

Majors: MKT/HRM/FIN/SCM (Choose only one)
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**“Assessing & Enhancing Service Quality at Al Baraka Bank
(Pakistan) Limited”**



By:

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MBA 1.5 Marketing

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Bahria University Islamabad
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Certificate

This is to certify that this project report, entitled “ASSESSING & ENHANSING SERVICE QUALITY AT AL BARAKA BANK (PAKISTAN) LIMITED” by Muhammad Umer Pasha 01-321242-023, Muqadas Riaz Qureshi, 01-321242-038, submitted in partial fulfilment of the requirements for the degree of **Masters of Business Administration** from Bahria University, Islamabad, Pakistan, during the academic year of 2025, is a Bonafide record of work carried out under my permission and guidance.



Acknowledgment

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Abstract

Evaluating and enhancing service quality standards at Al Baraka Bank Pakistan Limited. Service Quality directly impacts Customer Satisfaction and Loyalty at any Bank. By accessing & evaluating service standards, the bank would better understand the existing level of service and where does it stand with respect to its competitors. This would further answer the very question if the bank is going beyond and above or below the industry standards. The main reason for measuring service quality at Al Baraka Bank (Pakistan) Limited is to realize and improve customer service standard which would eventually result in improved customer experience. It would further help the management to appreciate good performing segments and what makes them better than the others.



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Chapter 1

INTRODUCTION

1.1.INTRODUCTION:

Evaluating and Enhancing Service Quality Standards at Bank Al Baraka Pakistan Limited

The main reason for measuring service quality at Al Baraka Bank (Pakistan) Limited is/was to realize and improve customer service standard which would eventually result in improved customer experience.

Project Goal has been defined while considering the specific problem that we were attempting to resolve and the desired outcome that all the stakeholders expected. Constraints in terms of time, budgets and people were also kept in mind at the same time.

Having a clear goal is important when assessing how good our services are. It helps the management to know what to focus on and make sure the results are useful and match with the Bank's needs. Below are some goals from general to more detailed aspects that can be upgraded based on what we want to work on.



General Project Goals:

These goals work well if we take a comprehensive view of Service Quality at **Al BarakaBank Pakistan:**

General goal was basically to first understand the current level of Service Quality across all customer touchpoints (Customer touch points are the places where the actual services are delivered to and/or experienced by the customer. These points can be tangible such as ATM vestibule, Branches, Cash depositing Machines, or these touch points can be intangibles such as accessing banking services through mobile phone, website, Helpline). A clear understanding of the issue demanded us to find strengths and weaknesses within Bank Al Baraka's service delivery and service delivery channels from the customer's perspective (focused on actionable perceptions). This enabled us to establish a baseline for Customer Satisfaction to help track progress and improvement over time.

More Specific and Action-Oriented Goals:

For targeted improvements or specific areas of service, the following was considered:

This included measurement of customer perceptions of Service Quality using a structured framework like various service quality models to find dimensions needing gains and gauge how customers see service quality at Bank Al Baraka Bank Pakistan. Secondly, to evaluate the impact of a specific initiatives, such as use of technology (for example Digital Banking rollout) or staff training on Customer Satisfaction to evaluate the question of whether a particular intervention works in an effective way.

Performance benchmark methodology was used by comparing Al Baraka's Service Quality with key competitors and identifies best practices to adopt. This answered many questions including to explore what drives loyalty or attrition (Change in business) and recommend ways to enhance customer retention through improved service. This further helped us to develop a sustainable model for continuous monitoring and enhancement of Service Quality at Bank Al Baraka Bank Pakistan.

(The service quality model is a simple way to measure how well services meet customer expectations. It works by comparing what customers hope to receive with what they actually experience. This model looks at areas such as appearance, reliability, responsiveness, trust, and personal care. If there's a gap between expectations and experience, it highlights where improvements are needed. These tools help the bank identify problem areas, improve service, and ensure customers feel valued and well served at Al Baraka Bank Pakistan)



Problem-Solving Focused Goals:

To address specific challenges, we investigated root causes of recurring customer complaints and proposed effective, lasting solutions. The most visible challenge was to reduce customer wait times and improve efficiency in service delivery through better processes, use of technology and staff training.

By taking the time to define a thoughtful, purpose-driven goal, we are building the foundation for a Service Quality assessment that leads to real improvements, for the customers, the teams, and Al Baraka Bank Pakistan as a whole.



1.2.SCOPE OF THE PROJECT:

The main reason for measuring service quality at Al Baraka Bank (Pakistan) Limited is to identify service related mistakes or gaps which can be rectified through action plan and which will eventually help to enhance the customer experience, which is ultimately linked with high Customer satisfaction. Below is a division of the major project purposes, usually tending towards accomplishing these general objectives:

1. To Gauge the Gap Between Customer Expectations and Perceptions:

Purpose: we are evaluating gap to identify low service scoring segments which can be focused and improved that will eventually reduce gap between customer expectations and perception or to meet customer expectations.

Five most important dimensions:

Tangibles: Physical environment, equipment, employees' dress code.

Reliability: Capability to deliver the promised service reliably and accurately.

Responsiveness: Readiness to assist customers and deliver timely service.

Assurance: Employee knowledge, courtesy and their capability to generate trust and confidence.

Empathy: Individualized, caring attention the bank gives to customers.

Benefit: Identifying areas where service needs to be improved the most.

2. To Identify Key Drivers of Customer Satisfaction and Dissatisfaction:

Purpose: To understand which banking service aspects, have the greatest influence on the feelings customers have towards the bank.

Benefit: Enabling banks to focus their efforts and resources on things that really count to customers.

3. To Improve Customer Loyalty and Retention:

Purpose: To learn how service quality affects customers' intent to maintain a relationship with a given institution and spread the word to friends and family.

Benefit: Lowering customer churn, growing customer lifetime value, and encouraging positive word-of-mouth.



4. To Enhance Operational Efficiency and Internal Processes:

Purpose: To locate bottlenecks, inefficiencies, or discrepancies in service delivery that have a negative effect on the customer experience.

Benefit: Simplifying operations, minimizing errors, and developing a more seamless and efficient service process.

5. To Obtain a Competitive Edge:

Purpose: In a very competitive banking industry, to make the bank stand out by providing better service than competitors.

Benefit: Acquiring new customers, retaining existing ones, and creating a robust sustainable brand image.

6. To Guide Strategic Decision-Making:

Purpose: To allow data insights to influence strategic planning on product development, service provision, employee training, and investments in technology.

Benefit: To ensure bank strategies are synced with customers' demands and market requirements.

7. To Evaluate the Effectiveness of Service Improvement Efforts:

Purpose: To measure if changes implemented (e.g., new training courses, upgrades to technology, updated policies) effectively enhanced service quality.

Benefit: Enabling ongoing improvement and refinement of service delivery.

Effectively, measuring banking service quality is a continuous process that ensures banks are customer-focused, competitive, and profitable in the face of change in the financial environment.



1.3.PROJECT OBJECTIVES:

Target Audience:

- Al-Baraka bank's Customers
 - Retail customers
 - SME customers
 - Corporate/Large customers
 - Prospective customers
- Bank's Employees
- Bank's senior management
- Shareholders
- The Board of Directors

1.4.ANTICIPATED BENEFITS:

1. Cut Down Branch Wait Times
2. Improve Turn Around time on various day to day activities
3. Improve digital banking experience
4. Enhance digital to counter ratio
5. Speed up complaint resolution
6. Overall improving service quality standards across the bank

1.5.KEY SUCCESS FACTORS:

Customers are served quickly, with a warm and helpful attitude, they trust us more, stay with us longer, and even spread the positive words of mouth about their great experience.

- Branches look good, Bank's mobile Application or internet banking platform don't crash. Transactions go through right the first time. No run-arounds, no delays.
- Our employees know how to help. They feel supported, not stressed. They must feel proud of the service they give.
- We are using real feedback and data to make smart changes, not trial and error.
- We keep improving, smoother processes, fewer complaints, and more satisfied customers.

Objectives for Assessing Service Quality at Al Baraka Bank Pakistan:

To enhance customer satisfaction and loyalty at Al Baraka Bank Pakistan. In short, if customers are satisfied with services and also loyal to the brand, staff feels satisfied with policies, procedures and strategy of bank with smooth function of bank. It means we have done the job well.



1.6.QUALITY DEFINITIONS:

To understand how well the bank is serving its customers, we will use proven models, mainly the service quality models discussed above, which focuses on five key areas customers care about most:

1. Tangibles

How the bank looks and feels, clean branches, modern equipment, professional staff, tidiness, appropriate appearance of staff and transparency of communication, high speed websites, and mobile apps.

2. Reliability

How well we keep our promises, accuracy in transactions and other financial activities. Consistency in providing promised services, up-to-date records, and solving problems the first time.

3. Responsiveness

How quickly and willingly we help, short wait times, fast service, and clear and timely communication when customers need support.

4. Assurance

How satisfied, safe and confident customers feel while conducting financial transactions, knowledgeable staff, polite service, trustworthiness and physical security at branches and online/mobile banking security.

5. Empathy

How personally we treat each customer, personalized service to customers, understanding their needs, easy access to services and convenience, various channels for service delivery, customer-centric orientation being flexible, relative level of the bank's service quality in comparison with industry best practice and competitors, simplicity and promptness of digital banking interfaces and truly caring about their experience.

By assessing these factors, the project can develop a thorough understanding of service quality from the customer's point of view and areas of improvement at Al Baraka Bank Pakistan.



Chapter 2

PROBLEM DEFINITION AND REQUIREMENT ANALYSIS

2.1. PROBLEM DEFINITION AND SCOPE

- Problem Statement:
The bank's service quality needed to be enhanced as complaints were increasing ,customers were not dealt well at front office and transactions were not getting executed on time ,staff needed training for product and services ,Empathy was missing , processes were complicated and counter had a lot of customer traffic which was not well managed .Customers voice was not heard with no solutions .Service scores were affected by inefficiencies in service delivery processes, digital banking issues , resulting in declining customer satisfaction levels .
- Project Objectives & Scope
 - Evaluation of existing customer service segments for improvement.
 - Identification of problem areas to make action plan to address service gaps with **process simplification and reengineering, reducing** Turnaround time: time it takes for service delivery to the customer), **taking specific actions against the service offenders.**
 - **Reviewing Customer Journey at all customer touch points for quick transaction execution and completion.**
 - Defining Service Key Performance Indicators so as each staff member knows what is required from him in his area and what are parameters to maintain smooth& efficient service, desired scores to be measured with automated mediums and through third party vendor for unbiased and real picture.
 - Fostering an overall customer-centric culture and true implementation in all processes where customer transaction or task is involved.
 - Enhance overall customer experience with sustainable customer satisfaction.
- Deliverables
 - New Service strategy with updated Manual.
 - Covering entire Branch network of 185 branches and review of all customer journey of customer touchpoints which includes branch, ATM,Mobile application, Website and phone banking to get pulse
 - Improve service to have high class Mystery shopping scores (Mystery shopping is conducted through service evaluators disguised as customers visiting the branch).
 - Identification of low scoring areas for improvement.



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- Assigning roles to specialist with practical demonstration clear vision and inspirational scores.
- Launching of Multiple Service Projects with clear objective.
- Launch of Customer Satisfaction survey (Internal /External)
- Development of state of art Training Program for the staff involved in customer transaction and process.
- Running Train, the Trainer program to cover entire network.
- Complaint resolution with reduction in complaints through effective complaint resolution with learning to share for service improvement, process review, accountability and training need analysis.
- Reduced Turnaround time for internal complaints and regulator complaints.

A visible improvement in service quality reflecting:

- Reduction in customer waiting time at all customer touch points such as branch counter, phone banking and through other Alternate delivery channels are the service delivery channels other than the branches. These include ATMs, internet banking, phone banking etc.)
- Improvement in turnaround time s on various day to day activities such as account opening, cheque withdrawal, cash deposit, pay order, remittance (whether usual or digital)
- Improvement in digital banking experience with exciting, simplified and customer centric mobile application.
- Clear target to reduce branch customer traffic by diverting them into using digital banking channels to save cost, time and resources.
- Reduction in overall complaints along with prompt sustainable customer satisfaction through complaint resolution.

Cost & benefit working

The outcome/benefits of Customer Service Quality would be accessed through:

- Converting branch customers into digital banking customers to save bank's and customer's cost and time.
- Ensuring long term customer satisfaction for increased revenue.
- Satisfied customers are brand ambassadors and source of free advertisement for the brand.
- Launching Turnaround time project with clear vision to reduce time and energy of customer and staff by assigning roles and responsibilities for efficient customer transaction processes.
- Promoting and making Al Baraka Bank Pakistan a Customer-centric organization.



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Customer service improvement costs for example installing Quemetic Machines, digital ATMS, CDMS, recyclers bring improved customer experience for existing customer which becomes your loyal customer and also plays role of a brand ambassador to increase new customers to the bank.

Course correction during the project

- Course correction during the project would be an ongoing process and continuous monitoring would be ensured so that timely corrective action(s) can be taken. These corrective actions may include:
 - Revision of Service Key performance indicators.
 - Change of questionnaire for Mystery shopping and Customer satisfaction surveys.
 - Aping numbers in all task to show upward or decline trend of service achieved through project.
 - Change of contents and small tweaks in Training courses.
 - Relocation/reassignment of staff
 - Change of cost as per planned strategy as per given budget.

Project evaluation & feedback

Feedback Mechanism:

- Implementation of an unbiased internal and external customer feedback mechanism to provide customer suggestion, feedback and complaints for service improvement.
- Launch of Customer suggestion feedback complaints through QR Code and website.
- Customer complaints through bank's mobile app.
- Analysis of before and after service turnaround time



2.2. STRUCTURE REQUIREMENTS

The team structure and roles are designed to ensure expertise in all areas of the project.

Project Team:

Skill Mix	Nominee
Service Quality Specialist	Muhammad Umer Pasha
Project Coordinator	Muqadas Riaz Qureshi

Service Quality Specialist: *Muhammad Umar Pasha*

Responsible for defining the project objective, research, identifying the key factors that contributes to service quality standards of the bank.

Project Coordinator: *Muqadas Riaz Qureshi*

Responsible for Oversees the overall project design, planning, and execution.

2.3. INFORMATION REQUIREMENTS

The system of communication to be used and reporting mechanisms

1. Internal Communication Channels:

- a. Bank's internal service quality tools to:
 - i. Assign Objectives, milestones, roles & responsibilities
 - ii. Track performance over the project timeline
 - iii. Ensure all internal stakeholders are aligned on deliverables
- b. Internet, email & WhatsApp (for quick trace & track)
- c. Internal Memos defining objectives, reflect real-time performance, updates on project & project performance, corrective measures
- d. Regular Meetings whenever deems necessary (could be done through Videocon systems, Zoom meetings etc.)
- e. Daily Stand-ups
- f. Progress reports
- g. Steering committee meetings to make tactical and strategic decisions and resource escalations
- h. Training & development on TNA basis



2. External Communication
 - a. Customer surveys
 - b. Face to face meetings with the customers
 - c. Customer feedback mechanism
 - d. Customer notification channels & tools

Reporting Mechanism:

1. Tracking of Metrics

Performance delivery time vis-à-vis standard

- a. Turn Around time.
- b. Customer feedback & survey scores
- c. Complaint tracking vis-à-vis standard resolution time
- d. Tracking of counter Vs. digital transaction ratios
- e. Project reporting dashboards
- f. Executive reporting System
- g. Performance Summaries
 - i. Key performance indicators Vstargets
 - ii. Customer sentiment analysis
- h. Recommendations & course correction wherever required

Use of Technology and data analysis tools for quick decision making on urgent tasks



Chapter 3

DESIGN AND IMPLEMENTATION

Assessing & Enhancing Service Quality at Al Baraka Bank (Pakistan) Limited

3.1. INITIATION OF THE PROJECT

The project would be initiated with developing a comprehensive service strategy with identification of service issues and ascertaining responsible units with close review of Turn Around time with quick execution of action plan to improve Service through CSS, Mystery shopping, branch visits, customer insights.

Important elements of the framework would be the **mapping of customer journey**, redesigning of action plan with clear objective vs current situation and segment wise service improvement like greeting, product knowledge, conduct, behaviour, posture, gesture, grievance handling mechanism with effective complaint resolution and with dream customer experience at all customer touch points like ATM, Phone banking, branches, mobile application and website.

Training & Development state of Art Service programs would form an integral part of the service Strategy.

Different service specialized course contents will be used like RON KAUFMAN, EHL Switzerland, NAPA This would help to improve service gaps which are identified through complaints, suggestion and feedback, branch visits and completion scan.

3.2. DESIGN & DEVELOPMENT

- In line with new service strategy Service Quality Manual will be updated by keeping in view of previous strategy failures, audit objections, regulator identified issues, gaps aligned with market need and ongoing practices Upon approval by the CEO, this manual will be placed at the centralized sharing folder accessible to all staff members. Each staff member across the Branch network as well as other staff involved in customer touch points would be advised to go through the contents of the same for fair execution and implementation.
- Realignment of mystery shopping checklist & Questionnaire with weightages criteria for a comprehensive evaluation tool to be used for service improvement.
- Product knowledge will be checked through internal calls by Service Quality staff as well as from the third-party vendor.
- Specialists would be assigned specialized roles to ensure their productivity and performance at their maximum skill set.



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- Launching of Multiple Service Quality Projects like Clutter Management project, Clean & clear drive, ATM Monitoring project, impact project with clear objective.
- Launch of Customer Satisfaction survey with effective implementation and using customer insights for designing customer journey, and clearing service lapses, assuring customer satisfaction with customer loyalty (Internal /External)
- Development of state of art Training Program with clear vision to target service offenders as well as new staff or staff with low scoring service attributes for improvement.
- Implementation & Continuous assessment of the project
- Working closely with all stakeholders and applying leanings extracted through complaints, customer survey, Mystery shopping, Mystery calling and feedback from all the stakeholders.
- Analysis of results with the intended outcome
- Corrective measures & realignment wherever required
- **Project closure:** Working closely with all stakeholders and applying leanings extracted through complaints, customer survey, Mystery shopping, Service projects results, Mystery calling and feedback from all the stakeholders.
- **BUDGET: Estimated Total: PKR** Video Mystery Shopping 1000000+ Customer satisfaction survey 1000000+ Service Training 1200000+
(Cost-effective by using internal expertise, trainers, digital materials, and free tools)

3.3.EVALUATION:

The impact of overall project on service quality standards at Al Baraka Bank Pakistan



Chapter 4

METHODOLOGY AND TESTING TOOLS

Below are testing tools we have used in this project to assess service quality at Al Baraka Bank Pakistan.

4.1. VIDEO MYSTERY SHOPPING (VMS)

Video Mystery shopping is a tool used which we used by sending a person at branches of bank with a questionnaire and he does scoring by evaluating staff by posing him as a customer by asking product related questions and also observes his greetings, manners, and behaviour with hidden camera in his pocket and this video along with scoring sheet is submitted after all checks and then we worked on staff attitude, greeting, ambiance and training of staff for product knowledge .

4.2. TELEPHONIC MYSTERY SHOPPING

Telephonic Mystery shopping is used by calling staff at branches and evaluated their call pickup time, greeting, courtesy, product knowledge and problem resolution. telephonic Mystery shopping scoring sheet is submitted after all checks and then we worked on staff attitude, greeting, ambiance and training of staff for product knowledge.

4.3. TOKEN MACHINE

Token Machines are introduced to monitor turnaround time for all type of transactions at cash counter like Cash deposit, Cash withdraw, payorder, it helped us to manage customer traffic with organized way as well as identified slow workers, so they were trained to speed up their transaction execution for saving customer time. These machines calculate service delivery in terms of number of customers handled by an agent, average turnaround time, average waiting time etc.



4.4. CUSTOMER SATISFACTION SURVEY

Customer satisfaction survey was carried out internally and externally. internally we did it with our own staff and to get unbiased view we did it with third party evaluator.

We called customers with different net worth to take their feedback for service and identify service gaps to list down all service deficiencies like people, process and technology .Those feedbacks were shared with relevant stakeholders like IT,HR, Administration ,operations, Branch banking ,Digital Banking ,Risk ,security .Those assessments were tracked by follow up emails and calls till closure of issues in issue tracker .

4.5. BRANCH VISITS

Service Quality staff paid branch visits to note service issues like greetings, ambience issues,major or minor renovation issues ,IT issues, security issues ,headcount issues and these issues were recorded in newly made MIS which is called Issue Tracker ,this issue tracker has consolidated results of all branches ,areas ,region ,It also gives us segment wise issues so we can see how many issues are open for IT, security, HR, Administration and then issues started getting tracked and came at very lowest side .



Chapter 5

Assessment Results

Assessment come as a result of Video & telephonic Mystery shopping programs, Customer satisfaction surveys, Token Machine cash counter results, branch visits etc.

Before these insights branches were not in an ideal situation in terms of service quality that there was no organized mechanism for identification of issues, tracking and closure. Service quality teams used to visit branches but were not identifying real service issues and the reports were published to limited recipients without aim to improve service, since these issues were unaddressed so there used to be improper market aligned service strategy to target segment wise customers along with timelines and assigning roles and responsibilities. Through our initiative, entire branch network as well as other customer touch points have been accessed and issues were identified and tagged to responsible units. By keeping real picture of service culture, new strategy was prepared which was approved by CEO and then we came with action plan and set our service targets for improvement.

Before this project Mystery shopping score for country was 76% and with new alignments it went up to 91% and after implementation of new strategy, projects, feedback system, action plan we have been able to get one of the highest industry scores for Mystery shopping which stands at 96%.



Customer satisfaction surveys were previously used as a form filling exercise with no clear strategy. However, after new strategy and action plan was rolled out we were able to access the actual pulse. With correct implementation of CSS methodology our score went up to 91% during 2025.

Effective Customer complaint closure is ensured with regular post complaint closure satisfaction calls to review correct complaint closure. Bank is now at 0% at regulatory Turnaround time breach (The banking regulator, SBP, has set standards and timelines to address customer complaints).



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Before this project Phone Banking service level were low and with the same team by just applying proper evaluation and trainings Al Baraka Bank Pakistan is at 98% Year to Date scores.

Chapter 6

CONCLUSION

This project has helped drastically to improve Service with New smart Service Strategy which was made after gathering all banks issue through branch visits, Video /telephonic Mystery shopping ,Customer feedback, post Complaint closure calls,Token counter data of transactions ,QR code suggestions and then gap analysis was performed and low performing segments were identified with action plan with timelines and then we worked with all departments for issue closure,process review, process simplification, improved mobile application development,revamp of policies, revamp of website, new Marketing strategy and creating customer awareness.

In Pakistan banks are doing service Quality by just visiting branches and not identifying real issues as they are influenced with business and saving cost in some cases, lack of Management focus and empowerment issues.

So real issues are not identified rather staff publishes branch visit reports and then no one tracks it and business units put pressure and service Quality staff closes issues without actually addressing them and actual issues often stands unaddressed.Thisnot only damage customer services standard but also customer experience and customers are getting tired of poor complaint resolution,lame excuses by branch staff,misspelling of product and behaviour issues. We can simply understand if issues are not properly identified,then issues remain at branch levels,if complaints are not addressed and closed with customer satisfaction and insights are not being used as leaning tool then these complaints keep on staying unresolved and staff at fault keep on repeating these issues. Similarly, when Root cause analysis of complaints are not made then process gaps cannot be identified, stay where they are and customers keep on facing long,lame old styles processes with wasting more time and energy and this way we lose customer, new customer becomes hesitant and even hard to retain existing.

Banks in Pakistan can get benefit from this project as it is full of innovation and different type of action plans as project specialist has the relevant experience of working in a branch as a Branch Manager and now as a Head of Service Quality so this combination has been very beneficial to extract insights for service improvement at banks.



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Annexures

FINAL PROJECT APPROVAL SHEET

Open Defense Examination

Open Defence ___/___/_____

Topic of Research:

Assessing & Enhancing Service Quality at Al Baraka Bank (Pakistan) Limited)

- Muhammad Umer Pasha, 01-321242-023
- Muqadas Riaz Qureshi, 01-321242-038

Class: (MBA)

Approved by:

(Write name of your Supervisor here)

Supervisor

Qurat Ul Ain Waqar
Research Coordinator

Dr. Aftab Haider
Head of Department



1st Half Semester Progress Report

Enrolment No.	Muhammad Umer Pasha, 01-321242-023 Muqadas Riaz Qureshi, 01-321242-038
Project Title	Assessing & Enhancing Service Quality at Al Baraka Bank (Pakistan) Limited

Supervisor Student Meeting Record

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
1				
2				
3				
4				

Progress Satisfactory

Progress Unsatisfactory

Remarks: _____

Signature of Supervisor: _____ Date: _____

Note: **Students attach 1st & 2nd half progress report at the end of spiral copy.**



2nd Half Semester Progress Report & Project Approval Statement

Enrolment No.	Muhammad Umer Pasha, 01-321242-023 Muqadas Riaz Qureshi, 01-321242-038
Project Title	Assessing & Enhancing Service Quality at Al Baraka Bank (Pakistan) Limited

Supervisor Student Meeting Record

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
5				
6				
7				

APPROVAL FOR EXAMINATION

I hereby certify that the above candidates' project has been completed to my satisfaction and, to my belief, its standard appropriate for submission for examination. I have also conducted plagiarism test of this project using HEC prescribed software and found similarity index at _____ that is within the permissible limit set by the HEC for thesis/ project MBA. I have also found the project in a format recognized by the department of Business Studies.

Signature of Supervisor: _____ Date: _____

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Student Name	Muhammad Umer Pasha Muqadas Riaz Qureshi
Thesis/Project Topic	Assessing & Enhancing Service Quality at Al Baraka Bank (Pakistan) Limited

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MBA

BBA

1. Student Name: **Muhammad Umer Pasha**

Enroll #: **01-321242-023**

Course Code: _____ Cr. Hrs _____ Email: _____

Cell No. _____ CMS Registration: **Yes/No.** _____

(In case of Project, details of other Members)

• 2. Student Name: **Muqadas Riaz Qureshi** Enroll #: **01-321242-038**

Course Code: _____ Cr. Hrs _____ Email: _____

Cell No. _____ CMS Registration: **Yes/No.** _____

3. Student Name: _____ Enroll #: _____

Course Code: _____ Cr. Hrs _____ Email: _____

Cell No. _____ CMS Registration: **Yes/No.** _____

Research Type:

Thesis Project

Research Area:

Supply Chain Management Marketing

HRM Finance

MIS

Name of Supervisor: _____

1. Student Signature: _____ Date: _____

2. Student Signature: _____ 3. Student Signature: _____

Supervisor Signature

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