

The logo for Dhaka Bank Limited features the word "DHAKA" in a bold, dark blue font, followed by "BANK" in a lighter blue, outlined font. Below this, the word "LIMITED" is written in a smaller, spaced-out, dark blue font.

DHAKABANK
L I M I T E D

EXCELLENCE IN BANKING

**“Service Quality and
Customer Contentment
of Dhaka Bank LTD
Internet Banking”**



**Internship Report on
“Service Quality and Customer Contentment of Dhaka Bank LTD Internet Banking”**

Submitted to:

Mr. K. M. Nafiul Haque

Lecturer

BRAC Business School

BRAC University

Submitted by:

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ID-13204087

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Date of Submission 02/08/2018

Letter of Transmittal

2nd August 2018

To

Mr. K. M. Nafiul Haque

Lecturer

BRAC Business School

BRAC University

Subject: Submission of Internship Report

Dear Sir,

It is my pleasure to submit my internship report on “Service Quality and Customer Contentment Internet Banking of Dhaka Bank LTD” as a part of BBA. The internship program was an excellent experience as it provided me with wide exposure to the professional knowledge and environment. I have written the whole report on the basis of some of the Internet Banking Practices of Dhaka bank LTD and here my main focus is to understand the Internet Banking services of Dhaka Bank LTD. I have tried to gather the relevant information for constructing the report as outlined. I would like to express my gratitude for reading my report.

I could be continually available for answering any queries regarding this report. Any sort of query or any complaint will be useful for me, as it will deliver me the opportunity to research greater and enrich my understanding. I hope you will consider the errors that may take place within the report in the spite of my pleasant attempt.

Sincerely,

Fariya Sadek Nadia

ID-13204087

BRAC Business School

BRAC University

LETTER OF ENDORSEMENT

This is to clarify that the Internship Affiliation Report entitled “*Service Quality and Customer Contentment Internet Banking of Dhaka Bank LTD*”, has been submitted by **Fariya Sadek Nadia, ID: 13204087** to BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration, under my observation and guidance.

Signature:

Mr. K. M. Nafiul Haque

Lecturer

BRAC Business School

BRAC University

Acknowledgement

The successful accomplishment of this project work is the consequence of the contribution of number of people. Here I would like to thank those who have given the time and effort to share their thoughts and suggestions to prepare the report and help me to understand the Internet Banking Practices of Dhaka bank LTD. At the very beginning I would like to express my deepest gratitude to Almighty for giving me the strength and the equanimity to finish the report within the scheduled time.

I would like to express my appreciation to my internal supervisor, Mr. K. M. Nafiul Haque, Lecturer, BRAC Business School, BRAC University for providing me all the guidance and support that I needed mostly.

This was really a good way of learning and I really appreciate her efforts towards giving me proper line directions.

I would like to thank my supervisor Mirza Faysal, Assistant Vice President, Dhaka Bank LTD, IT Division for all his support and co-operation. I also like to thank MD. Khalekuzzaman, First Vice President, Dhaka Bank LTD, IT Division for his valuable time and providing me with information that was very much needed in order to successful completion of this report.

Executive Summary

Dhaka Bank Ltd is the first and one the leading private banks of Bangladesh and today to serve the technologically advancing customers Dhaka Bank Ltd Provide Digital Banking services and which includes Dhaka Bank Ltd Internet Banking Service, which is day by day reaching a top-notch level and Dhaka Bank Ltd IT (Information Technology) personals work extremely hard to keep this pace of development stable.

Now the banks signify the core of the country's able financial device. Now-a-days the most reliable financial businesses to the people all over the world are banks and they comforted their client through providing Different banking services. Ensuring the highest level of customer contentment is a goal for every financial institution. As a result the consumer expectations about the service quality of Dhaka Bank always stay better.

This internship report is prepared on the basis of the three months period internship program that I have done in Dhaka Bank LTD, IT Division from April 01, 2018 to June 30, 2018 as a requirement of my BBA program on BRAC Business School, BRAC University.

The objective of the report is to identify the level of service quality and customer contentment of Dhaka Bank Ltd. Internet Banking service. In this report it is also showed that how customer satisfaction and service quality is related and how service quality and customer satisfaction is important for a financial organization.

Primary data and secondary data were used to prepare this report. Primary data have come from my day to day observation and interviewing personnel and on the contrary, secondary data was collected by Organization employee hand book, website, and relevant books. Here I tried to minimize bias and have tried to prepare an unbiased report.

Finally, the report allows focusing on theories and concepts used in Dhaka Bank Internet Banking to relate with academic p

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PART – I
(Profile of the Organization)

1.1 - Organizational Overview

DBL is the first private bank in Bangladesh. The bank has been operating inasmuch as 1995 with a licensed capital of Tk.1.75 billion. The noble intention in the back of beginning this financial institution used to deliver about qualitative modifications in the sphere of Banking and Financial Management. Today the Dhaka Bank serves its clients at home and overseas with 100 branch over the nation and about three hundred oversea correspondences overlaying the whole essential cities and enterprise core of the world. The services embody vast assorted areas of trade, commerce and enterprise which tailored to the precise want of clients and are uncommon through an incredible degree of instant and private attention. Over the years the bank has multiplied the spectrums of its services. The huge and ever developing home community affords and includes a variety of products and services to the doorsteps of millions.

The DBL used to be integrated as a public limited two business enterprise with limited liability on the 5th July, 1995 and its formal inauguration used to be on July 27, 1995 under company act, 1994 in Bangladesh with the major goal to elevate on all of banking business. Functioning as a traditional Bank in the nation considering 1995, it has been capable to consolidate its function in the banking sector. The financial institution has been capable to set up a strong presence within the economic system and growing shareholders value. The financial institution is listed with Dhaka Stock Exchange and Chittagong Stock Exchange.

From the very starting of its landmark journey, Dhaka Bank has certainly cherished and introduced into center of attention the heritage and records of Dhaka and Bangladesh from Mughal outpost to present day capital. Most of its presentation, publications, company initiatives, transport channels, calendars and economic manifestations endure Bank's dedication to this attachment. The Bank is broadly recognized these days for its excellent service, simplicity, proximity and ultra-modern way of delivery. The Bank has stood out for its economic power and operational craftsmanship marking its function as the manageable market participant in all core areas of banking in the country. It acquired listed in DSE and CSE in 2000. Alongside a lasting bond with the corporate world, DBL has acquired maintain of a national reach through a huge community of Branches, ATMs, SME

channels, agricultural outreach and cell banking. DBL has made its vivid presence at 89 areas inclusive of 2 Islamic Banking Branches, 1 Offshore Banking Unit, 3 SME Service Centers, 1 Business Kiosk and 46 ATMs throughout the country. Catering to the desires of Capital Markets, the Bank has installed a subsidiary organization named ‘DBL Securities Ltd.’ having 6 national Branches. The Bank expects to upward jostle from the center of Bangladesh as an improved pressure in the market they serve. They are dedicated to our desires to create most fulfilling shareholder cost in their quest for excellence as they develop and mature into a banking veteran.

Mission, Vision, Values and Goals of DBL as Their Own Tongue

1.2 - Mission Statement

“To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in Banking.”

1.3 - Vision Statement

“At Dhaka Bank, we draw our inspiration from the distant stars. Our vision is to assure a standard that makes every banking transaction a pleasurable experience. Our endeavor is to offer you supreme service through accuracy, reliability, timely delivery, cutting edge technology and tailored solution for business needs, global reach in trade and commerce and high yield on your investments.”

1.4 - Goal of DBL

“Our people, products and processes are aligned to meet the demand of our discerning customers. Our goal is to achieve a distinction like the luminaries in the sky. Our prime objective is to deliver a quality that demonstrates a true reflection of our vision – Excellence in Banking”

1.5 - Corporate Values

- Customer Focus
- Integrity
- Quality
- Teamwork
- Respect for the Individual
- Responsible Citizenship

1.6 - Corporate Strategies of DBL

- Become the primary financial institution to more of their clients.
- Establishing durable relationships and assisting their clients to deliver their strategic objectives.
- Sustain the secure permanence sheet to assist their present clients.
- Continued attention on improving customer servicing functionality at the operational level.

1.7 - Business categories of Dhaka Bank Ltd:-

1. **Consumer banking:** - They are one of the leading banks in Consumer Banking area among local and multinational economic institutions. They have a center of attention on client phase through appropriate channeling to make sure quality asset, product innovation and brand building.
2. **Corporate Banking:** - They are dedicated to assisting their consumers to acquire their ambitions. Over the years they have developed the special point of view and extensive competencies to deepen customer relationships and to assist them to come out on top.
3. **SME Banking:** - As an industrial bank, Dhaka Bank has made excellent efforts to make contributions to the development of SME area through its nationwide network In 2003 DBL had officially involved itself into financing SMEs in Bangladesh.

1.8 - Corporate Culture and People of Dhaka Bank Ltd.

The people and culture are essential links to their effort to enhance the customer service. They are striving to create an image for Dhaka Bank, constructed on a culture of self-assurance and customer excellence whilst creating the functionality of their people, presenting competitive and honest compensation and residing through frequent values. Dhaka Bank focused on providing the people and culture through making sure that acquire the following:

- Empower and have faith in our employees to act responsively and do the appropriate thing.
- Stimulate a frequent set of values which support the bank's value.
- Reassure sustainability and revolution which must replicate in their identity, image, and culture and through being socially significant.
- Form a team which feels mutually liable for overall performance and is logical and unified in representing Dhaka Bank to the excellent impact.

1.9 - Products and Services of Dhaka Bank Ltd: -

- Personal loan
- Home loan
- Car loan
- General loan
- Vacation loan
- Student ledger
- Shopno Jatra
- Gift check
- Internet Banking
- SME Banking
- Student banking
- Locker service
- ATM card
- Visa Debit card
- Credit Card
- Utility bill payment
- Tuition fee payment
- Tuition fee collection
- Savings Account
- Current Account
- Bundle Savings Account

- Joma Savings Account
- Short Notice Deposit
- Fixed Deposit Receipt (FDR)
- Deposit Pension Scheme (DPS)
- Special Deposit Scheme
- Deposit Double Scheme
- Kotipoti Deposit Plan
- Lakhopoti Deposit Scheme
- Honourable Seniors

PART – II

Introduction to the Study

2.1 - Rationale of the study

The Internet has furnished a new and less expensive channel for banks to attain out to their customers. It approves customers to get admission to banks' facilities round the clock and 7 days a week. However, all these abilities come with a price. The enormously unregulated Internet presents a much less than safe surroundings for the banks to interface. The variety in computer, communication and software technologies used with the aid of the banks vastly provokes the challenges going through the online bankers. If you are like most people, you have heard a lot about online banking however possibly have not tried it yourself. You nonetheless pay your bills through mail and deposit cheques at your bank branch, a lot the way your mother and father did. You may shop on-line for a loan, life insurance plan or a home mortgage, however when it comes time to commit, you sense greater satisfaction working with your banker or an agent you know and trust. Online banking is not out to alternate your cash habits. Instead, it makes use of today's computer science to provide you the choice of bypassing the time-consuming, paper-based factors of typical banking in order to manipulate your finances greater shortly and efficiently. The creation of the Internet and the recognition of private computer systems introduced each and chance and an undertaking for the banking industry. For years, economic institutions have used effective computer networks to automate thousands and thousands of every day transactions; today, often the only paper document is the customer's receipt at the factor of sale. Now that its clients are linked to the Internet through private computers, banks envision comparable monetary benefits through adapting these identical inner digital strategies to domestic use. Banks point of view on line banking is as an effective "value added" device to gain the attention of and keep new clients whilst assisting to get rid of expensive paper dealing with and teller interactions in and an increasing number of competitive banking environment. Online banking or Internet banking approves customers to conduct economic transactions on a safe internet site operated through their retail or virtual bank, credit union or building society.

Now a day's service quality is associated to client satisfaction. Customer satisfaction is vital for reaching success of carrier of companies like bank. The excellent of carrier has end up a thing of customer satisfaction. Base on that lookup I will find out the impact of Internet Banking service quality level based totally on client satisfaction in Dhaka Banks Ltd. So that I used Survey Questionnaire method to conduct the research and to know the satisfaction level of the customers of Dhaka Bank iBanking services.

2.2 - Background

Bangladesh, clients in the Internet Banking area have a strong bargaining function due to the full-size increase of Internet Banking service, as apparently all the existing banks have extended their service to internet banking. Therefore, banks have to provide facilities carefully because of the availability of banks. Service has been a crucial point of discussion and research over the previous three decades. Research on Internet Banking carrier is that well established that the client appreciation of the service depends on customer's preserved expectations. The key method for the success and survival of any enterprise organization is the deliverance of great services to customers. Excellent provider is vital to enterprise's success and survival. Hence, turning in fine provider to customers is a necessity for success and survival in today's competitive world. Now financial institution carrier relies upon on the clients for their survival in the market. The consumer is the focus and customer provider is the differentiating factors. Those service providers who establish an excessive level of provider first-class retain a high degree of customer satisfaction; they additionally want to achieve a sustainable aggressive advantage. Bank have to be regarded about the expectation and understanding of the customer. Measuring customer's expectation is the key to being capable to serve the customer satisfactorily. Internet banking can be considered as a surely world phenomenon that has made time and distance inappropriate to many transactions. Banks do enterprise with customer's money. So they need to fulfill their clients because of involving their Bank's for more impenetrable enterprise and profitability. If a bank can't supply suited customer service, then the financial institution would be losing its customers. The profitability would also be decreasing due to the fact of the poor client service. Many carrier transport errors and troubles can take place and that is no longer advisable for the recognition of the organization. In order to obtain client satisfaction, companies should be capable to construct

and keep long lasting relationships with clients through pleasurable a variety of customers' wishes and demands or else the Bank will get terrible word-of-mouth, switching and decreased consumption will affect the productivity and profitability of the bank. On that research I will show the provider best of Dhaka Bank that are trading both regionally and globally and the level of consumer pride of the Dhaka Bank Ltd.

2.3 - Digital Products and Services of Dhaka Bank Ltd.: -

• Internet Banking	https://ibank.dhakabank.com.bd/
• Dhaka Bank C-Solution	https://dhakabankltd.com/dhaka-bank-c-solution/
• Dhaka Bank Direct	https://ib.dhakabank.com.bd/
• Dhaka Bank GO	https://dhakabankltd.com/dhaka-bank-go/
• Tuition Fee Solution	https://dhakabankltd.com/tuition-fees-payment-solution/
• Bangladesh Bank App	https://dhakabankltd.com/bangladesh-bank/ https://play.google.com/store/apps/details?id=com.isdd.bb.org

2.4 - Statement of the Problems

Internet Banking Service Quality of Dhaka Bank Ltd over the last few years, is facing customer complaints It indicates that their Internet Banking provider quality is now not one of the best compared to their other top level similar services By using “Parasuraman, Zeithaml, and Berry (1988)” which contains five dimensions in service quality such as tangibles, reliability, responsiveness, empathy, and assurance (Parasuraman, Zeithaml, & Berry, 1985) the research will point out the impact of customer pride and train us how to enhance the provider quality of Internet

Banking services of Dhaka Bank Ltd to get excessive function in the neighborhood and corporate market in Bangladesh.

2.5 - Scope of the study

The reason of this look out is to investigate the Customer Service Quality which usually affects Customer Satisfaction. It will assist to find out the problems that Dhaka Bank Ltd is facing. So I have to discover how Customer Satisfaction is affected via various provider traits such as Reliability, Responsiveness, Empathy, Assurance and Tangibles. In a competitive marketplace it has become very difficult to satisfy clients by means of giving services. On the other hand organizations' rivals are rising day by day for giving more than a few better services for client satisfaction. Basically it becomes the key aspect of organizational strategy.

2.6 - Limitations of the Study

- The time span was really small.
- The study was based on limited perspectives.
- Information was not easy to collect.
- Restrictions were everywhere regarding the disclosure of any information. Most of the documents are confidential.
- Lack of related books or reports based on Bangladesh's banking sector.
- Officials are too busy to co-ordinate.
- Most of the information are not being updated on time.

2.7 - Objectives of the Study

1. To analyze the customer satisfaction level through Internet better Banking services in the private commercial Dhaka Bank Ltd of Bangladesh.
2. To put ahead some feasible suggestion to improve Internet Banking provider for customer satisfaction.

PART – III

Literature Review and Theoretical Frame Work

3.1 - Literature Review

Books that I read during preparation of this report are:

Electronic Banking: The Ultimate Guide to Business and Technology of Online Banking - By SCN Education B.V.

Internet Banking Management: Issues, Solutions, and Strategies - by Mahmood Shah and Steve Clarke.

3.2 - Customer Service Quality in Banking Sector

Customer service is altering day by day in banking region due to the fact of new growing technology. Now a days Bank have to provide world-class standard, dedicated to excellence in customer's satisfaction and to play an essential position in the developing and diversifying economic sector. Today's clients have demanded globally high-quality offerings from banks with more than a few choices. Banks have recognized the customers' desires and demands. Consequently excellent service is a vital motivating pressure to power the bank up in the excessive technological ladder. Banking is one of the most demand driven industries and contributes a lot to the service industry. And now a days the demand is increasing as day by day people are being able to understand the importance of a better life style, people are getting more involved in earning, keeping and investing their money more and more for betterment. Moreover banking is a customer driven business customers are treated as the core focus of the business and in banking business the most important thing is customer loyalty which depends on the bank's services that are provided to the customers. Before expecting a customer to be loyal a bank has to provide enough reasons to the customer to believe that he or she can now stick to the brand. Therefore to keep hold on to the position in the market and improve it a bank's main focus has to the Customer Service Quality.

3.3 - Quality Service

High-quality service is considered a vital tool for an organization's struggle to prove itself different from its corporate rivals. Quality service has received an extreme interest from both academicians and practitioners and service advertising literature defined high quality service as the overall assessment of a provider through the consumer. By defining service quality, groups will be in a position to deliver offerings with greater best level possibly ensuing in multiplied purchaser satisfaction. Quality service is the result of the comparison made with the aid of consumers about what they sense carrier corporations offer, and perceptions of the overall performance of corporations imparting the services. Customer's expectation serves as a basis for evaluating service quality because, is excessive when performance exceeds expectation and exceptional is low when overall performance does not meet their expectation. Perceived provider is the result of the consumer's view of the carrier dimensions, which are each technical and practical in nature. It is very essential to notice right here that, service quality is not solely assessed as the end results however additionally on how it is delivered in the course of provider procedure and its closing effect on consumer's perceptions. Service satisfactory has a robust correlation with patron satisfaction, economic performance, manufacturing costs, purchaser retention, customer loyalty, and the success of advertising and marketing strategy. Firms that are operated inside the service sector reflect on consideration on quality services to be a strategic aspect of their advertising and marketing plan. Through provider quality, businesses can reach a greater level of provider quality, a higher stage of patron satisfaction, and can hold a consistent competitive advantage.

3.4 - Online Banking Service of DBL

The motto of Dhaka Bank Ltd. is excellence in banking and they are the first private bank in Bangladesh. In Bangladeshi banking market banking system started improving after the private sector of banking was introduced in the banking market.

Today after more than two decades DBL is now applying their motto in their online banking sector as well. Today Dhaka Bank is providing excellent and modern online banking facilities to their customers and it sit constantly improving with time and technology.

3.5 - Service Quality and Customer Satisfaction

It is the most important task for an organization to maintain their position in their respective business markets and being in that position try hard to improve it. Therefore to maintain their position in the market it is important that they focus on their customer's contentment, think of the customer's demands first because customers are who runs the business all the expenses and profits come from the customer's pocket. Therefore to maintain customer's satisfaction a business needs to maintain their service quality because that is what holds the customers back over and over again to the same company because they expect better treatment and better service as they become old and known customer of the organization. Therefore to keep hold to the market without falling from ones position a company can only improve its position by maintaining their product or service quality and their customers' satisfaction.

PART – IV

Research Methodology

4.1 - Approach of the research

This part of the research discussion is about the methodology of the research, about the method through which the research has been conducted. It also discusses on the method through which the data has been collected. Moreover it also talks about reliability and validity.

In this research quantitative research is used, it is also chosen as to verify reliability it allows for generalization of repeatability of collection of data. In this method statistical analysis is done with the help of the collected data. Moreover to gather data a questionnaire survey is done.

4.2 - Reliability and Validity

When performing a research, the two important components that has to be examined are Reliability and Validity.

- a) **Reliability:** Reliability depends on dealing with customers' services troubles and performing services right the first time and provide offerings at the promised time and retaining error-free file Reliability relies upon on particular order fulfillment, proper record, flawless quote, right in billing, correct calculation of commissions, hold services promise.
- b) **Validity:** A research is valid when it measures what it is supposed to measure and measures it correctly.

There are two types of Validity:

- i) Face Validity
- ii) Criterion Validity

4.3 - Collection of Data and Data Sample for Research

Both primary and secondary data is used to perform the research. As the main method is the questionnaire survey and it is about the customer satisfaction the primary data is collected directly from the customers.

As I have done my internship in the IT (Information Technology) Division I had access to their official phone and was took a permission to call up the customers and asked few questions if they were available. I had to perform the survey over phone because most of the internet banking customers do not come to the bank for any help or and other necessity most of them function online and even seek help online whenever they need.

The secondary data is mainly used to figure out the common customer complaints and common banking issues recorded for over the last few years.

Being an intern only they Dhaka Bank allowed me to call up only 200 (maximum) of their regular and active customers of their internet banking services, from which a little more than a hundred people did not answer all the questions properly, as it was quite difficult to make them understand the need and importance of the survey. Finally 15 perfectly answered questionnaire were finalized to conduct the analysis.

The questionnaire was made based on 6 categories of questions:

- 1) SCRQ (Screening Question) – 4 questions
- 2) PSEU (Privacy, Security, Ease of use, Usefulness) – 6 questions
- 3) TRST (Trust) – 2 questions
- 4) ATTD (Attitude) – 3 questions
- 5) INTT (Intention) – 2 questions
- 6) DEMO (Age, Gender, Occupation) – 3 questions

In total 20 questions were asked and each of the questions are on point which makes their answers valid enough to conduct a research based on them.

PART – V

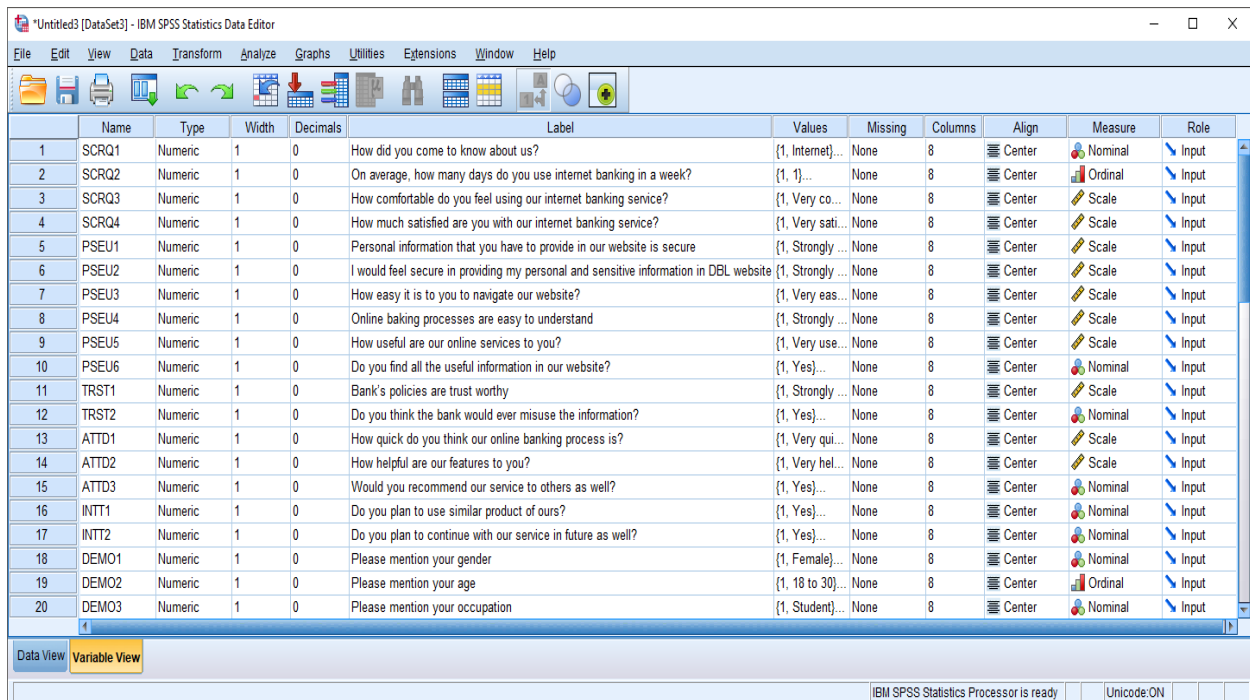
Analysis and Interpretation of Data

5.1 - Introduction

This part of the paper discusses the analysis and the results of the research, which includes the descriptive statistics of the collected data and the Cronbach's Alpha test of reliability

To analyze the collected data here, *Statistical Package for Social Science* (SPSS version 19) is used to analyze the descriptive data such as Percentages and Frequencies and showed in table form and Pie charts based on survey questions.

Below are the screenshots of my SPSS analysis:



	Name	Type	Width	Decimals	Label	Values	Missing	Columns	Align	Measure	Role
1	SCRQ1	Numeric	1	0	How did you come to know about us?	{1, Internet...	None	8	Center	Nominal	Input
2	SCRQ2	Numeric	1	0	On average, how many days do you use internet banking in a week?	{1, 1}...	None	8	Center	Ordinal	Input
3	SCRQ3	Numeric	1	0	How comfortable do you feel using our internet banking service?	{1, Very co...	None	8	Center	Scale	Input
4	SCRQ4	Numeric	1	0	How much satisfied are you with our internet banking service?	{1, Very sati...	None	8	Center	Scale	Input
5	PSEU1	Numeric	1	0	Personal information that you have to provide in our website is secure	{1, Strongly ...	None	8	Center	Scale	Input
6	PSEU2	Numeric	1	0	I would feel secure in providing my personal and sensitive information in DBL website	{1, Strongly ...	None	8	Center	Scale	Input
7	PSEU3	Numeric	1	0	How easy it is to you to navigate our website?	{1, Very eas...	None	8	Center	Scale	Input
8	PSEU4	Numeric	1	0	Online baking processes are easy to understand	{1, Strongly ...	None	8	Center	Scale	Input
9	PSEU5	Numeric	1	0	How useful are our online services to you?	{1, Very use...	None	8	Center	Scale	Input
10	PSEU6	Numeric	1	0	Do you find all the useful information in our website?	{1, Yes}...	None	8	Center	Nominal	Input
11	TRST1	Numeric	1	0	Bank's policies are trust worthy	{1, Strongly ...	None	8	Center	Scale	Input
12	TRST2	Numeric	1	0	Do you think the bank would ever misuse the information?	{1, Yes}...	None	8	Center	Nominal	Input
13	ATTD1	Numeric	1	0	How quick do you think our online banking process is?	{1, Very qui...	None	8	Center	Scale	Input
14	ATTD2	Numeric	1	0	How helpful are our features to you?	{1, Very hel...	None	8	Center	Scale	Input
15	ATTD3	Numeric	1	0	Would you recommend our service to others as well?	{1, Yes}...	None	8	Center	Nominal	Input
16	INTT1	Numeric	1	0	Do you plan to use similar product of ours?	{1, Yes}...	None	8	Center	Nominal	Input
17	INTT2	Numeric	1	0	Do you plan to continue with our service in future as well?	{1, Yes}...	None	8	Center	Nominal	Input
18	DEMO1	Numeric	1	0	Please mention your gender	{1, Female}...	None	8	Center	Nominal	Input
19	DEMO2	Numeric	1	0	Please mention your age	{1, 18 to 30}...	None	8	Center	Ordinal	Input
20	DEMO3	Numeric	1	0	Please mention your occupation	{1, Student}...	None	8	Center	Nominal	Input

Figure: IBM SPSS 19 Variable View.

The screenshot shows the IBM SPSS 19 Data View window. The top menu bar includes File, Edit, View, Data, Transform, Analyze, Graphs, Utilities, Extensions, Window, and Help. Below the menu is a toolbar with icons for file operations and analysis. The main area displays a grid of data for 15 cases across 20 variables. The variables are: SCRRQ1, SCRRQ2, SCRRQ3, SCRRQ4, PSEU1, PSEU2, PSEU3, PSEU4, PSEU5, PSEU6, TRST1, TRST2, ATTD1, ATTD2, ATTD3, INT1, INT2, DEMO1, DEMO2, and DEMO3. The data includes responses like 'Very comfortable', 'Satisfied', 'Agree', 'Easy', 'Useful', 'Yes', 'No', 'Quick enough', 'helpful', 'Yes', 'Female', 'Male', '18 to 30', '31 to 50', '51 to 70', 'Student', 'Employment', 'Business', and 'Govt. Empl...'. The status bar at the bottom indicates 'IBM SPSS Statistics Processor is ready' and 'Unicode ON'.

Figure: IBM SPSS 19 Data View.

5.2 - Descriptive Statistics

To conduct the research 200 (maximum) of their regular and active customers of their internet banking services were called and from which a little more than a hundred people did not answer all the questions properly, as it was quite difficult to make them understand the need and importance of the survey. Finally 15 perfectly answered questionnaire were finalized to conduct the analysis. The original tables of the statistics from IBM SPSS 19 is given below:

		Statistics																			
		How did you come to know about us?	On average, how many days do you use internet banking in a week?	How comfortable do you feel using our internet banking service?	How much satisfied are you with our internet banking service?	Personal information that you provide in our website is secure	I would feel secure in providing my personal and sensitive information in DBL website	How easy it is to you navigate our website?	Online banking processes are easy to understand	How useful are our online services to you?	Do you find all the useful information in our website?	Bank's policies are trustworthy	Do you think the bank would ever misuse the information?	How quick do you think our online banking process is?	How helpful are our features to you?	Would you recommend our service to others as well?	Do you plan to use similar product of ours?	Do you plan to continue with our service in future as well?	Please mention your gender	Please mention your age	Please mention your occupation
N	Valid	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
	Missing	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Mean	2.47	1.87	1.80	1.80	2.20	2.20	1.67	2.20	2.00	1.00	2.20	2.00	2.00	2.00	1.00	1.00	1.00	1.53	1.87	3.07
	Median	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.00	2.00	2.00	2.00	2.00	1.00	1.00	1.00	2.00	2.00	3.00
	Mode	2	1	1*	1*	2	2	1	2	2	1	2	2	2	2	1	1	1	2	2	2
	Std. Deviation	1.060	0.834	0.775	0.775	0.676	0.676	0.724	0.676	0.676	0.000	0.676	0.000	0.000	0.535	0.000	0.000	0.000	0.516	0.743	1.387
	Variance	1.124	0.695	0.600	0.600	0.457	0.457	0.524	0.457	0.457	0.000	0.457	0.000	0.000	0.286	0.000	0.000	0.000	0.267	0.552	1.924
	Range	3	2	2	2	2	2	2	2	2	0	2	0	2	0	0	0	0	1	2	4
	Minimum	1	1	1	1	1	1	1	1	1	1	1	2	2	1	1	1	1	1	1	1
	Maximum	4	3	3	3	3	3	3	3	3	1	3	2	2	3	1	1	1	2	3	5
	Percentiles																				
	25	2.00	1.00	1.00	1.00	2.00	2.00	1.00	2.00	2.00	1.00	2.00	2.00	2.00	2.00	1.00	1.00	1.00	1.00	1.00	2.00
	50	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.00	2.00	2.00	2.00	2.00	1.00	1.00	1.00	2.00	2.00	3.00
	75	3.00	3.00	2.00	2.00	3.00	3.00	2.00	3.00	3.00	1.00	3.00	2.00	2.00	2.00	1.00	1.00	1.00	2.00	2.00	4.00
	100	4.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	1.00	3.00	2.00	2.00	3.00	1.00	1.00	1.00	2.00	3.00	5.00
a. Multiple modes exist. The smallest value is shown																					

Figure: IBM SPSS 19 Overall Statistics Table.

To keep the authenticity of the research screenshots of the original SPSS analysis are given rather than copying the data from SPSS.

A copy of the questionnaire will be given in the appendix at the end.

Below 20 tables are shown based on the 20 questions that were asked to the customers and within the tables the statistical data are present which were calculated using IBM SPSS 19.

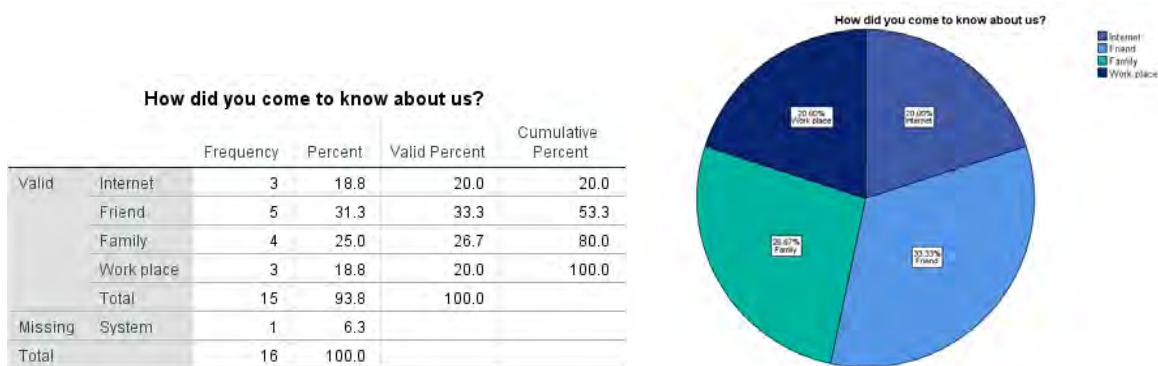


Figure: Statistical and Graphical Data of Q1

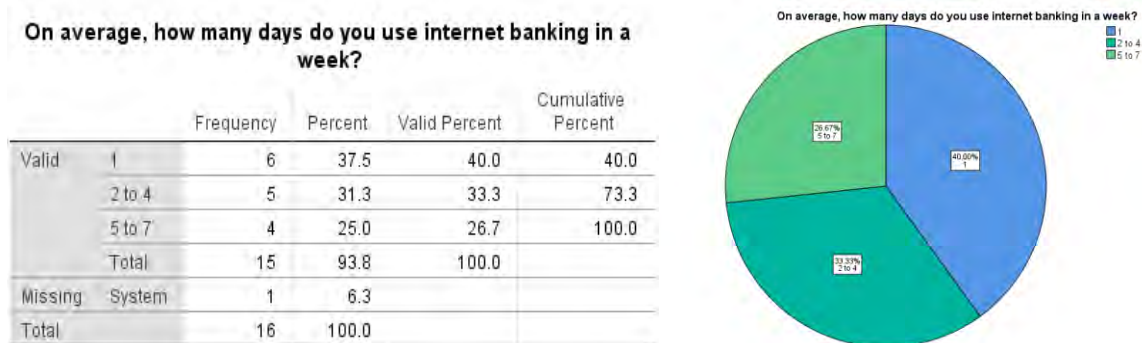


Figure: Statistical and Graphical Data of Q2

How comfortable do you feel using our internet banking service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very comfortable	6	37.5	40.0	40.0
	Comfortable	6	37.5	40.0	80.0
	Moderate	3	18.8	20.0	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

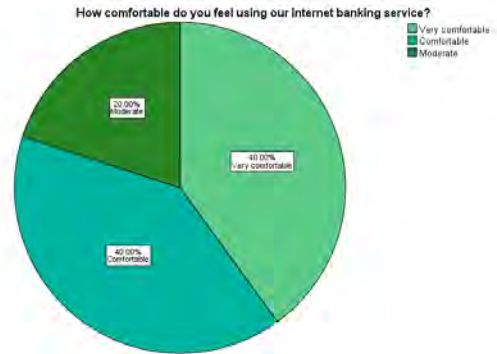


Figure: Statistical and Graphical Data of Q3

How much satisfied are you with our internet banking service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very satisfied	6	37.5	40.0	40.0
	Satisfied	6	37.5	40.0	80.0
	Moderate	3	18.8	20.0	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

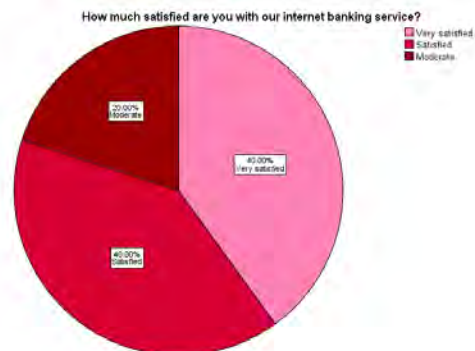


Figure: Statistical and Graphical Data of Q4

Personal information that you have to provide in our website is secure

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	12.5	13.3	13.3
	Agree	8	50.0	53.3	66.7
	Moderate	5	31.3	33.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		



Figure: Statistical and Graphical Data of Q5

I would feel secure in providing my personal and sensitive information in DBL website

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	12.5	13.3	13.3
	Agree	8	50.0	53.3	66.7
	Moderate	5	31.3	33.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

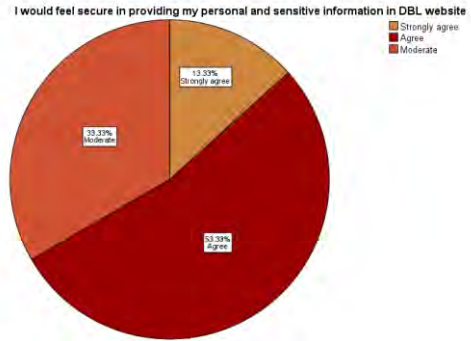


Figure: Statistical and Graphical Data of Q6

How easy it is to you to navigate our website?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very easy	7	43.8	46.7	46.7
	Easy	6	37.5	40.0	86.7
	Moderate	2	12.5	13.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

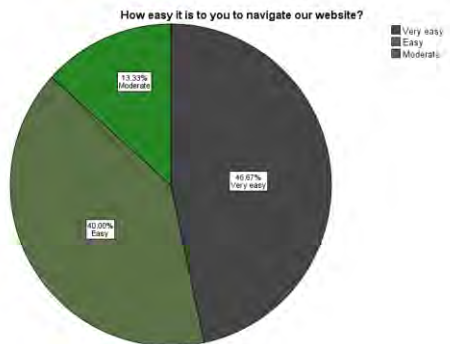


Figure: Statistical and Graphical Data of Q7

Online baking processes are easy to understand

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	12.5	13.3	13.3
	Agree	8	50.0	53.3	66.7
	Moderate	5	31.3	33.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

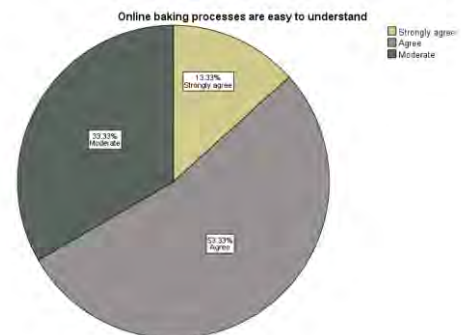


Figure: Statistical and Graphical Data of Q8

How useful are our online services to you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Useful	2	12.5	13.3	13.3
	Useful	8	50.0	53.3	66.7
	Moderate	5	31.3	33.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

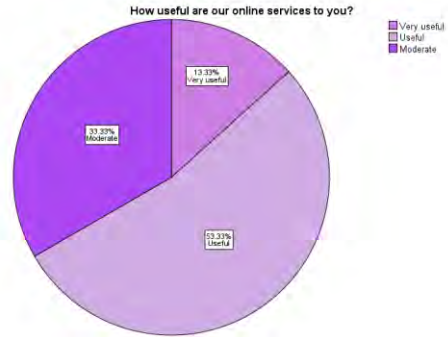


Figure: Statistical and Graphical Data of Q9

Do you find all the useful information in our website?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	15	93.8	100.0	100.0
Missing	System	1	6.3		
Total		16	100.0		

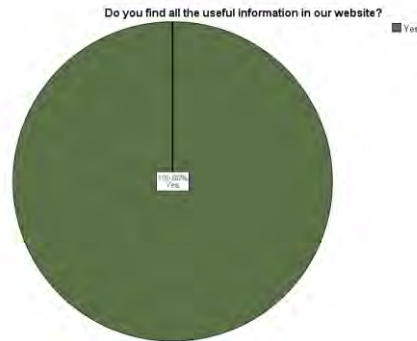


Figure: Statistical and Graphical Data of Q10

Bank's policies are trust worthy

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	12.5	13.3	13.3
	Agree	8	50.0	53.3	66.7
	Moderate	5	31.3	33.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

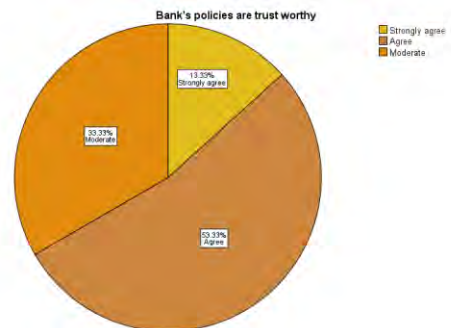


Figure: Statistical and Graphical Data of Q11

Do you think the bank would ever misuse the information?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	15	93.8	100.0	100.0
Missing	System	1	6.3		
Total		16	100.0		

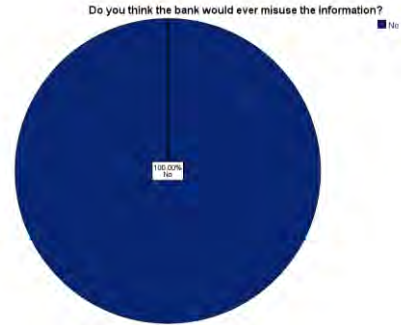


Figure: Statistical and Graphical Data of Q12

How quick do you think our online banking process is?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Quick enough	15	93.8	100.0	100.0
Missing	System	1	6.3		
Total		16	100.0		

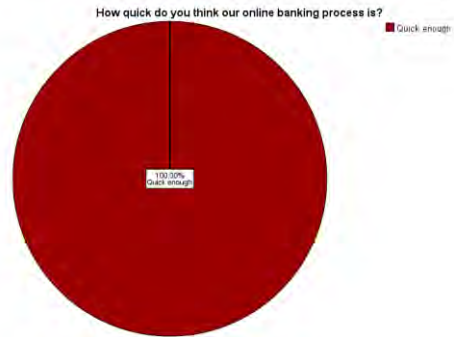


Figure: Statistical and Graphical Data of Q13

How helpful are our features to you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very helpful	2	12.5	13.3	13.3
	helpful	11	68.8	73.3	86.7
	Moderate	2	12.5	13.3	100.0
Total		15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

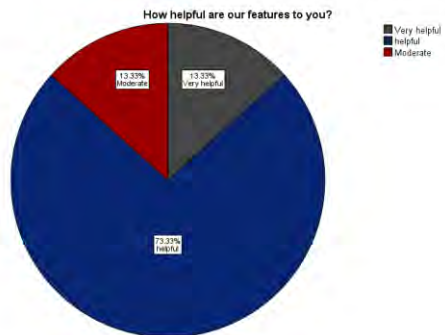


Figure: Statistical and Graphical Data of Q14

Would you recommend our service to others as well?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	15	93.8	100.0	100.0
Missing	System	1	6.3		
Total		16	100.0		

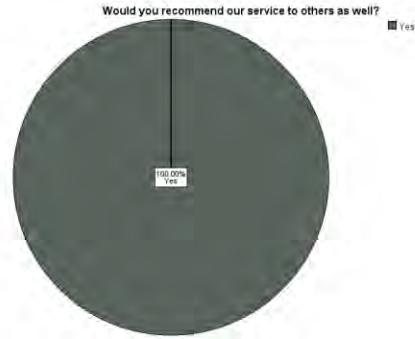


Figure: Statistical and Graphical Data of Q15

Do you plan to use similar product of ours?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	15	93.8	100.0	100.0
Missing	System	1	6.3		
Total		16	100.0		



Figure: Statistical and Graphical Data of Q16

Do you plan to continue with our service in future as well?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	15	93.8	100.0	100.0
Missing	System	1	6.3		
Total		16	100.0		

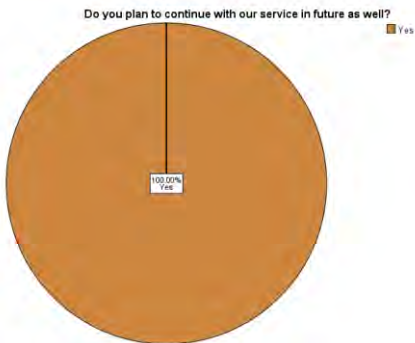


Figure: Statistical and Graphical Data of Q17

Please mention your gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	7	43.8	46.7	46.7
	Male	8	50.0	53.3	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		



Figure: Statistical and Graphical Data of Q18

Please mention your age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 30	5	31.3	33.3	33.3
	31 to 50	7	43.8	46.7	80.0
	51 to 70	3	18.8	20.0	100.0
	Total	15	93.8	100.0	
Missing	System	1	6.3		
Total		16	100.0		

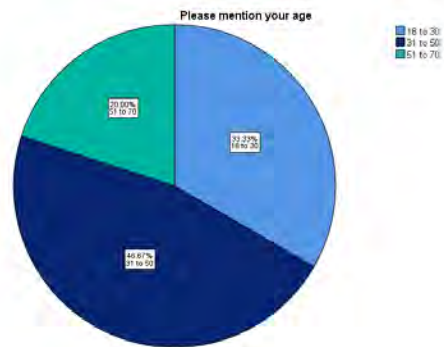


Figure: Statistical and Graphical Data of Q19

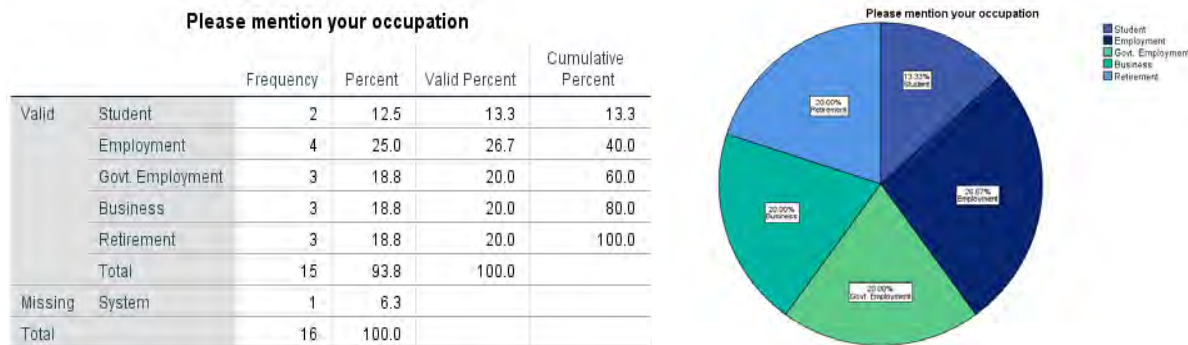


Figure: Statistical and Graphical Data of Q20

This analysis of the data of the questionnaire shows the Frequencies and the percentages of the answers of the respondents, also measured the valid percentages of each result.

The answers were option based there were 2, 4, 5 or 6 options depending on the type of information the question requires and the value of the answers followed an ascending order from best to worst.

If we look at the questions from 3 to 17, we will see that these questions are so on point and asking for customer's opinion regarding their experience with DBL online banking services.

To keep the conversation short and understandable the questions were made extremely simple and easy as we cannot expect every customer to be the same regarding understanding.

If we look at the answers of the respondents and their percentages we will see that 0% of the respondents answered negative options and a very few chose to be moderate regarding their answers. Therefore most of the respondents answered in positive though not the best but the positive.

Therefore, this shows that majority of the customers of Dhaka Bank Online Banking Services are satisfied with their services.

5.3 - Cronbach's Alpha Test of Reliability

To measure internal consistency, means to see that in a group how closely related are the items of a set is, it is called the measurement scale of reliability.

Meaning of the values of Cronbach's Alpha –

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Image Source: <http://www.statisticshowto.com/cronbachs-alpha-spss/>

Below is shown the Item Total Statistics that shows the Alpha value for every individual question –

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
How did you come to know about us?	26.60	53.257	.386	.	.926
On average, how many days do you use internet banking in a week?	27.20	59.743	-.007	.	.935
How comfortable do you feel using our internet banking service?	27.27	50.781	.813	.	.907
How much satisfied are you with our internet banking service?	27.27	50.781	.813	.	.907
Personal information that you have to provide in our website is secure	26.87	50.981	.923	.	.905
I would feel secure in providing my personal and sensitive information in DBL website	26.87	50.981	.923	.	.905
How easy it is to you to navigate our website?	27.40	51.543	.797	.	.908
Online banking processes are easy to understand	26.87	50.981	.923	.	.905
How useful are our online services to you?	26.87	50.981	.923	.	.905
Bank's policies are trust worthy	26.87	50.981	.923	.	.905
How helpful are our features to you?	27.07	55.067	.630	.	.915
Please mention your gender	27.53	58.981	.139	.	.926
Please mention your age	27.20	51.600	.768	.	.909
Please mention your occupation	26.00	46.429	.635	.	.922

Figure: Item-Total Statistics

Below is shown the copy of the original analysis in which the value of Alpha was measured –

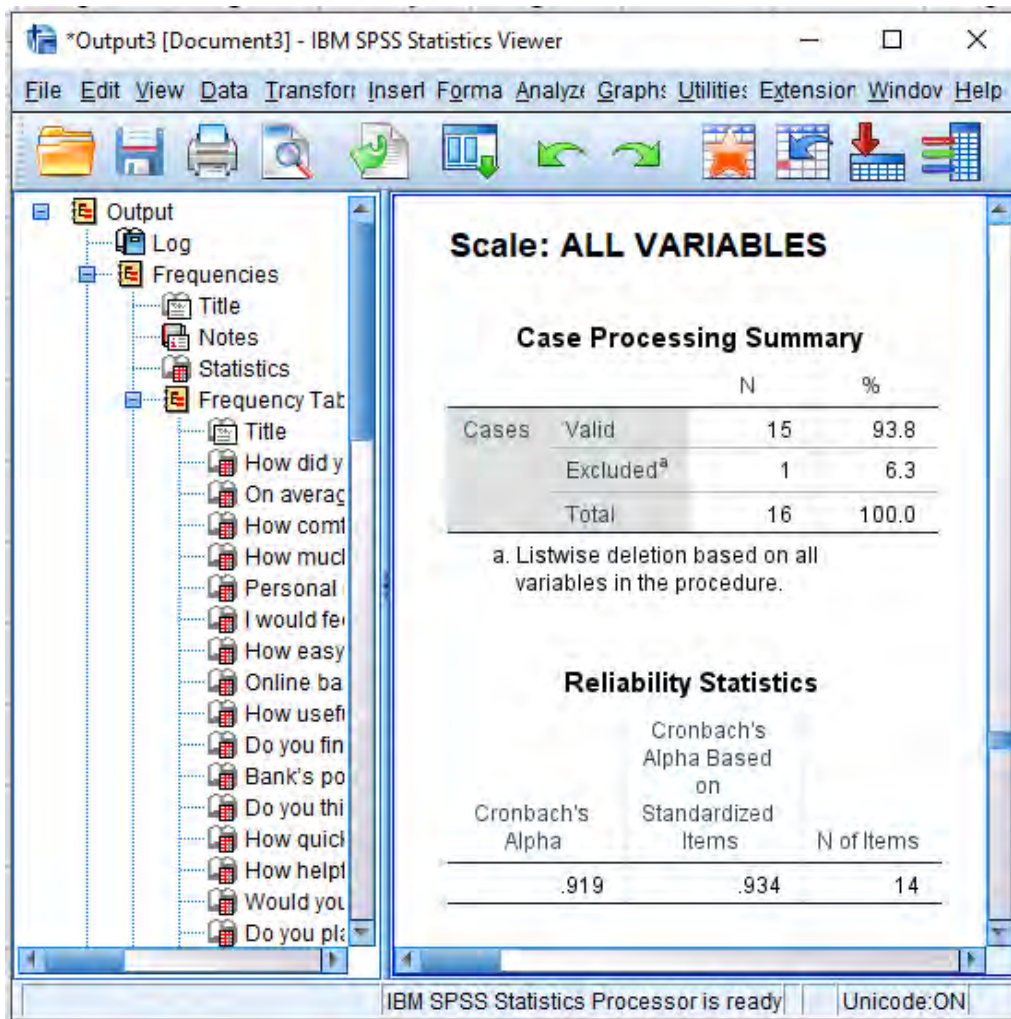


Figure: Analyzed value of Cronbach's Alpha.

From the meaning of the values of Alpha and the analyzed value of Alpha (0.919 from the table) it can be said that the reliability level of the analysis is excellent.

PART – VI

Findings, Recommendations and Conclusion

6.1 - Findings

1. Dhaka Bank client service quality is excellent in accordance to the perceptions of the customers In phrases of reliability they are supplying the quality services so that consumers are satisfied When service quality increases then bankers are more aggressive, dependable and loyal to their customers So Reliability gives better service for growing consumer satisfaction.
2. Customers are content due to the fact the Bank is able to grant fast and efficient service for growing Customer So the service quality is very good and Bank must keep hold on to their customers.
3. Need to enhance their service quality for higher success and growing consumer contentment level.
4. Empathy affects consumer needs which will increase service quality for customer satisfaction. So clients assume and choose extra great provider particularly appreciation and appropriate behavior from bankers The bank need to furnish environment friendly services through appreciating customers' demands and wants But average service quality is good.
5. Most of the customers of the Bank are content with the tangibles or special tools furnished through Dhaka Bank By growing distinctive and current technologies and procedures So tangibles can be extended and furnish accurate service quality for enhancing customer satisfaction.

6.2 - Recommendations

- More ATM Booths should be spread all over the country in important places
- Booth cash fund should be increased and updated in a regular basis
- Card acceptance of DBL credit should be increased.
- More people must know about Dhaka bank online banking.
- Higher technology should be used to solve technical issues.
- DBL should lower their service charge of their internet banking.
- Their employees need more training regarding online banking.
- The threats and vulnerabilities coming across the functioning of internet banking should discussed openly during office hours by the employees.
- Operations which needs to outsource to other companies should be enlisted clearly.
- Through international accounting standards bank should create and keep customer, investor.
- For regulatory changes bank should anticipate and get prepared
- Mobile banking is getting popular day by day in internet banking sector, hence this can bring more progress for DBL.
- Online Account security should be stronger.

6.3 - Conclusion

On my journey as an intern at Dhaka Bank Ltd Behavior of all people of bank is very well mannered and they are caring about the individual profession and their success of assigned goals is awarded got my internship at Dhaka Bank Limited, Information Technology (IT) Division, is very beneficial experience The internship was beneficial due to the fact that it helped me to see an actual existence working environment and how everything takes place in the real working environment All the personnel at workplace had been pretty cooperative They helped me to apprehend the things to do of a bank to feasible extent Their appropriate attitude gave me greater self-assurance to analyze extra and to ask if I have any question in my mind Besides their ever going activities they by no means get irritant through my questions In Dhaka Bank Limited Employees are pretty efficient They have to deliver their bank among the listing of true banks All the customers are treated individually The bank hopes to acquire a good rank of development in all areas A team of officers and staffs, who always try to furnish the pleasant provider to the clients They continually monitor the distinct sectors and their position Before offering the loan they analyze whether or not the mortgage will be worthwhile and whether or not the client is appropriate to repay the loan within the given duration of time In the end, I must say that Dhaka Bank Ltd over all service quality is very appreciable and impressive Therefore, customer satisfaction stage is additionally desirable in the content of customer view.

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Appendix

Questionnaire on Service Quality and Customer Contentment Internet Banking of Dhaka Bank LTD

- a)** How did you come to know about us?
1) Internet 2) Friend 3) Family 4) Work Place 5) Others
- b)** On average, how many days do you use internet banking in a week?
1) 1 2) 2 to 4 3) 5 to 7
- c)** How comfortable do you feel using our internet banking service?
1) Very Comfortable 2) Comfortable 3) Moderate 4) Not comfortable
- d)** How much satisfied are you with our internet banking service?
1) Very satisfied 2) Satisfied 3) Moderate 4) Not satisfied
- e)** Personal information that you have to provide in our website is secure
1) Strongly agree 2) Agree 3) Moderate 4) Disagree 5) Strongly Disagree
- f)** I would feel secure in providing my personal and sensitive information in DBL website
1) Strongly agree 2) Agree 3) Moderate 4) Disagree 5) Strongly Disagree
- g)** How easy it is to you to navigate our website?
1) Very easy 2) Easy 3) Moderate 4) Tough 5) Very Tough
- h)** Online banking processes are easy to understand
1) Strongly agree 2) Agree 3) Moderate 4) Disagree 5) Strongly Disagree

- i)** How useful are our online services to you?
1) Very useful 2) Useful 3) Moderate 4) Not useful
- j)** Do you find all the useful information in our website?
1) Yes 2) No
- k)** Bank's policies are trust worthy
1) Strongly agree 2) Agree 3) Moderate 4) Disagree 5) Strongly Disagree
- l)** Do you think the bank would ever misuse the information?
1) Yes 2) No
- m)** How quick do you think our online banking process is?
1) Very quick 2) Quick enough 3) Moderate 4) Slow 5) Very slow
- n)** How helpful are our features to you?
1) Very helpful 2) Helpful 3) Moderate 4) Not helpful
- o)** Would you recommend our service to others as well?
1) Yes 2) No
- p)** Do you plan to use similar product of ours?
1) Yes 2) No
- q)** Do you plan to continue with our service in future as well?
1) Yes 2) No
- r)** Please mention your gender
1) Female 2) Male

s) Please mention your age

- 1) 18 to 30 2) 31 to 50 3) 51 to 70 4) 71 and above

t) Please mention your occupation

- 1) Student 2) Employment 3) Govt. Employment
4) Business 5) Retirement 6) Unemployment
