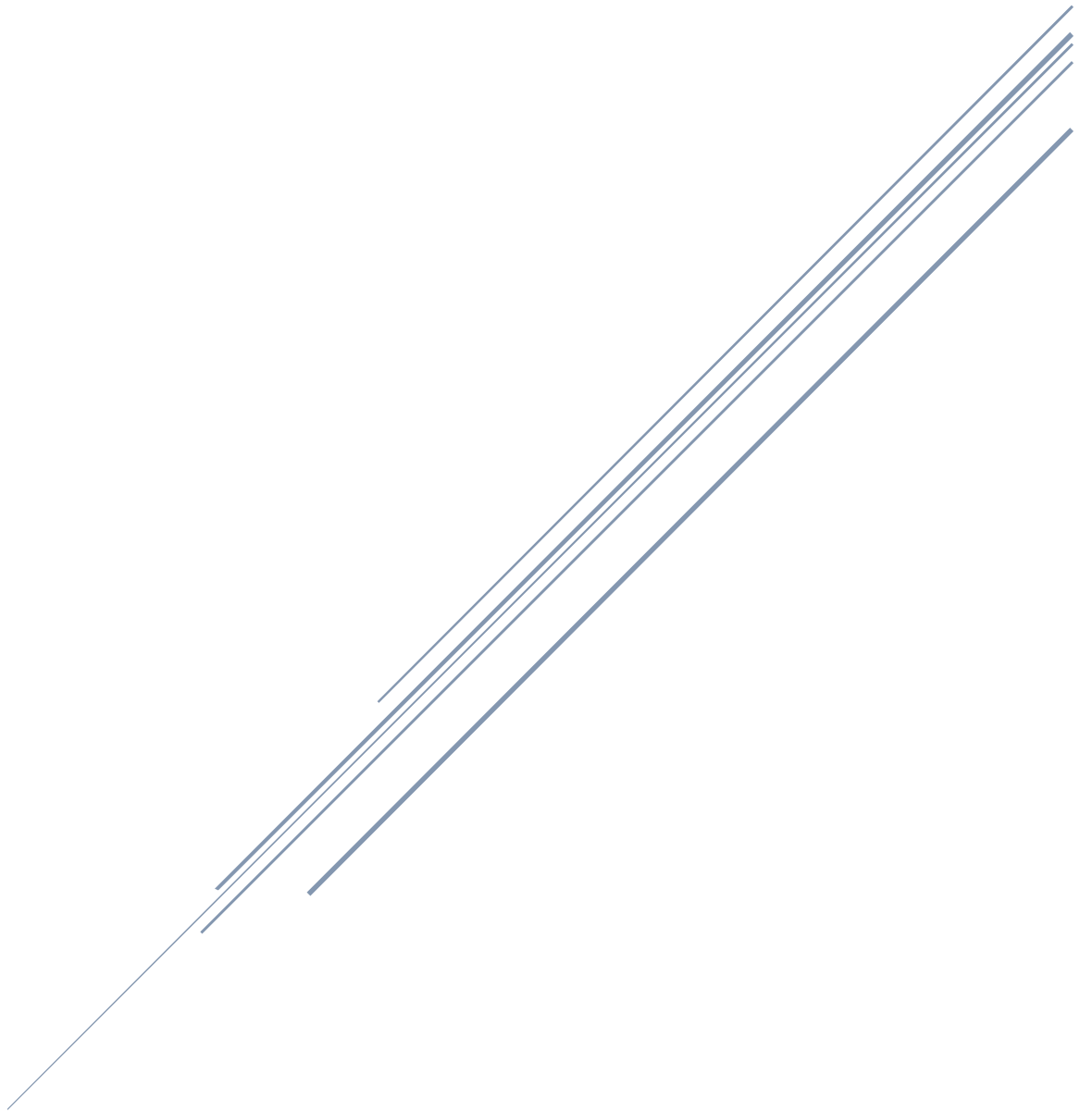


A RESEARCH ON DIGITAL BANKING
SERVICE OF DHAKA BANK LTD AT
NANDIPARA





Inspiring Excellence

Bus 400

Internship Report

**A RESEARCH ON DIGITAL BANKING SERVICE
OF DHAKA BANK LTD AT NANDIPARA**

Prepared For

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DATE OF SUBMISSION: 17th December 2018

Letter of Transmittal

17th December, 2018

Mr. Ahmed Abir Choudhury

BRAC Business School

BRAC University

Mohakhali, Dhaka.

Sub: **Submitting the internship report on Digital Banking Services of Dhaka Bank Limited**

Dear Sir

It is indeed a great pleasure for me to be able to hand over the result of my hardship of the Job analysis and the use of its result report on Digital Banking services of Dhaka Bank at Nandipara. This report is the result of the knowledge from internship time which has been acquired from the real life experiences. The information of this report is mainly based on primary information and slightly on secondary information. It generally gathered information from the customer of that company.

In this circumstances, as a researcher fervently hope that you will find this report worth reading. Please feel free for any query or clarification that you would like to explain from researcher. Hope you will appreciate the hard work and excuse the minor errors. Thanking you for your cooperation.

Sincerely

Intisar Mahbub

BBS

ID-14304095

Letter of Endorsement

The internship report titled “Digital Banking Service of Dhaka Bank Limited at Nandipara” has been submitted to the supervisor Mr. Ahmed Abir Choudhury faculty of BRAC Business School to fulfill the requirement for the Degree of Bachelor of Business administration on 17 December, 2018. The report is accepted and might be presented to internship panel board for evaluation

Acknowledgement

It is a great opportunity for me to do my research under honorable faculty Mr. Ahmed Abir Choudhury. He gives ample scope to do the research more deeply. Besides, I learn lots of things during my research. As a supervisor sir guided me a lot to sort out any kind of critical problem. That is to say, I am so grateful to him about my internship report. Without his guidance it will become more difficult for me. In this regard I am lucky to have a supervisor like him. Besides, my organizational supervisor Md. Liakot Ali (AVP & operational Manager) sir helps me a lot to finish the report. He gives some vital guidance. Moreover, I want to give special thanks to Md. Reaz Uddin (FVP & Manager) who share his real life experience that make me more motivate for the research paper. Finally it is a great experience for me to do the research under their guidance and very much grateful to them

Abstract

The main motive of this research to figure out the socio-economic impact of digital banking services at Dhaka Bank Ltd at Nandipara. Now a days Dhaka Bank do better performance with their digital banking services. They also includes DBL Go app in their service. As a results it creates opportunity for customers to do their banking in secure mode. Though it's difficult to catch all the customer for some factors, it is done better day by day. DBL will grab more customer in the market by Digital banking in every area. It is a great positive news for them in near future. Meanwhile, there is main source of data is primary data. By doing critical analysis from 100 respondents, survey become more worthy and beneficial for the bank. It will help to create more opportunity for them to compete with other bank with their strong service network. Moreover, survey is done by SPSS. It provides great output for the survey and make interpretation easier. There are some recommendation which will help to improve more about digital banking services in this area as it has some kind's remote part for people towards bank. So this study will help to increase better services and make a good position for Dhaka Bank Limited in the banking sector as well as reach their desirable target profit in every year by digital banking services indeed.

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Introduction:

Bangladesh economy has been experiencing a rapid growth since the '90s. Industrial and agricultural development, international trade, inflow of expatriate Bangladeshi workers' remittance, local and foreign investments in construction, communication, power, food processing and service enterprises ushered in an era of economic activities. In that regards, Urbanization and lifestyle changes concurrent with the economic development created a demand for banking products and services to support the new initiatives as well as to canalize consumer investments in a profitable manner. A group of highly acclaimed businessmen of the country grouped together to responded to this need and established Dhaka Bank Limited in the year 1995. As the pioneer of private banking system in Bangladesh, Dhaka Bank Limited converts its glorious past into a productive present, which has given the base for creation of an outstanding future. Since its establishment back in 1995, DBL provided its strength and commitment in financial sectors which gains public trust in terms of quality service to the customers and value addition to the shareholders. And that positioned it in the top slot of financial sectors in all respect.

The Bank was incorporated as a public limited company under the Companies Act. 1994. The Bank started its commercial operation on July 05, 1995 with an authorized capital of Tk. 1,000 million and paid up capital of Tk. 100 million. The Bank has stood out for its financial strength and operational craftsmanship marking its position as the potential market leader in all core areas of banking in the country. It got listed in DSE and CSE in 2000. Headquartered at Motijheel, Dhaka, DBL has got hold of a countrywide reach through a larger network of Branches, ATMs, SME channels, agricultural outreach and mobile banking. The Bank is now expanding far and wide to higher market share and big surge in assets. A great total of 450,400+ customers' accounts now they serve and seek to make them better-off as best it can.

Since its journey as Commercial Bank in 1995 Dhaka Bank Limited (DBL) has been laying great emphasis on the use of improved Technology. To keep pace with time and in harmony with national and international economic activities and for rendering all modern services, DBL, as a financial institution automated all its branches with computer network in accordance with the competitive commercial demand of time. It has gone to Online Operation System since 2003. And the new Banking Software FLEXCUBE is newly installed. As a result the Bank will able to give the services of international standards. In 2018, there is introduced new software Oracle to generate

their banking services as well CASA statement. Meanwhile there is RTGS software in which they can transfer the fund from one bank to other in anywhere in the country. So this types of new adaption make Dhaka Bank Limited more resourceful and competitive with other banks indeed.

Objectives of the Study:

Determining the actual scenario of digital Banking services towards the customer of Dhaka Bank Ltd at Nandipara Bangladesh.

The specific objectives of this study are-

- ❖ To identify some factors which create obstacle for customer to take digital banking services.
- ❖ To find out the preference level of the customers to take different types of Digital banking services from Dhaka Bank.
- ❖ To identify the effective steps to make Digital Banking more acceptable and easy mode to this area.

Scope of the research:

In this research, it is considered the population of Nandipara area along with the customer of different occupation in Bangladesh who belongs to Dhaka city.

This research is a kind of Experimental research. Here main motive to know about the scio economic impact towards customer about taking digital banking services from Dhaka Bank Ltd. In this research, preparing 15 questions and take 100 respondents out of 120 people.

Limitation of the research

Every research has some limitation. It tried all the way for making successfully, still there are some limitations of this research. It cannot take the full view of every ages of people who are involved in Digital Banking. However it is a remote area. So it's difficult to take more time from the respondents about the survey. Therefore this survey aid to catch actual scenario by critical analysis.

Significant of the study:

This study will help the Dhaka Bank Ltd as well as the customers of that area for understanding the main pros and cons of Digital banking services regarding this area. Besides this branch will give better services by getting these feedback along with some recommendations. Furthermore, future researchers can use this research as a further study or they can get some information and knowledge related their research from here indeed and make some effective solution by the needs of new changes of time.

Review Literature

Digital Banking system is a way in which one bank delivers their services in a smooth way than traditional banking system. This includes various types of transaction like deposit, transfer money payment for passport, bills and others purposes and activities. At the same time digital banking service make life easier for daily transaction. People do their banking at home and also do banking in a short of time and make payment methods faster by this services. Every bank has a digital banking services but it varies from bank to bank on the basis of their performances towards customer. People now take it more interesting rather than traditional banking as well as feel safe and secure about their money. This digital banking system is very important in order to maintain long-term relationship towards customers. It also help the bank to execute their strategy and achieve their target as well as get more investment for their company.

In addition, Mohammad Shamsuddoha Assistant professor of university of Chittagong explores his research on “Electronic Banking in Bangladesh”. Generally he more focus on the present situation of electronic banking in banking sector in Bangladesh. Besides, at 24th January 2017, there is also a case study on problems and prospects of E- Banking system in Bangladesh on the base of Dutch Bangla Bank Ltd. It is conducted by Mahbub Rahman, Nilanjan Rahman, Kumar saha, Md. Nazirul islam sarker, Afrin sultana, AZM shafiullah prodhan. They mainly examines that the present status of E-banking system in Bangladesh. At the same time this system fascinate the customer in different ways to help banks to compete with their rivals. Moreover, in 2012 Farhana Zaman and Pribrata Chowdhury published a journal “Technology Driven Banking in Bangladesh”. They emphasizes more about common technology used in banking sector and the way it helps them to survive in competitive global environment in banking sector in globally.

Furthermore, Farhan huda and Tanvir ahmed Chowdhury (senior lecturer of East west university) try to find out the new way of electronic banking in Bangladesh on the journal “Prospect of E-Banking in Bangladesh” in 2017. Meanwhile there is also a related study based on the digital banking system like “Trend and Development of E banking- A study on Bangladesh” by Md. Mohiuddin Associate professor of Jagannath University. In that journal, Md. Mohiuddin tries to find out the important factors of information technology. At the same time he tries to analyse the data to draw the present trend and development of E- banking in Bangladesh and the further prospects in near future.

Therefore digital banking system in Bangladesh played a vital role to change traditional banking system as well as make banking service easier for the customers and generate more revenue for banking sector in Bangladesh.

Hypotheses: There is intensity of socio economic impact for the people to adjust with the Digital Banking Services of Dhaka Bank Limited at Nandipara Area.

Methods of research

Here, survey is conducted to know about the scio economic impact of digital Banking services of Dhaka Bank Ltd. Descriptive technique has been followed which are most widely used research design for any institutions. Its common means of finding information include the use of questionnaire with the aid of study guide or interview plan. Besides frequency distribution and reliability analysis is done to catch actual output of the sample.

Surveys have become more and more vibrant research implement for various kinds of research. By apply it in numerous researches like students, service holder and house wife, businessman and other profession. Meanwhile, people are less seriousness to complete the questionnaires. That is why it takes 2months time to take results from 100 respondents.

Respondent and sampling procedures

Population:

At the same time, the target population is the assembly of essence that possess the knowledge gathered by the researcher. Moreover, the respondents indicates to the people who like to do digital banking services on a regular basis as well as the people who are reluctant about this services The reason is behind that, these people don't have relevant and better idea about Digital Banking in that area.. Both People who use digital banking services and who are unwilling about services quite a lot of times or in a daily or weekly basis those are nominated as respondents for the research.

Sample:

People who use digital banking services and who are unwilling about services are the main sample of this research. They also involved in retail banking. There different age of the respondents on the base of their profession in this survey .So it is from 18 to 40 years and above.

Sample Size:

Meanwhile, Sample size emphasizes the intention of choosing the number of annotations to comprise in a statistical sample. Acceptability relies on the sample size. In this regard, the superior the sample size, the more valid will be the statistics and our decision taking would be easier and reliable. But for time boundaries (2 months) it needs to organize this survey within 100 respondents. Then it pooled the survey questions with 100+ people through interview and got feedback of 120 people and then on people to people survey it gather information who are involved with Digital Banking services and the other side who are unwilling to take services. After that it noticed that there are 100 worthy full responses where the percentage of male is 42% and female is 58%.

Sample Procedures:

In this regards, towards transact the survey; the researcher followed non probability sampling below par which we hold on to followed suitability sampling process. Non-probability sampling is a sampling technique where the odds of any member being selected for a sample cannot be calculated. Among Non-probability techniques convenience sample is one of the major process. Convenience sample is made up of people who are simple to reach. That aids to get a sample of convenient materials.

Research instrument/questionnaire

For completing this survey, here it used Likert scale, nominal and ordinal scale like yes or no and agree or Disagree options were related in questionnaire which was flexible to everyone to understand and respond for respondents. Nonetheless, here it has used staple scale to get better review. Because the researcher want the result of data within short period of time that is make it easy was mandatory for every respondent.

Collection of data:

At the same time this emphasized more on Primary data rather than secondary data. At the very beginning it finds out some secondary data like customer percentages regarding digital banking

services at Nandipara area. Besides, Maximum respondents were students, employers, service holders and house wife, Businessman other occupations (self-employed, retired person) etc.

Statistical treatment of data

Based on survey research procedure after getting some proper information, the researcher has used SPSS methodology which assist a lot to get the information with arithmetic mean along with Standard deviation and reliability analysis, frequency distribution(percentages) a are more resourceful for the research and make the job more efficient and effective. That is to say, Through using SPSS, survey experienced a better output, efficient data management and Wide range of options like chart, graph, categorizing on groups, Cronbach's Alpha etc to analyzing the situation more deeply indeed.

Based on survey results, it is seen that there are 100 respondent on the survey to find out the situation of digital banking services of Dhaka Bank Ltd at Nandipara area. Though this area is too long, survey is done by the customer who take services from Bank regularly. Moreover survey is done by visiting client house for verifying the address when they open account for them.

Presentation of Data and Analysis (Dhaka Bank survey results)

Descriptive (Q1-Q5)

Based on survey results, it is seen that there are 100 respondent on the survey. In the descriptive analysis (Q1-Q5), it indicates different types of mean along with Std. Deviation based on responses of people. Here it shows first five survey answer in descriptive data mode.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Please indicate your Gender?	100	1	2	1.58	.496	.246
Which of the following age groups are you in?	100	1	4	2.48	1.087	1.181
What is your profession?	100	1	5	2.68	1.162	1.351
How would you describe your proficiency using internet?	100	1	3	1.72	.830	.688
How frequently do you use ATM CARD or DBL GO App services per month?	100	1	4	2.54	1.243	1.544
Valid N (listwise)	100					

Descriptive (Q6-Q10)

Based on survey results, it is seen that there are 100 respondent on the survey. In the descriptive analysis (Q6-Q10), it indicates different types of mean along with Std. Deviation based on responses of people. Here it shows next five survey answers in descriptive data mode.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Why don't you want to use the online banking services?	100	1	4	2.56	1.209	1.461
Do you trust the security of online banking services?	100	1	3	1.88	.935	.874
What are the most important reasons for you to have an Internet Bank account opened?	100	1	4	2.18	1.038	1.078
How far is the bank branch where you do business?	100	1	4	2.20	.752	.566
Which method of payment do you use	100	1	3	1.82	.869	.755
Valid N (listwise)	100					

Descriptive (Q11-Q15)

Based on survey results, it is seen that there are 100 respondent on the survey. In the descriptive analysis (Q11-Q15), it indicates different types of mean along with Std. Deviation based on responses of people. Here it shows last five survey answers in descriptive data mode. Those answers from respondent are more significant to find out main issues about taking digital banking service from that remote area such Nandipara

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
DBL GO App is very easy for me to transfer money from one to another fund.	100	1	5	3.14	1.939	3.758
Digital Banking System Provides Physical Security.	100	1	8	2.28	1.939	3.759
My mobile Banking menu is very easy to navigate	100	1	5	2.16	1.756	3.085
ATM Cards System is more secure to me than Cheque Book.	100	1	5	2.28	1.787	3.194
I am reluctant of taking Digital Banking System service because	100	1	51	3.48	6.926	47.969
Valid N (listwise)	100					

Frequencies

Frequency analysis observes the descriptive statistics in such a way that it points out the view of each respondent on the survey by using SPSS software. as it is done by SPSS, it indicates mean. Median Std deviation and variation in the results. By calculating results, it helps to make a decision about the different responses and point of view of each respondent regarding problem statement.

Statistics

N	Valid	100	100	100	100	100
	Missing	0	0	0	0	0
Mean		2.56	2.18	1.88	2.18	1.82
Median		2.00	2.00	1.50	3.00	2.00
Std. Deviation		1.209	.716	.935	1.038	.869
Variance		1.461	.513	.874	1.078	.755
Minimum		1	1	1	1	1
Maximum		4	3	3	4	3

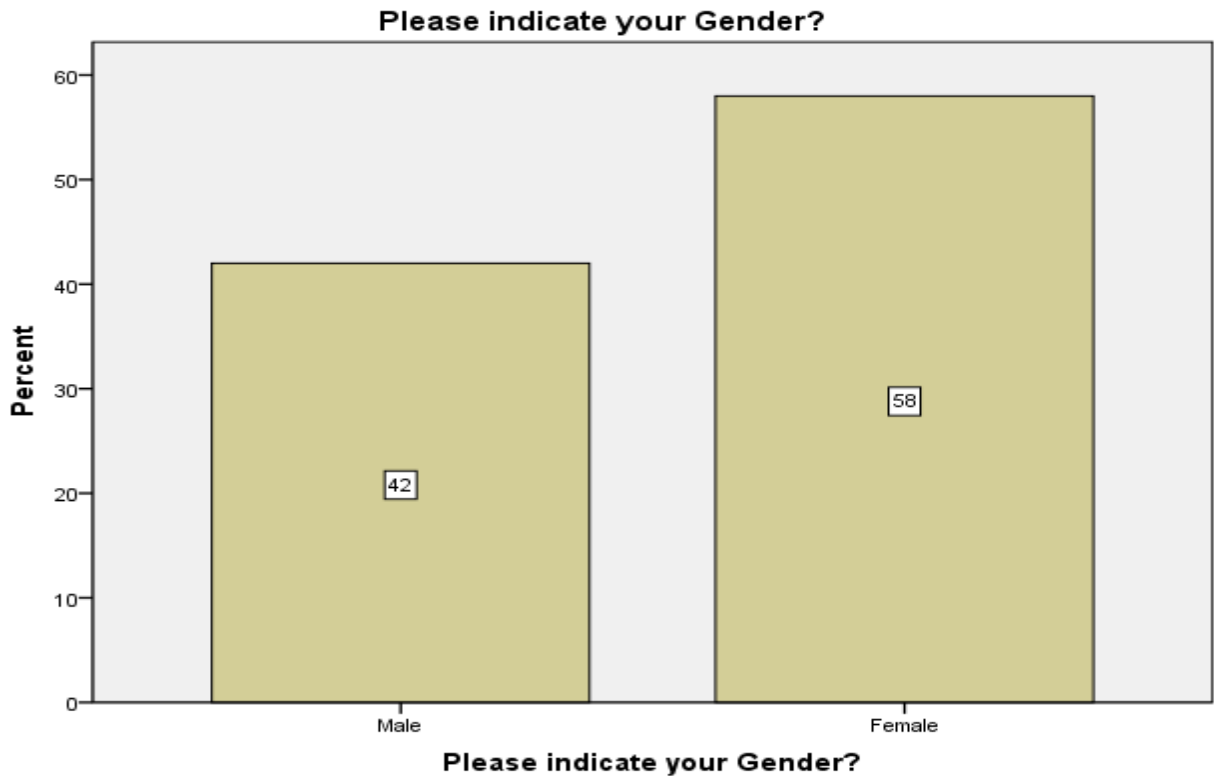
Frequency Table (1-5)

In the survey results, it is shown with table and different types of charts to understand the holistic view of first five (Q1-Q5) questions results which are mainly involved with some demographic factors.

1. Please indicate your Gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	42	42.0	42.0	42.0
	Female	58	58.0	58.0	100.0
	Total	100	100.0	100.0	

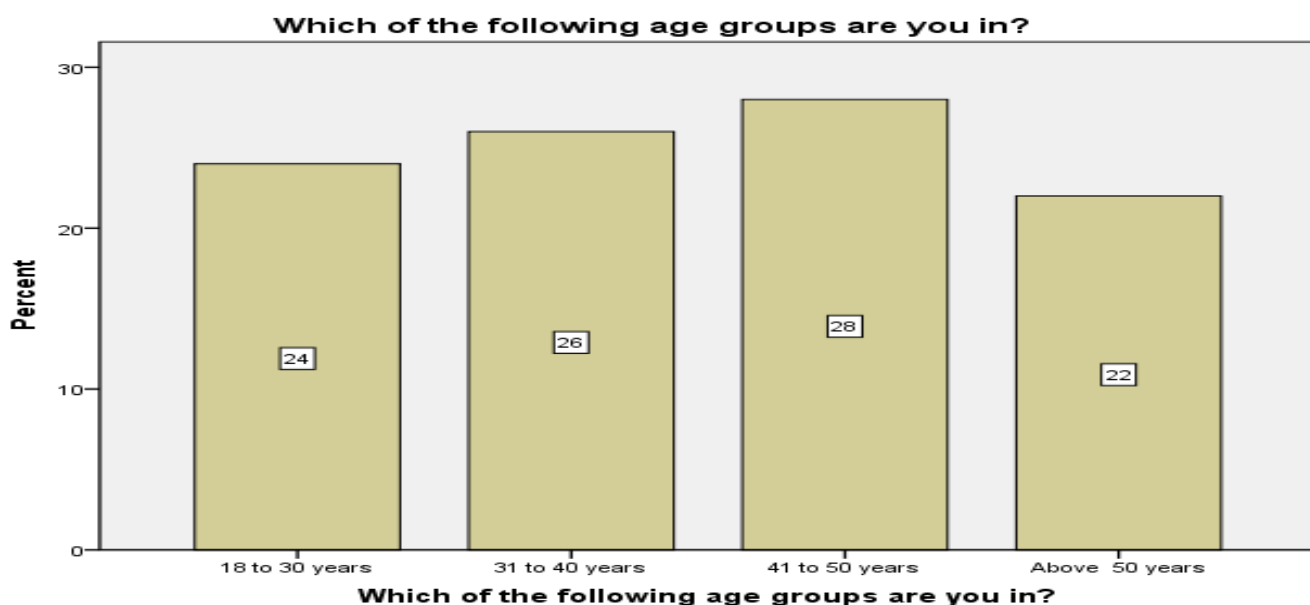
In the survey results, it is seen that there are 42% percent Male and 58% Female among the 100 respondent. As it is not a developed area in Dhaka city, it would be effective to know pros and cons about issue of digital banking services in that area. To know the various point of view, female respondents help most and make the survey result more worthy.



2. What is your age group?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18 to 30 years	24	24.0	24.0	24.0
31 to 40 years	26	26.0	26.0	50.0
41 to 50 years	28	28.0	28.0	78.0
Above 50 years	22	22.0	22.0	100.0
Total	100	100.0	100.0	

In the survey results, it is seen that there are different types of age group during the survey. This explores the almost same frequency distribution (percentages) of each age group of different occupation. Here it indicates that 18 to 30 years are (24%), 31 to 40 years (26%), 41 to 50 years (22%), Above 50 years (22%) among the 100 respondents on the research.



3. What is your profession?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid student	18	18.0	18.0	18.0
service holder	28	28.0	28.0	46.0
House wife	28	28.0	28.0	74.0
Businessman	20	20.0	20.0	94.0
Others	6	6.0	6.0	100.0
Total	100	100.0	100.0	

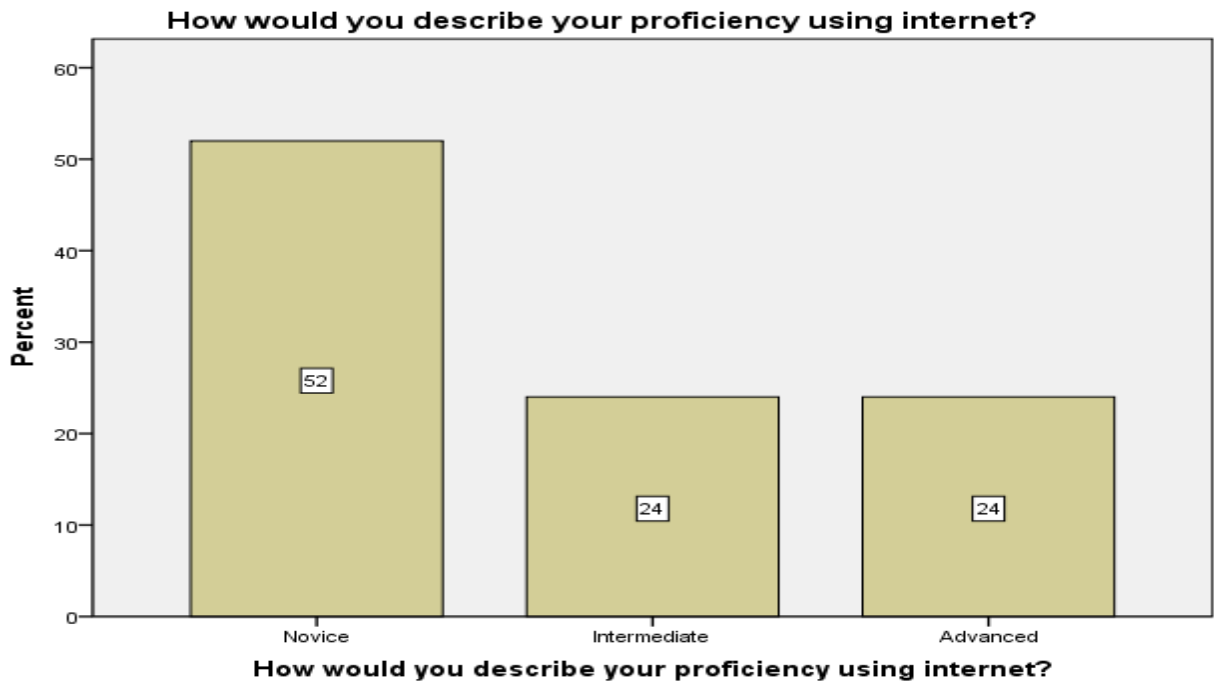
In the survey results, it is seen that there are different types of profession group during the survey. It points out that student are (18%), service holder (28%), House wife (28%), Businessman (20%), others (6%). Moreover it draws the situation of that area. During the survey most of the students are newly university student of that area, in addition there are many service holder who are involved with private services, journalist, teacher, engineer, doctors and so on. Besides there are many house wife who are willing to save their money for future and want to do secure transaction from the bank. However there high profile businessman on that area who area 1st class of supplier and dealer of many company. They do huge transaction every day by digital banking services and play a vital role on company's profit. Furthermore, there are others profession such as self-employed, retired person etc. who aid to make this survey more meaningful by their valuable opinion.



4. How would you describe your proficiency using internet?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Novice	52	52.0	52.0	52.0
	Intermediate	24	24.0	24.0	76.0
	Advanced	24	24.0	24.0	100.0
Total		100	100.0	100.0	

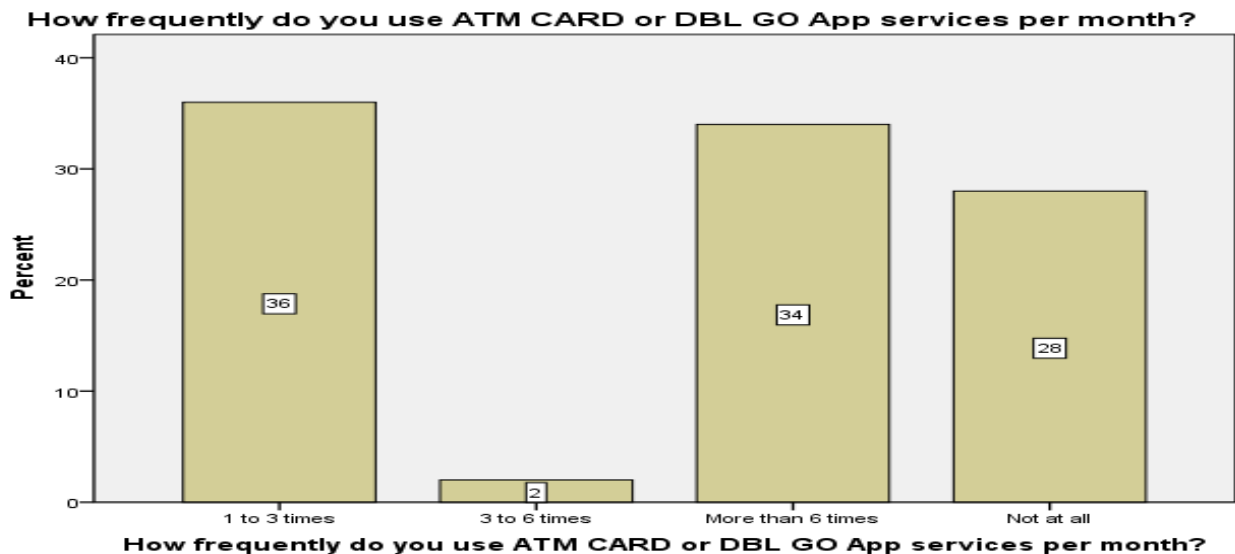
In the survey results, it is seen that there are different types of categories about using internet in daily life of each respondents. Based on the responses from people it indicates that Novice (52%), Intermediate (24%), Advanced (24%). Generally some people are really don't know how to operate internet or know the balance from messages because of educational knowledge. They do the banking with having some trust towards Bank as it has highly reputation in the country. So here most of the frequency occurred in novice category.



5. How frequently do you use ATM CARD or DBL GO App services per month?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 to 3 times	36	36.0	36.0	36.0
3 to 6 times	2	2.0	2.0	38.0
More than 6 times	34	34.0	34.0	72.0
Not at all	28	28.0	28.0	100.0
Total	100	100.0	100.0	

In the survey results, it is seen that there are different types of categories of using ATM CARD or DBL GO App services in every month. This notes that people use those digital banking services from Dhaka Bank are 1 to 3 times(36%), 3 to 6 times(2%), More than 6 times(28%), not at all(28%). It draws the situation of the customer. Generally who are unwilling to take online banking service their frequency is very high. Some people not use so much so they also include them in first categories. That's why it is highly percentages in the diagram. Besides some groups such as engineer, private service holder and high profile business person, they more depend on this types of transaction more in every month to finish their daily financial tasks.



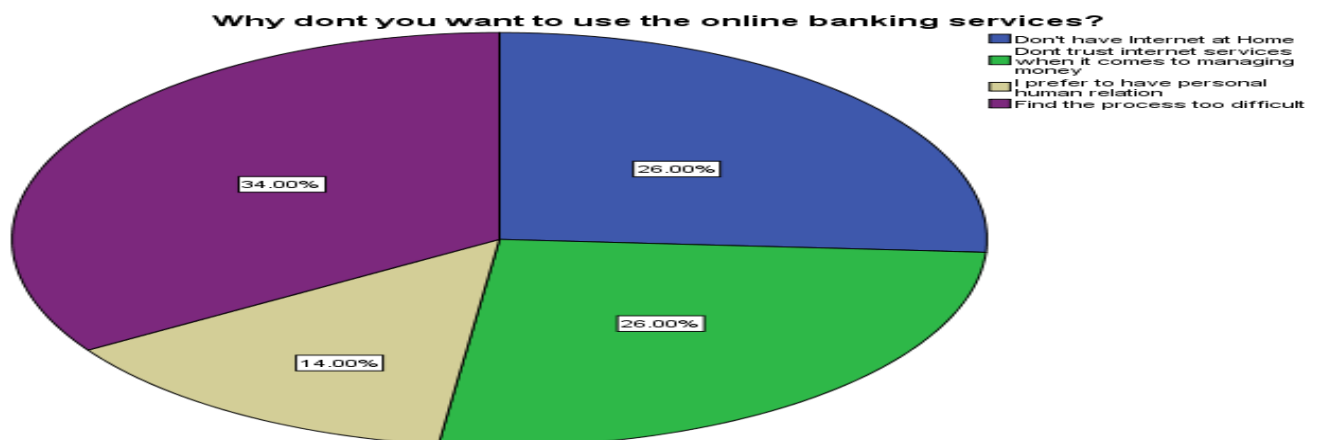
Frequencies (Q6-Q10)

In the survey results, it is shown with table and different types of charts to understand the holistic view of next five (Q6-Q10) questions results which are mainly involved with some socio factors which symbolizes the importance and problems towards people.

6. Why don't you want to use the online banking services?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Don't have Internet at Home	26	26.0	26.0	26.0
Don't trust internet services when it comes to managing money	26	26.0	26.0	52.0
I prefer to have personal human relation	14	14.0	14.0	66.0
Find the process too difficult	34	34.0	34.0	100.0
Total	100	100.0	100.0	

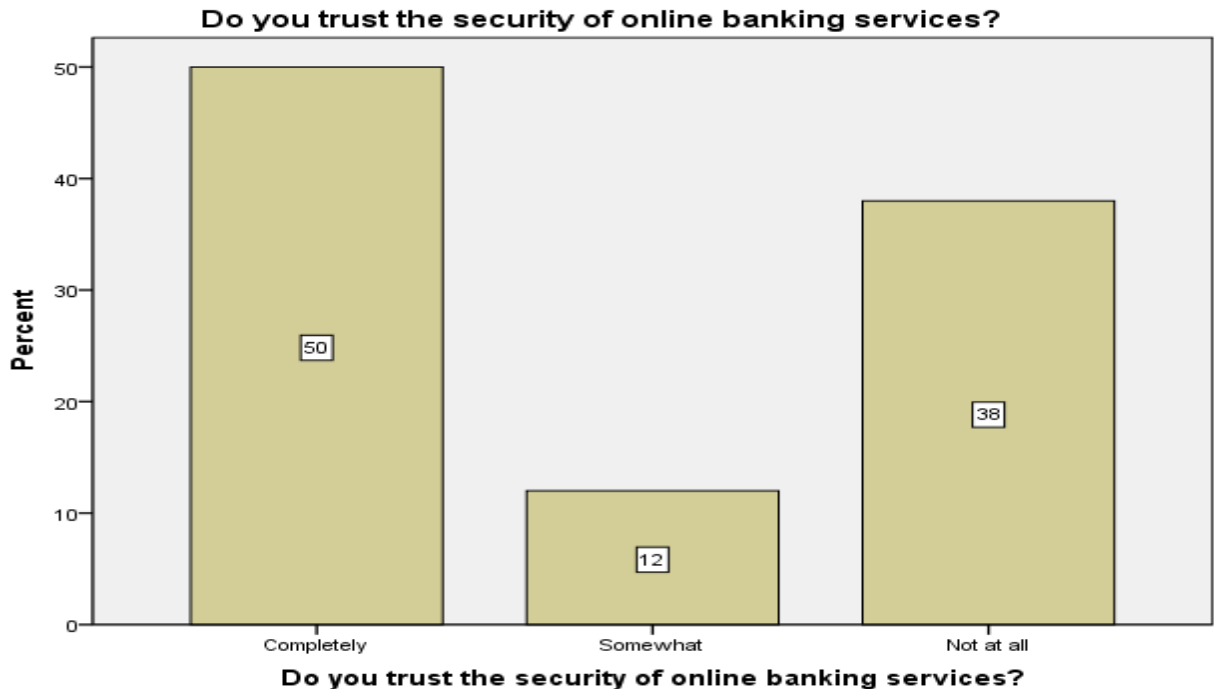
In the survey, it is seen that the reasons behind hardly use Online Banking services from DBL. It notes that 26% people living home without internet. Besides 26 % have lack of trust of internet services as well as 14 % among the respondents like to have personal human relation in banking. Furthermore, huge number of people finding the process too difficult (34%) as they don't know how to use ATM card or DBL GO App. So they avoid this process for this reasons.



7. Do you trust the security of online banking services?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Completely	50	50.0	50.0	50.0
	Somewhat	12	12.0	12.0	62.0
	Not at all	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

Based on survey it is seen that the situation about faith of online banking services in terms of security. People have different view in this issue. It explores that 50% of people completely have trust about the security of online banking services of Dhaka Bank. Among 100 respondents 12% are doubt about it and 38% have lack of trust the security of digital banking in this issue.

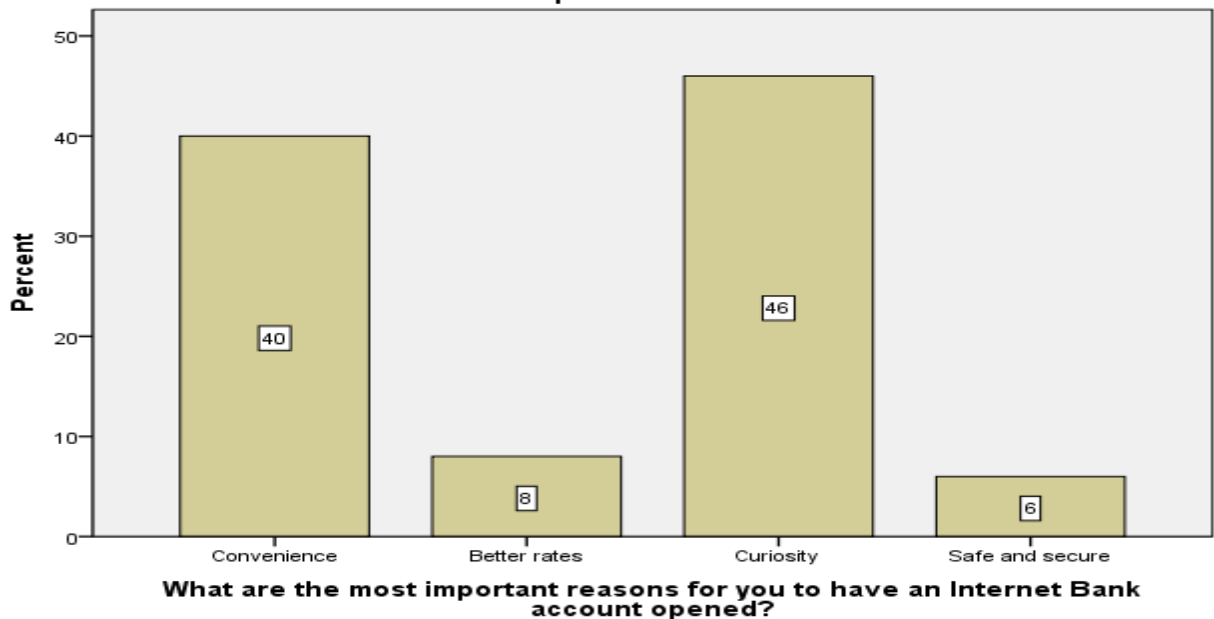


8. What are the most important reasons for you to have an Internet Bank account opened?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Convenience	40	40.0	40.0	40.0
Better rates	8	8.0	8.0	48.0
Curiosity	46	46.0	46.0	94.0
Safe and secure	6	6.0	6.0	100.0
Total	100	100.0	100.0	

In the survey, this is noticed that people want to have digital banking system for various purpose. By the responses from them, it notes that 40% go for convenience, 8% go for better rates, 46% go for curiosity and 6 % go for safe and secure position. Generally people of this area are not developed so much. That is to say, at present time they opened account and use digital banking service for curiosity and try to learn something new and want to adapt with digitalization system.

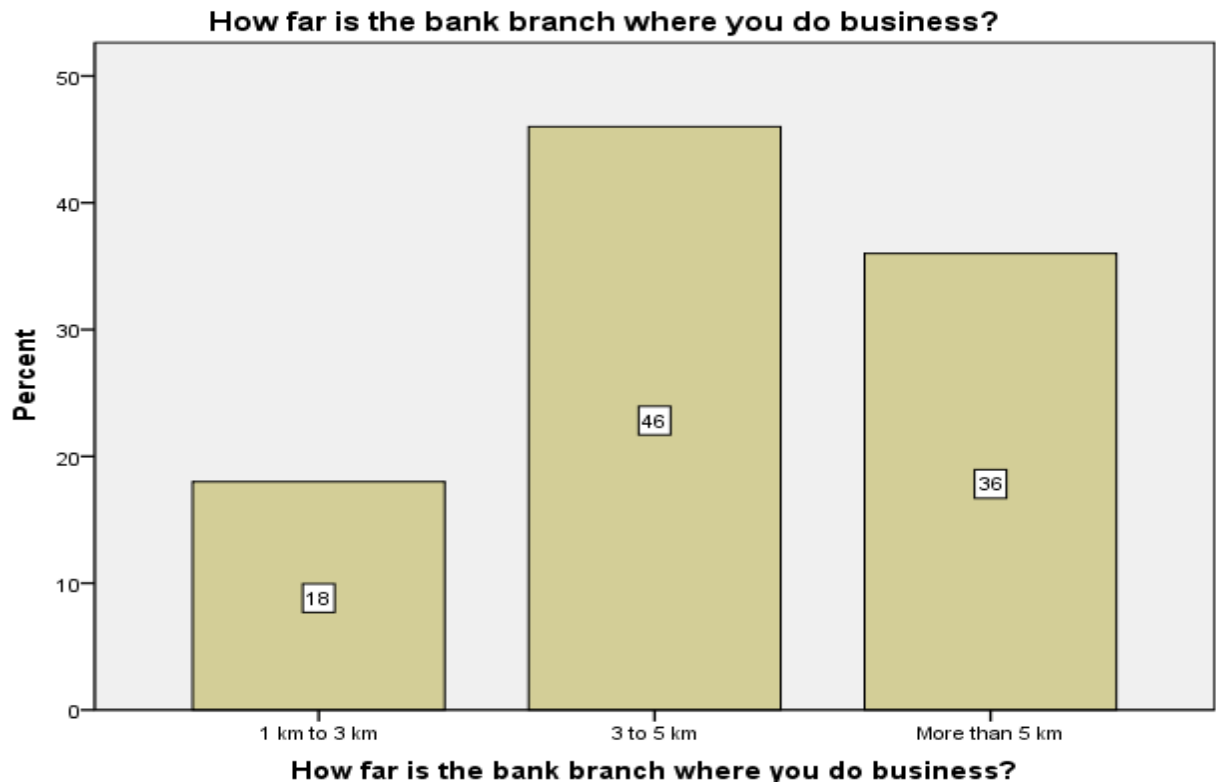
What are the most important reasons for you to have an Internet Bank account opened?



9. How far is the bank branch where you do business?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 km to 3 km	18	18.0	18.0	18.0
3 to 5 km	46	46.0	46.0	64.0
More than 5 km	36	36.0	36.0	100.0
Total	100	100.0	100.0	

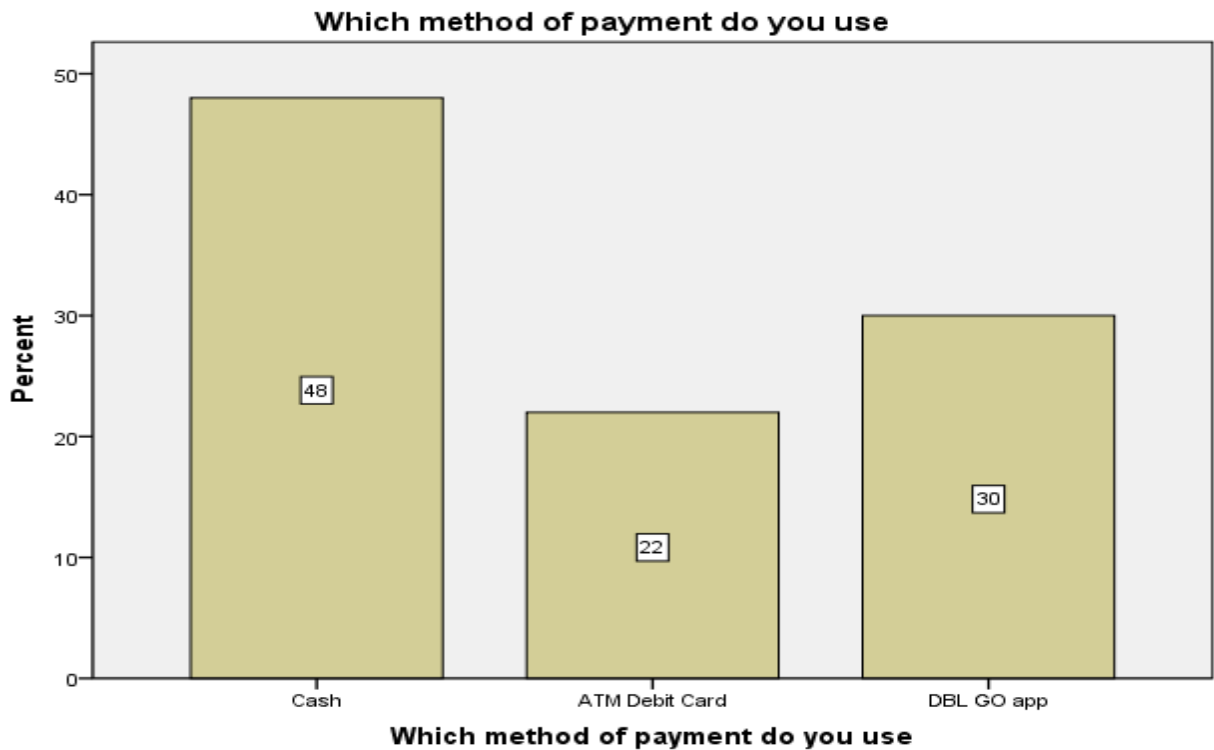
In the survey, it is noticed that the distance of the branch among the people where they lived or do business or work. Here it indicates that 1 km to 3 km (18%), 3 to 5 km (46%), More than 5 km (36%). In this case it emphasizes that most of the customer lived in a long distant area from the branch. As some area are under union parishad, people came from there to take services from this renowned bank to get better facilities indeed.



10. Which method of payment do you use

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Cash	48	48.0	48.0	48.0
ATM Debit Card	22	22.0	22.0	70.0
DBL GO app	30	30.0	30.0	100.0
Total	100	100.0	100.0	

Based on survey, it is cleared that the payment method which people are now prefer most. It indicates that 48% of people like to have cash transaction. On the other hand 22% are go for ATM Debit Card. At present time it significantly indicates that people want DBL Go App (30%) for transfer their fund and know their balance and having some curiosity this kind of digital banking



Frequencies (Q11-Q15)

In the survey results, it is shown with table and different types of charts to understand the holistic view of last five (Q11-Q15) questions results which are mainly involved with some socio economic factors and statement which symbolizes the people's preferences about Digital Banking services of Dhaka Bank Ltd.

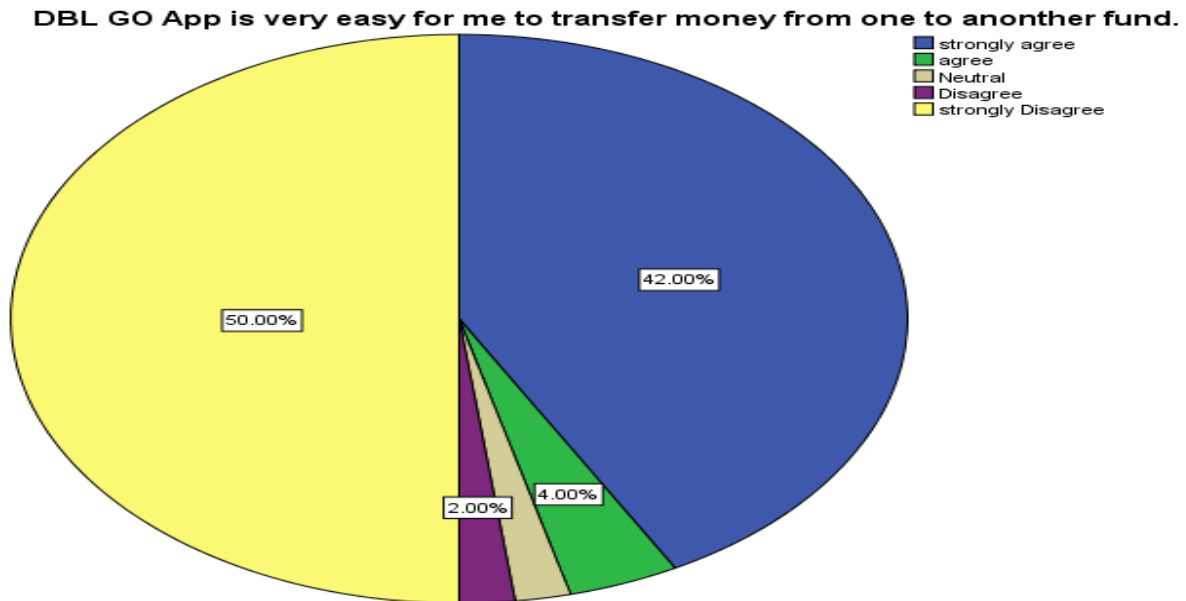
Statistics

	DBL GO App is very easy for me to transfer money from one to another fund.	Digital Banking System Provides Physical Security.	My mobile Banking menu is very easy to navigate	ATM Cards System is more secure to me than Cheque Book.	I am reluctant of taking Digital Banking System service because
N Valid	100	100	100	100	100
Missing	0	0	0	0	0
Mean	3.14	2.28	2.16	2.28	3.48
Median	4.50	1.00	1.00	1.00	2.00
Std. Deviation	1.939	1.939	1.756	1.787	6.926
Variance	3.758	3.759	3.085	3.194	47.969
Minimum	1	1	1	1	1
Maximum	5	8	5	5	51

11. DBL GO App is very easy for me to transfer money from one to another fund.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	42	42.0	42.0	42.0
agree	4	4.0	4.0	46.0
Neutral	2	2.0	2.0	48.0
Disagree	2	2.0	2.0	50.0
strongly Disagree	50	50.0	50.0	100.0
Total	100	100.0	100.0	

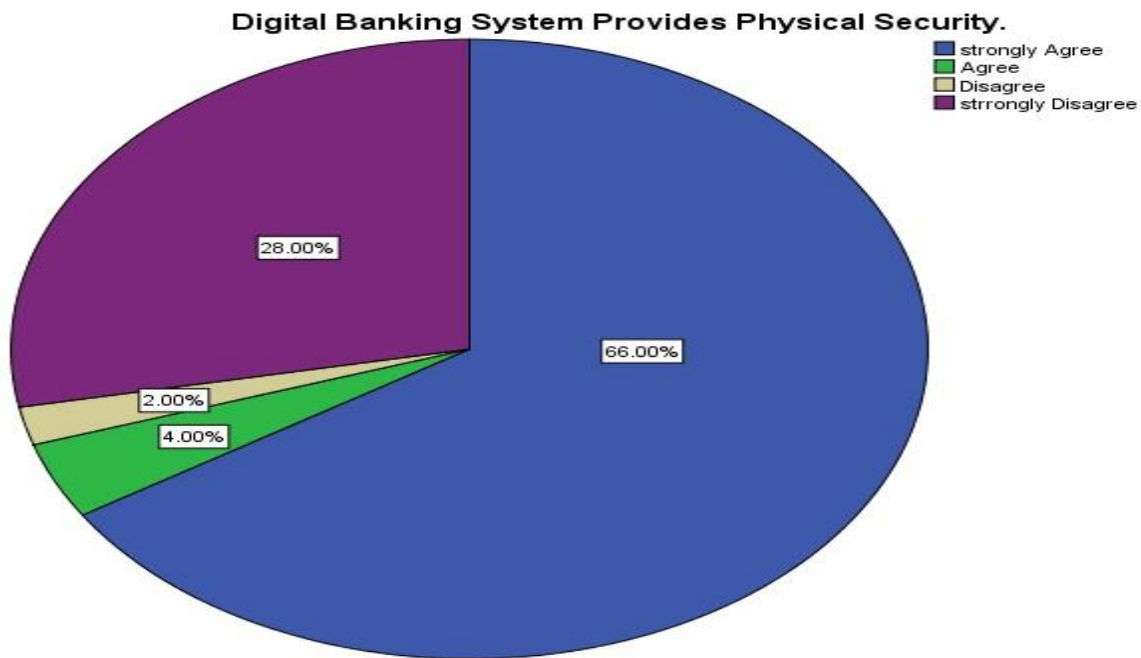
Based on the survey, it is pointed out that DBL GO App is very easy for the customer to transfer money towards one to another fund. In this regard, it indicates that strongly agree 42%, agree 4%, neutral 2%, disagree 2%, strongly disagree 50%. Therefore, people still feels difficulty about DBL GO App for their daily financial transaction indeed.



12. Digital Banking System Provides Physical Security.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly Agree	66	66.0	66.0	66.0
Agree	4	4.0	4.0	70.0
Neutral	2	2.0	2.0	72.0
Disagree	26	26.0	26.0	98.0
Strongly disagree	2	2.0	2.0	100.0
Total	100	100.0	100.0	

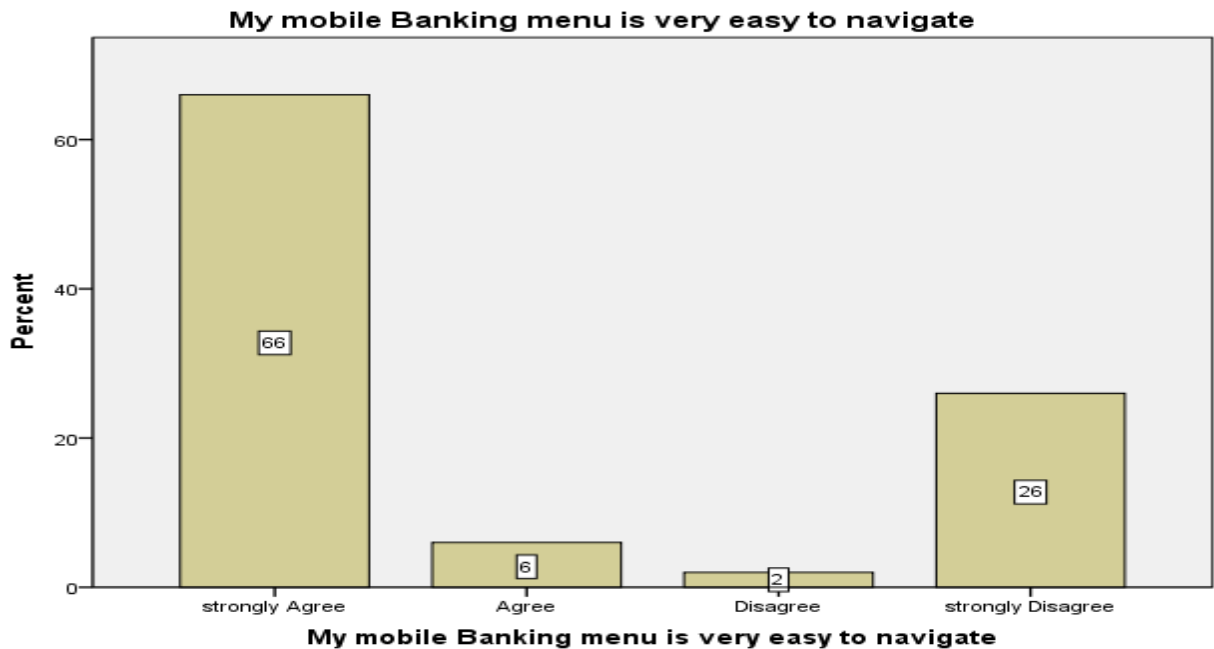
Based on the survey, it is observed that digital Banking System Provides Physical Security to customers. In this regards it indicates that strongly agree 66%, agree 4%, disagree 2%, strongly disagree 28%. Here most of the respondents strongly agree with this statement.



13. My mobile Banking menu is very easy to navigate

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly Agree	66	66.0	66.0	66.0
Agree	6	6.0	6.0	72.0
Disagree	2	2.0	2.0	74.0
strongly Disagree	26	26.0	26.0	100.0
Total	100	100.0	100.0	

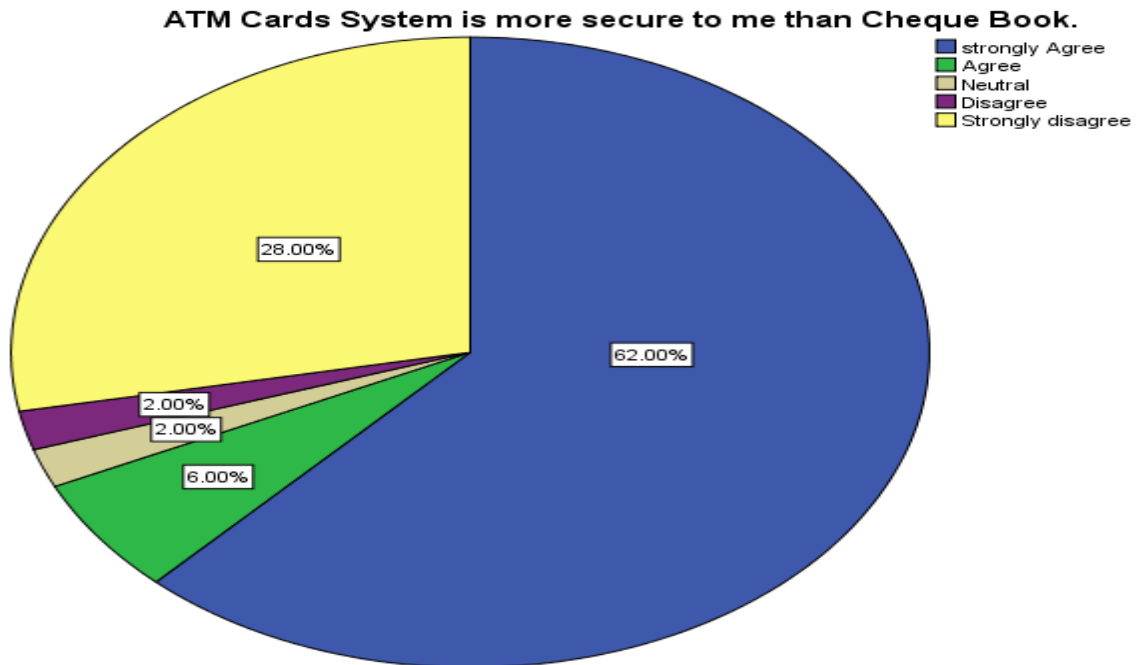
Based on the survey, it is observed that their mobile Banking menu is very easy to navigate for them for their digital Banking. In this regards it indicates that strongly agree 66%, agree 6%, disagree 2%, strongly disagree 26%. Here most of the respondents strongly agree with this statement.



14. ATM Cards System is more secure to me than Cheque Book.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly Agree	62	62.0	62.0	62.0
Agree	6	6.0	6.0	68.0
Neutral	2	2.0	2.0	70.0
Disagree	2	2.0	2.0	72.0
Strongly disagree	28	28.0	28.0	100.0
Total	100	100.0	100.0	

Based on the survey, it is noticed that ATM Cards System is more secure to the customer than Cheque Book. In this regards it indicates that strongly agree 62%, agree 6%, neutral 2%, disagree 2%, strongly disagree 28%. Here most of the respondents strongly agree with this statement. Generally now a day's people more prefer ATM cards than cheque Book.

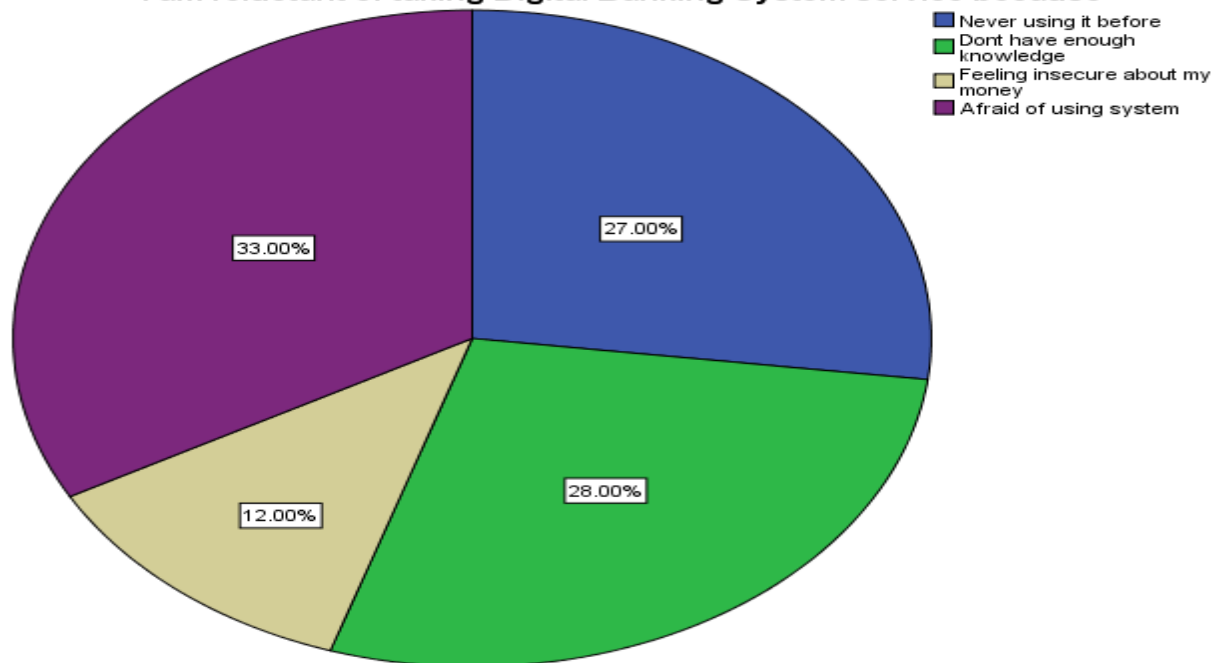


I am reluctant of taking Digital Banking System service because

	Frequency	Percent	Valid Percent	Cumulative Percent
Never using it before	27	27.0	27.0	27.0
Don't have enough knowledge	28	28.0	28.0	55.0
Valid Feeling insecure about my money	12	12.0	12.0	67.0
Afraid of using system	33	33.0	33.0	100.0
Total	100	100.0	100.0	

Based on the survey, it is seen that people are reluctant of taking Digital Banking System services. In this case survey shows that people never use the service before (27%) and lack of enough knowledge (28%), feeling insecure about money (12%), afraid of using system (33%). Generally most of them are afraid of using system because it is new and never use it before. so they constrain with these two answers. Therefore, it makes them unwilling to take digital banking services from Dhaka Bank at Nandipara Area.

I am reluctant of taking Digital Banking System service because



Reliability Analysis

Scale: ALL VARIABLES

Based on survey this is shown the reliability analysis of the survey using SPSS.

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.802	.809	4

It is known to us that $0.9 > \alpha > 0.8$ is good and anything is higher than 0.7 is okay for this value. (Here using this analysis on base of scale items of SPSS.)

Meanwhile it is summary of this reliability analysis for this survey.

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	2.465	2.160	3.140	.980	1.454	.206	4
Item Variances	3.449	3.085	3.759	.674	1.218	.130	4

Summary of findings:

Based on survey, there are 100 respondents who are familiar and unfamiliar both regarding Digital Banking services of Dhaka Bank Ltd. After making 15 questions of survey, distributing the questionnaire through retail banking service and client visit for verifying their house or shop address. At the same time it also precede the survey on people to people so that we could easily find out outcome which will be appropriate and genuine. After all, this survey tells that how the digital banking system creates impact as well as influential role towards customer at Nandipara. Therefore, it also determine the impact on society based on some demographic factors as well as create demanding for mentioning age or profession range of people. It is essentially a graph which indicates that make advance the research in a suitable way and specific picture about the situation of services in this remote area.

Recommendation

There are some recommendation based on the survey's results on digital banking services of Dhaka Bank Ltd at Nandipara area. These might be helpful for the bank to execute and help to cope up with current situation as well as create competitive advantages with their services at Nandipara.

- **Trust worthy:** Digital Banking system is new for this area. In that case, people have lack of trust in digital banking. In that case DBL Ltd needs to ensure their service better which can gain more trust. They needs to make more confidential about customer data. Moreover, they can make system easier in which customer can know everything about their financial transaction. Furthermore they can use biometric system in the booth in which only genuine customer can use their cards. None can fraud anyone information by stealing their cards or pin number.

- **Security:** Safety and security is more important in Digital Banking services. To give better facilities DBL needs to concern about security of Digital Banking services of that area. There is lack of own booth. For this reasons, people are reluctant to take digital banking services. In that case, it needs to have their own booth in the branch area. As a results people can go from their home to the booth and do banking easily. Furthermore, there needs to have booth assistant who help to instruct the process to customer who are really unable to catch the process and make them belief that their services are safe and secure for customer.

- **Speedy process:** Every bank has a Digital Banking services. To compete with other bank, DBL needs to more smart about their customer. As there is only competitor like Al-Arafa Islami bank, DBL needs to more faster about their Digital Banking process. Every three months they needs to update their DBL go app for their customer. They can also make some Bengali video tutorial in the app for the customer that will help to make the process

faster. Therefore people can know about DBL hotline and get immediate solution about their financial purposes.

- **Cost:** It is a vital factors of this area.in that case they needs to concern about cost. At recent time DBL found that there are 20% people take ATM Cards and other digital banking services where other branch have higher rate of taking digital banking service. In that light they needs to minimize their yearly maintenance cost as well as reduce their card fee from the customer. They needs to think about more investment from customer as it is a huge area including Trimohoni, Daserkandi, Manikdia and Nasirabad. To cover those area they needs to make more booth on that area and make less cost for their ATM Cards and make it compulsory for evey customers. If it has low cost than cheque book, it will attract more to people. Besides if there is any interest system to use DBL Go app regularly in every month, then it will create more user and also reduce cost of the customer in terms of their journey as well as saves their times.
- **Use:** In the research, it noticed that people are afraid of using system as well as never use the system before. There is some kind of ignorance for lack enough knowledge of digital banking system.in that DBL needs to use automated computer version to give further instruction on ATM Booth. Moreover there are customer id number for every customer. By those identity they can use Bangla code system in which will be generate by encryption and decryption method. It will help to use the app more easily and frequent for every customer. To have a little knowledge people can read the language and adapt with new app. Therefore it will help to increase user rate more and more for this area indeed

That is to say, above aforesaid recommendation may be apply to enrich their digital banking services on that area and make more investment for the branch and reach their revenue target for the bank.

Conclusion

To brief, Bangladesh is high because there were lots of people were waiting for using e-banking services and e-banking service providers can gradually grab these market by giving efficient services to their customers at lowest possible cost. Most of the literate people want to use modern information technology based banking facilities. Besides, they want to compare banking system of Bangladesh with other developed countries. Moreover, Banking industry is much enrich and extent than earlier period, It is one of the most wonderful movement to our national economy. It has developed including online banking system in our banking sector. Digital Banking system is more demanding and latest at recent times. At present time Dhaka Bank doing better and better for their customer with including new types of transaction method which make easier for the people to get service in a short time. In that light synergy between telecommunications and information technology has the proven capability of monitoring and administering the real-time transactions. Therefore, there is some limitation to grab the all customer in one umbrella. In that cases, this types of research will help to solve those problems as well as make country into a digitalization process and make the life easier for the people in everywhere. If it happens, then it will not so far away to reach goal for vision 2021 for the country indeed.

Further study:

As this survey and study is all about customer service oriented but later if possible than the challenges of Digital Banking towards society should be investigate. Thus it can ensure the better quality and understanding the impact of digital banking in this area which will aid to make this bank more competitive, successful and more reliable indeed.

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Appendix: Survey Questions:

1. Please indicate your gender?

- Male
- Female

2. Which of the following age groups are you in?

- 18 to 30 years
- 31 to 40 years
- 41 to 50 years
- Above 50 years

3. What is your profession?

- Student
- Service holder
- Housewife
- Businessman
- Others

4. How would you describe your proficiency using internet?

- Novice
- Intermediate
- Advanced

5. How frequently do you use ATM CARD or DBL GO app services per month?

- 1 to 3 times
- 3 to 6 times
- More than 6 times
- Not at all

6. Why don't you want to use the online banking services?

- Do not have Internet at home
- Don't trust internet services when it comes to managing my money
- I prefer to have personal human relation
- Find the process to difficult

7. Do you trust the security of Online Banking Services?

- Completely
- Somewhat
- Not at all

8. What are the most important reasons for you to have an INTERNET Bank account opened?

- Convenience
- Better rates
- Curiosity
- Safe and secure

9. How far is the bank branch where you do business?

- 1 km to 3 km
- 3 to 5 km
- More than 5 km

10. Which method of payment do you use?

- Cash
- ATM Debit card
- DBL GO app

11. DBL GO app is very easy for me to transfer money from one to another fund

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

12. Digital banking system provides physical security?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

13. My mobile banking menu is very easy to navigate

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

14. ATM cards system is more secure to me than Cheque Book.

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly disagree

15. I am reluctant of taking Digital Banking system service because

- Never using it before
- Don't have enough knowledge
- Feeling insecure about my money
- Afraid of using the system