and service processes were selected among different branches and head office units of Shimanto Bank. This method was chosen due to the presence of participants and their direct work in the field of QA and service orientation. Additionally, this sampling strategy helped in ensuring that the data collection was timely and ensured that the respondents possessed relevant practical knowledge that was linked to the research objectives.

2.4 Sample Size:

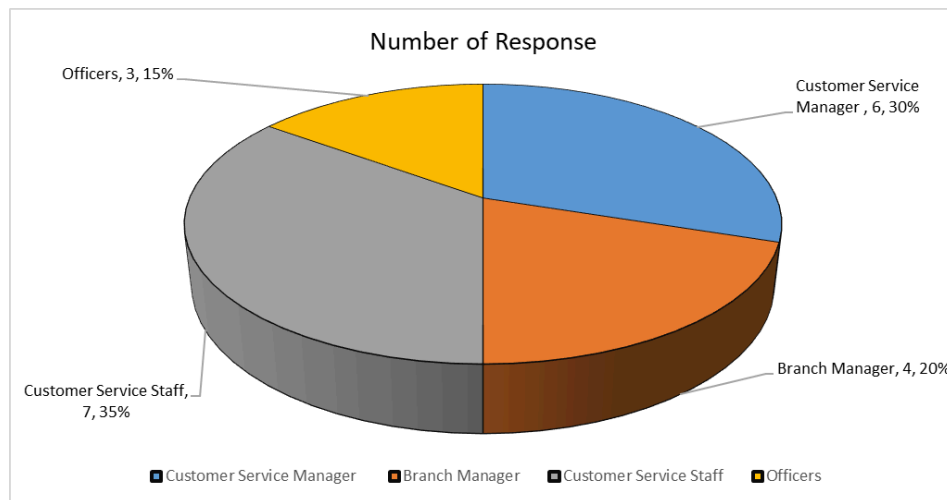
The sample size is 20 employees of Shimanto bank (12 males and 8 females). The interviewees include the Branch Managers, Customer Service Managers, Customer Service Staff, and the representatives of the Service Quality Department, which will ensure the representation of both management and operational levels.

Demographic Distribution of Respondents:



The sample size consists of 20 employees of Shimanto bank and which includes 12 male and 8 women employees .

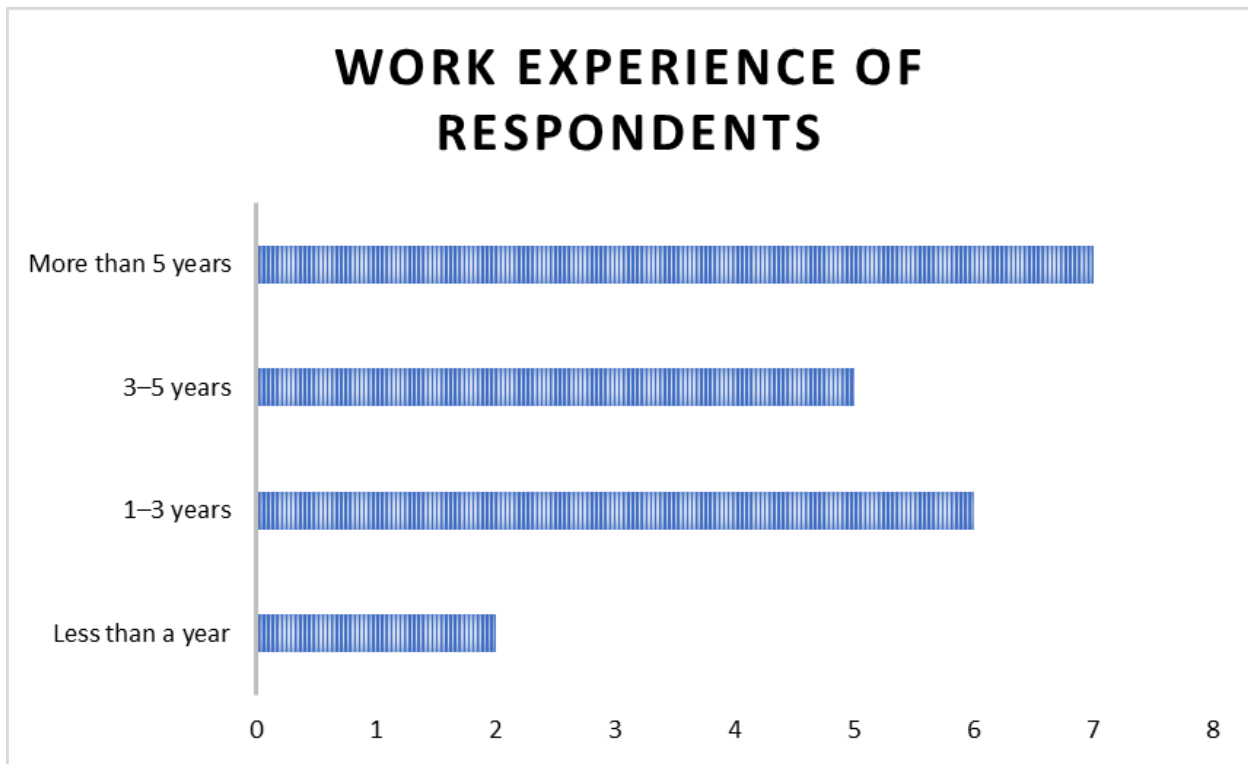
Work Role of Respondents



The role of respondents consists of -

- Branch Managers,
- Customer Service Managers
- Customer Service Staff
- Officers of Services Quality Department.

Work Experience of Respondents:



The work experience of respondents consists of years of experience in the banking sector for example they consist of less than a year employees , 1-3 years , 3-5 years and employees who have more than 5 years plus experience in the field of banking . Through this we can know that all employees of different experience have done the questions.

The sample size was chosen based on several branches and head office units, which guaranteed the reflection of different levels of duty. The non-probability convenience sampling technique was used, and the employees who were directly engaged in the processes of QA and service operations were selected.

2.4 Data Collection Methods

Primary Data:

The questionnaires were structured questionnaires consisting of multiple choice questions addressing:

QA inspection frequency.

SOP compliance and efficiency.

Branch to head office communication.

Customer satisfaction and complaints.

Monitoring using digital tools.

Secondary Data:

Internal quality assurance reports and branch performance data.

Customer complaint logs

SOP manuals.

2.5 Data Analysis

Table 1: Summary of Survey Responses (Mean and Median)



Interpretation of Results:

The survey analysis of the answers of 20 employees of Shimanto Bank offers a complete insight into the perception of Quality Assurance (QA) activities in terms of service supply chain performance. The scale used to measure the responses was a 5-point Likert and results are summarized in terms of mean and median values. All the median scores were 3, which means that there was a tendency of agreement between the respondents. Variation in the mean scores however will give a clue of the strengths and weaknesses in the current QA practices.

First, the results show that the QA inspections and reporting processes are negatively perceived. Mean scores of the statements like: QA inspections are made regularly in your branch (Mean 3.2) and QA checks enable the detection of problems promptly (Mean 3.3) indicate that the monitoring activities are carried out on a regular basis and are effective to detect problems related to the services. In addition, an average of 3.1 on the usefulness of QA reports indicates that the employees acknowledge the importance of QA in helping to facilitate service improvement. These findings indicate that the functions of QA are purposefully involved into the operation control and the assistance of the branches to keep their service quality standards.

Second, the evidence shows that there is moderate compliance to Standard Operating Procedures (SOPs). The staff responses have an average of 2.8 in terms of proper SOP response after customer service. This implies that there are general knowledge gaps in procedures, but there are differences in its application. In the same way, the statement that QA assists in maintaining SOPs in a consistent manner had a mean score of 3.0 which suggests that QA is an aspect that helps to maintain conformity but not to the level that would guarantee uniform service excellence. These findings indicate that SOPs need to be continually reinforced and corrective measures taken on deviations in time.

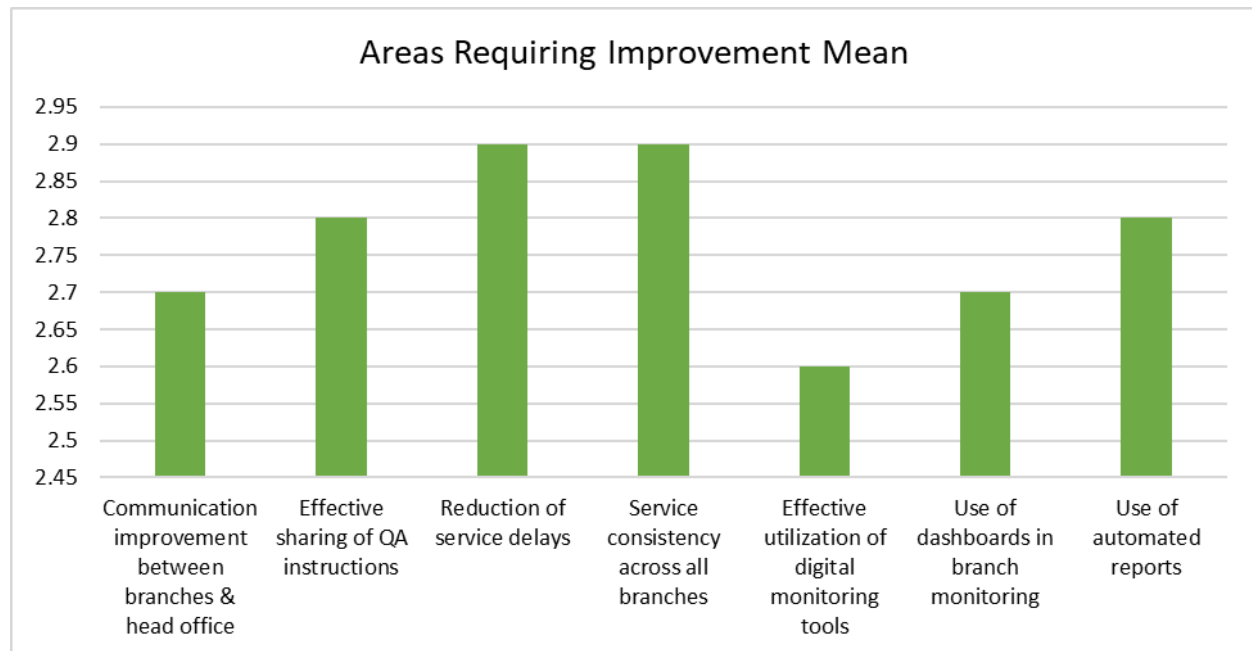
Third, the communication between the units of service quality and the branches seems to be the sphere that needs enhancement. The average rating of "QA enhances the communication among branches and head office" is 2.7, which means that the communication flow is not effective. Also, answers in relation to the lucidity of QA orders and updates (Mean 2.8) indicate that information latency or biased information transfer might be influencing the operational execution at the branch level. Weak communication may lead to delays in decision-making, which leads to dissatisfaction of the customers with the services.

Likewise, the results reveal the lack of strength in the application of digital tools and automation monitoring systems. The least mean value was seen in the statements like, QA employs digital tools positively to track performance (Mean 2.6) and Digital dashboards enable easy tracking of performance at the branch (Mean 2.7). These findings indicate that digital solutions are not being

utilized optimally in every branch despite their existence. Minor automation enhances reliance on manual reporting that slows down analysis and response time.

In spite of these obstacles, the QA activities are observed to impact customer-centric outcomes in a positive way. The average value of 3.2 of QA activities enhance customer satisfaction indicates that in the event that QA is undertaken effectively, the improvement of the quality of the services is evident to the customers. Similarly, the complaint resolution role of QA (mean 3.0) implies enhanced, but not the best yet, performance in responding to service failures. Also, the scores connected with staff development, such as recognition of training requirements (Mean 3.1), and the enhancement of employee skills (Mean 3.0) imply the role of QA in developing the workforce capabilities.

Chapter Three: Findings and Discussion.



tt

Weak-Performing Areas (Mean < 3) Interpretation.

The bar Table presents the fields where the employees perceive that Quality Assurance (QA) activities are not working entirely at present. The average scores of all these categories were below 3.0 indicating that the majority of the respondents believe that these areas require some improvements.

Digital monitoring tools receive the last score (Mean = 2.6). This denotes the presence of digital systems in the bank, though it is not properly utilized, or employees might not be adequately trained to utilize such systems.

A similar problem is reflected in the use of dashboards (Mean = 2.7) as well because dashboards are available in the bank and yet they are not benefiting the branches in the same manner as anticipated.

The items that are related to communication like communication between branches and head office (Mean = 2.7) and clear sharing of QA instructions (Mean = 2.8) reflect that there is always no timely flow of information. This may lead to confusion and time wastage of service problems.

The performance-related scores which consist of decreasing service delays (Mean = 2.9) and ensuring consistency in service quality across branches (Mean = 2.9) indicate that despite the assistance of QA, the customers continue to experience delays and other service quality levels across branches.

The mean score of automated reports (Mean = 2.8) implies that automated reports have become available, yet they are not used to the full potential of making faster monitoring and decisions.

3.1 The impact of QA Activities on Service Supply Chain Performance (H1 / RQ1)

The findings indicate that QA practices are always undertaken, which demonstrates the commitment of the bank to the management of quality of services. The average scores regarding performance outcomes, such as the reduction in the service delays (Mean = 2.9) and the consistency in the quality of the services offered in different branches (Mean = 2.9) are lower than the acceptable standard. It means that even

though there are QA systems, its impact on the performance of the entire service supply chain is limited. Consequently, the support of H1 is partial, as the QA activity has not resulted in any major improvements of performance yet.

3.2 The relationship between the compliance with the SOPs (H2 / RQ2)

Routine checks by the QA increase the awareness of the employees regarding Standard Operating Procedures (SOPs). However, the respondents reported inconsistent compliance due to workload and non-follow-up. The difference in the QA supervision and day-to-day operational processes implies that the frequent inspection alone does not warrant total compliance. Thus, H2 is accepted partially, as it is necessary to enforce it stricter and conduct continuous supervision.

3.3 QA Interaction contributes to Operational Effectiveness and Customer Contentment (H3) / RQ3)

The study reveals the issue of communication flaws in regard to QA. Inter Branch communication and interaction with the head office (Mean = 2.7) and the clarity of shared QA instructions (Mean = 2.8) were relatively low and it indicates delay and inefficiencies in the transfer of information. These communication weaknesses weaken the efficiency of operations and make it difficult to improve the services in the end affecting customer satisfaction. As a result, H3 has some weak support, as the QA communication exists, but it is not effective enough.

3.4 (H4 / RQ4) Impact of Digital Oversight Tools on QA Efficiency and Service Delays.

The least average scores of the research were registered with digital tracking instruments. Digital tools (Mean = 2.6), dashboards (Mean = 2.7) and automated reports (Mean = 2.8) are used but they are not optimized. Lack of training and integration of the systems reduce their efficiency in real time monitoring and decision-making. Consequently, the H4 is not fully supported, and it demonstrates high opportunities for progress in digital adoption and automation.

Summary Table of Strengths and Gaps:

Strengths	Weaknesses / Gaps
Frequently QA inspection improve services	Irregular sop compliance
QA improves better communication with branches Head office.	Waiting in instructions
QA solves customer issues faster and accurate	Manually tracking complaint
QA finds out what training is needed	Not developmental and focused
Quality assurance makes customer satisfied	Not using of digital tools

QA is useful in the support of the supply chains of services, whereas SOP compliance, the efficiency of communication, and the use of digital tools should be enhanced.

Chapter Four: Recommendations.

Identified Issue from Survey	Impact on Service	Recommended Solution	Expected Improvement
Communication delays between branches & head office	Slower service delivery, confusion on SOP updates	Create central communication portal, monthly QA meetings	Faster decision-making & clarity in operations
Inconsistent SOP adherence	Customer dissatisfaction & compliance risk	Regular training & follow-up audits	Uniform service quality
Manual processes causing delays	Long turnaround time in service	Automating reporting and approvals	Reduced customer waiting time
Limited digital monitoring	Lack of real-time visibility into branch performance	Full activation of dashboards & mobile alerts	Quick detection of problems
Partial utilization of complaint tracking tools	Slow resolution	Central digital complaint tracker	Faster service recovery
Corrective-only QA focus	Skills not fully developed	Development-oriented QA training sessions	Improved competency & confidence
Lack of motivation for high performers	No achievement recognition	QA performance rewards and certificates	Boost staff morale & productivity

4.1.1. Enhance Digital QA Surveillance.

Adopt a centralized digital dashboard to measure the performances of all the branches in real-time.

Automate reporting of QA in order to minimize manual errors in tracking.

4.2 Enhance Training Programs

Carry out monthly SOP compliance and customer service training.

Coach, not just corrective feedback, based on the subsequent findings of the QA.

4.3 Enhance the communication lines.

Create a single access point of QA updates and SOP changes that are available to every branch. Hold routine meetings between QA teams and the branch managers to check performance and clarify instructions.

4.4 Optimize QA Role

1. Transform QA into a supportive mentorship QA.

Rewards and acknowledges branches which uphold high standards at all times.

4.5 Enhance Operational Representation.

Automate paperwork and simplify approval.

Establish specific turnaround time in dealing with the customers to reduce time wastage.

Chapter Five: Conclusion

The paper analysed the importance of Quality Assurance (QA) in improving the service supply chain performance in Shimanto Bank, specifically the adherence to the SOPs, the effectiveness of its services, communication channel, customer satisfaction, and the application of online tools. The results have provided a clear indication that QA is an important and strategic factor in ensuring consistency in service delivery by the different branches and head office as well as playing a positive role in customer satisfaction and resolution of complaints.

The discussion shows that routine QA checks and reporting systems are beneficial in identifying the service gaps, errors in operations and training requirements at an early stage. The activities assist branches to sustain minimum service standards and minimise the occurrence of repeat service failure. In addition, QA efforts will help develop organized service culture in which staff members will be more aware of procedural adherence, responsibility, and service delivery based on customer needs. This affirms that QA is not just a monitoring role but rather a component of service supply chain that connects the policy, operations, and customer results.

Nevertheless, the paper also indicates a number of shortcomings of the existing QA system at Shimanto Bank. The lack of SOP consistency, slow communication between the branches and the head office, as well as inadequate use of digital monitoring tools undermines the effectiveness of the entire QA activities. Such gaps are likely to lead to delay in services, absence of even customer experience in branches and more manual processes. The results indicate that the full potential of QA cannot be achieved in the absence of proper mechanisms of follow-up, reinforcement of training, and integration of technology.

Strategically, the study shows that the shift of QA to make it more of a developmental and supportive activity rather than being mainly corrective can go a long way in improving service supply chain performance. Transparency, faster decision-making, and proactive management response to service problems would be enhanced by integrating the real-time digital dashboards, automated reporting systems, as well as centralized communication platforms. Also, the motivation of the employees can be reinforced with continuous training and performance-based reward system which will enhance service quality in the long term.

Conclusively, Quality Assurance is a support system in operational excellence of service-oriented banks such as Shimanto Bank. Enhancing the QA with digitalization, effective communication, and skill development will not only eliminate the internal efficiency but also guarantee the consistency, reliability, and excellence of service delivery to the customers. By closing the identified gaps and introducing the suggested improvement opportunities, Shimanto Bank can become more resilient and customer-centered service supply chain and thus improve its competitive advantage and maintain long-term organizational growth.

References

- Abdirad, M., & Krishnan, K. (2022). Examining the impact of E-supply chain on service quality and customer satisfaction: a case study. *International journal of quality and service sciences*, 14(2), 274-290.
- Ong, F., Purwanto, A., Supono, J., Hasna, S., Novitasari, D., & Asbari, M. (2020). Does Quality Management System ISO 9001: 2015 Influence Company Performance? Answers from Indonesian Tourism Industries. *Test Engineering & Management*, 83, 24808-24817..
- Habib, S. M. A., & Ullah, M. S. (2020). Reshaping governance in banking in the COVID-19 regime. *Journal of Banking, Finance & Insurance*, 1, 31-48.
- Ong, K. L., Stafford, L. K., McLaughlin, S. A., Boyko, E. J., Vollset, S. E., Smith, A. E., Dalton, B. E., Duprey, J., Cruz, J. A., Hagins, H., Lindstedt, P. A., Aali, A., Abate, Y. H., Abate, M. D., Abbasian, M., Abbasi-Kangevari, Z., Abbasi-Kangevari, M., ElHafeez, S. A., Abd-Rabu, R., . . . Azadnajafabad, S. (2023). Global, regional, and national burden of diabetes from 1990 to 2021, with projections of prevalence to 2050: a systematic analysis for the Global Burden of Disease Study 2021. *The Lancet*, 402(10397), 203–234. Service Quality Research Review. (2024). Impact of QA systems on customer satisfaction and operational efficiency.
- Hasan, M. M., Siam, S. A. J., & Haque, A. (2023). The significance of customer service in establishing trust and enhancing the reputation of the banking industry in Bangladesh. *Business and Economics in Developing Countries*, 1(2), 47-51.
- Anika, A., Islam, M., & Ahmed, F. (2023). The Impact of Customer Service Quality on Customer Satisfaction: A study on Bangladeshi Banks.
- Islam, K. (2024, September 29). *General and Service Operations Activities at Islami Bank Bangladesh PLC*.
- RAMADHANI, M. A. (2024). *Role of Total Quality Management Practices in Banking Service Quality Improvement* (Doctoral dissertation, IAA).

Appendices

Structured Questionnaire for Shimanto Bank QA Study

Section A: About You

1. Gender:
 - a) Male
 - b) Female

2. Age:
 - a) 21-25
 - b) 26-30
 - c) 31-35
 - d) Above 35

3. Your role in the bank:
 - a) Customer Service Manager
 - b) Branch Manager
 - c) Customer Service Staff
 - d) QA Officer / Other

4. Years of working in banking:
 - a) Less than 1 year
 - b) 1-3 years
 - c) 3-5 years
 - d) More than 5 years

Section B: QA and Service Supply Chain

(Use a 4-point Likert scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, 4 = Strongly Agree)

1. QA inspections occur regularly in your branch.
2. QA reports help improve service quality.

3. QA checks help identify problems quickly.
4. Staff follow SOPs (Standard Operating Procedures) correctly while serving customers.
5. QA helps ensure SOPs are followed consistently across branches.
6. QA reduces delays in customer service processes.
7. QA improves communication between branches and head office.
8. Updates and instructions from QA are shared clearly and timely.
9. QA activities improve overall customer satisfaction.
10. QA helps resolve customer complaints faster.
11. Services are more consistent across all branches due to QA.
12. QA uses digital tools effectively to monitor branch performance.
13. Digital dashboards make it easy to track branch performance.
14. Automated reports help monitor service quality efficiently.
15. QA identifies areas where staff need training.
16. QA helps employees improve their skills and knowledge.



INTERNSHIP PROPOSAL FORM

Name:	Al Mahmud Hasan Arafat
ID:	212011080
Department:	BBA
Supervisor's Name (Faculty):	Barrister Syed Hasib M Rahman
Organization Name:	Shimanto Bank PLC
Internship Title:	Role of Quality Assurance in Enhancing Service Supply Chain Performance in Shimanto Bank

02/12/2025

Student's signature & date

Supervisor's signature & date

Internship Final Report (1).pdf

ORIGINALITY REPORT

7%

SIMILARITY INDEX

3%

INTERNET SOURCES

1%

PUBLICATIONS

6%

STUDENT PAPERS

PRIMARY SOURCES

1

Submitted to University of Liberal Arts
Bangladesh

Student Paper

5%

2

Submitted to Daffodil International University

Student Paper

1%

3

openscholar.dut.ac.za

Internet Source

<1%

4

cou.ac.bd

Internet Source

<1%

5

Sadeghi, Yasamin. "Characterizing Canadian
Healthcare Providers' Behaviour Regarding
Prescribing HIV Pre-Exposure Prophylaxis
(PrEP) to Women: A Cross-Sectional Survey.",
University of Toronto (Canada)

Publication

<1%

6

usb.ulab.edu.bd

Internet Source

<1%

7

file-thesis.pide.org.pk

Internet Source

<1%

8

www.coursehero.com

Internet Source

<1%

9

www.termpaperwarehouse.com

Internet Source

<1%

10

Submitted to University College London

Student Paper

<1%

11

drum.lib.umd.edu

Internet Source

<1%

12	portalcris.vdu.it Internet Source	<1 %
13	dl.lib.uom.lk Internet Source	<1 %
14	dspace.aiub.edu Internet Source	<1 %
15	ir-library.ku.ac.ke Internet Source	<1 %
16	Stuijts, Marcel. "Structural Local Authority Collaboration in the Netherlands.", University of South Wales (United Kingdom), 2020 Publication	<1 %

Exclude quotes ☒ On

Exclude bibliography ☒ On

Exclude matches ☒ < 6 words