

Report On
Electronic Banking and Customer Satisfaction of NRB
Commercial Bank Limited, Dhanmondi Branch.

By

Lamia Jannat Fariha
ID: 18104162

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration.

BRAC Business School
BRAC University
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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Lamia Jannat Fariha

Lamia Jannat Fariha
18104162

Supervisor's Full Name & Signature:

Rahma Akter
Lecturer,
BRAC Business School,
BRAC University

Letter of Transmittal

Rahma Akhter
Lecturer,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on “Electronic Banking and Customer Satisfaction-
A Case Study on NRB Commercial Bank Limited, Dhanmondi”.

Dear Sir / Madam,

It is my pleasure to present my entry-level position and to provide information regarding the "Electronic Banking and Customer Satisfaction of NRB Commercial Bank Ltd." for which I was appointed at your request.

I have done my best to finish the report with the most important information and recommendations in a compact and thorough manner as feasible.

I am confident that the report will satisfy the requirements.

Sincerely yours,

Lamia Jannat Fariha
ID: 18104162
BRAC Business School
BRAC University
Date: April 30, 2022.

Non-Disclosure Agreement

This agreement is made and entered into by and between NRB Commercial Bank Ltd. and the undersigned student at BRAC University

Acknowledgement

As a first step, I want to thank God for giving me strength and courage to do what I had to do. I also want to thank him for giving me patience and persistence of mind so that I could finish the degree requirements that I needed to get it.

Through my internship, I have learned more about the world outside of the classroom. My interpersonal and self-confidence skills have greatly increased as a result of my job experience, and I've gained a better understanding of the corporate culture as well.

I would also like to thank my supervisors, Abdul Awoal Mia (Senior Vice President & Head of Branch), Sunjida Sultana (Officer & General Banking Incharge) and Minarul Islam (Senior Executive Officer & Credit Incharge). I'd like to say thank you to everyone at NRB Commercial Bank for giving me the information I needed and for their help and support.

Finally, I would want to express my gratitude to Rahma Akter, my academic supervisor, for providing me with the knowledge and advice I required to be successful in my studies.

Executive Summary

A bank is a financial institution whose primary goal is to profit from the trading of cash and credit instruments. Multinational banks' entry into the market has pushed this category to a new level of competitiveness, with novel frameworks for credit management, greater execution levels, and the most extreme client loyalty. A case study of NRB Commercial Bank Limited, Dhanmondi Branch, has been used in this research to analyze electronic banking and customer satisfaction.

The goals of the study are to give a brief overview of NRB Commercial Bank Ltd., how well electronic banking works, how well customer service is provided by different departments, and what internal and external problems need to be fixed so that NRB Commercial Bank Ltd. can get better in the near future.

Moreover, this report gives an overall working procedure of NRB Commercial Bank Ltd. Moreover, NRB Commercial Bank Ltd. has different departments. The General banking department is one of the crucial departments within the organization. The General banking department plays a key role in directly providing different products and services and promotional activities to the customers. The operations and activities of NRB Commercial Bank Limited's general banking team and the marketing mix strategy are the subjects of this study. The report also highlights my learning and reflection during the internship term.

Keywords: NRB Commercial Bank Ltd., general banking, electronic banking, customer satisfaction.

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List of Acronyms

NRBCB	Non-Resident Bangladeshis (NRB) Commercial Bank
GB	General Banking
SB	Savings Deposit
CD	Current Deposit
FDR	Fixed Deposit Receipts
SND	Short Notice Deposit
DPS	Money Maker Scheme
A/C	Account
L/C	Letter of credit
Vat	Value Added Tax
NRBCB	Non-Resident Bangladeshis (NRB) Commercial Bank
GB	General Banking
SB	Savings Deposit
CD	Current Deposit
FDR	Fixed Deposit Receipts
SND	Short Notice Deposit
DPS	Money Maker Scheme

CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION:

Historically, banks have played an important role in the growth of a nation because they provide an almost endless supply of monetary assets to people involved in a wide range of financial activities. In many ways, the role of money management is quite similar to the function of a course framework in the human body. It has modernized and expanded the multi-day saving money area, resulting in the delivery of new monetary events on a daily basis. The accounting process is getting more effective, less time-consuming, and more thorough in the interim. In the fast-paced industry of account administration, all firms are on the search for better ways to handle their identical customers' accounts as a means to a goal. Therefore, it has become necessary for everyone to put some thought into their banking and money-saving strategies. The BBA program requires students to enroll in a work-study program, which is sometimes known as a work-connection program, in order to complete their degree requirements. I chose NRB Commercial Bank Limited, Dhanmondi Branch because it is one of the most important financial intermediaries and one of the newest leading banks in Bangladesh's keeping money area.

NRB Commercial Bank is one of the private commercial banks that falls under the supervision and control of Bangladesh Bank, which is the country's central bank. Bangladesh Bank is in charge of the day-to-day operations of the bank (BB). The Bangladeshi government's central bank has granted permission for the construction of three new commercial banks to be sponsored by non-resident Bangladeshis (NRBs), with the expectation that these institutions will help boost the amount of foreign currency that is brought into Bangladesh. The NRB Commercial Bank opened its doors for the first time on April 2, 2013, which also served as the bank's first day of operations. According to the information provided by the company, a total of BDT 1000 crore has been permitted to be used as capital, of which BDT 562.07 crore has

already been paid up. The number of branches ranges from 61 to 8, and there are 46 ATMs in total. There are eight AD branches in all. There is a total of 515 agent points available.

In Bangladesh, the administration of the accounts sector has evolved and prospered throughout the years. Currently, the bulk of my time is spent on each of these areas, as well as on the administration of the accounting firm. The banking industry is continually seeking new and unique methods to give distinctive clients advantages that will encourage them to gain and keep consumers in order to maintain a strong position in this highly competitive industry. The NRB Commercial Bank is not immune to the consequences of this circumstance. In addition, in order to maintain their competitive edge in a world that is always evolving, they provide an extensive selection of services to their clients and put in a lot of effort to ensure that each and every one of their clients is satisfied.

1.2 Origin of the Study

Students are required to engage in professional and practical activities after completing all required courses for the BBA program at BRAC University.

As a consequence of this, in order to fulfill the requirements for the Bachelor of Business Administration degree, I decided to take a temporary work at the Dhanmondi Branch of the NRB Commercial Bank Ltd. This location is in charge of the entirety of the process for managing customer accounts, which includes but is not limited to the general banking, foreign exchange, credit and loan, and other divisions. It is also in charge of the entire account management process. As a consequence, the exercises in this branch may be utilized to gain knowledge of both simple and extensive account management duties without experiencing significant difficulty or frustration. I picked the Dhanmondi Branch of the NRB Commercial Bank Ltd. as a sampling place for this internship report since it was close to my home. I was able to learn a lot about how users work as an intern, which I used to write this report.

1.3 Objectives

There are a number of objectives that must be met in order for this report to be successful.

There are some general aims as well as particular objectives for both of them.

1.3.1 GENERAL OBJECTIVE

The purpose of this internship is to satisfy a portion of the requirements for the BBA degree while also getting practical knowledge of the bank's operations, policies relating to electronic banking, and customer services given to consumers. This report will not only provide us the opportunity to compare and contrast our theoretical knowledge with the actual reality of delivering financial services, but it will also give us the opportunity to share our findings and suggestions for potential remedies.

1.3.2. SPECIFIC OBJECTIVES

- You are required to have a fundamental understanding of NRB Commercial Bank Ltd.
- You are also required to have a significant amount of information regarding the efficiency with which electronic banking (E-banking) operates at NRB Commercial Bank Ltd.
- In order to have a deeper comprehension of the ways in which NRB Commercial Bank Ltd. does its business, you should familiarize yourself with the myriad of customer support options provided by the various branches of the bank.
- To help NRB Commercial Bank Ltd. continue to grow and improve, it is important to find its internal and external weaknesses and make suggestions about how to fix them.

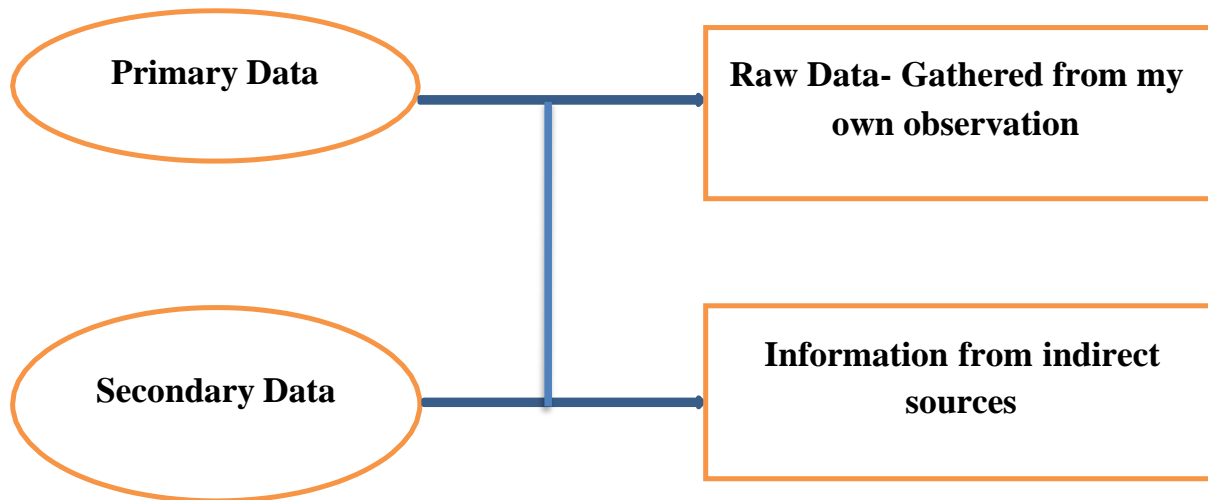
1.4. Scope of the Study

My academic supervisor, Rahma Akter of BRAC University, assigned me the topic "Electronic Banking and Customer Satisfaction." The Dhanmondi Branch of the Non-Resident

Bangladeshi (NRB) Commercial Bank in Dhaka provided me with the information I needed. NRBC's goals, functions, management, business strategy, and other aspects of the bank's operation have all been attempted to be covered in this document. In addition, there are a number of possible ways to improve NRB Commercial Bank Ltd.'s overall performance.

1.5. Methodology

The methodology refers to the techniques, methods, and strategies that are employed in the collection and analysis of data. In order to obtain the information for my inquiry, I employed a combination of primary and secondary sources. The sources are given below:



1.5.1. Primary Data Sources

During my internship at NRBC Bank Ltd., I gathered a lot of data and information by asking the executives questions. In addition, the majority of the necessary information was gathered through one-on-one meetings with the bank's most important clients and employees in various offices, personal examinations with brokers, roundabouts sent by the head office, and the

maintenance of a daily journal that records all of the activities observed and performed by the bank. Some of them are:

- I. It is necessary to have direct connection with the bank's branch manager as well as other bank officials and executives.
- II. Face-to-face engagement with current and potential NRBCB customers and clients
- III. Sitting at a desk is beneficial.
- IV. Research on the pertinent documents that were handed in by the officers in question.

1.5.2. Secondary Data Sources

This study also includes information that was gathered from a variety of secondary sources, some of which are included below for your convenience:

- i. NRBCB's official documents
- ii. The NRBCB publishes an annual report.
- iii. Reports on audits
- iv. The NRBCB's official website may be found here.
- v. Journals of scientific investigation

1.6. Limitations

- I. My conclusions may have some flaws as I can only use a small number of sources to gather information.
- II. There is a plethora of analyses that are based on my personal interpretation of the facts that I have acquired up to this point in my research. It's possible that I won't be able to produce an honest and relevant report due to the fact that I don't have the necessary skills and my comprehension isn't very in-depth. Another limitation was the lack of

time, which prevented this study from being as in-depth or analytical as it could have been.

- III. A report on a bank's activity cannot be written in three months since there is too much information to be gathered.
- IV. This isn't all; the report would be even better and more useful because I have the same limitations as the author.

CHAPTER TWO
AN OVERVIEW OF NRB COMMERCIAL BANK
LIMITED

2.1. Introduction of NRB Commercial Bank Ltd.

Despite the fact that it has only been around for a few short years, NRB Commercial Bank has quickly become one of the most important banks in Bangladesh's financial industry. It was found in the year 2009. It is one of the country's newest commercial banks, having begun operations on May 31, 2011, and it is also one of the country's top financial institutions. The adventure of the bank began on April 2, 2013, when it opened its first location in the city of Dhaka at 114, Motijheel C/A, Dhaka-1000. This location is in the capital of Bangladesh. Since then, the bank has grown and expanded throughout the country. Since then, the bank has continued to grow and develop.

There are now 83 locations where it is in operation. Through its 45 automated teller machines (ATMs) and a sharing arrangement with partner banks that collectively operate more than 1150 ATMs in locations all over the world, it provides services such as SMS banking, interest banking, and others. It has just lately announced that it would begin operating a Customer Call Center. In addition, the National Rural Business Corporation of Bangladesh has a definite strategy to contribute to the SME sector (which is the engine of economic growth in Bangladesh). Its deep expertise in SME banking and industry best practices across all facets guarantees that the country's small and medium-sized enterprises (SMEs) experience "Customer Delight." Manufacturing, trading, and service, financial planning, and, perhaps most importantly, financing and encouragement for women entrepreneurs, as well as rural credit, are all examples of SME services.

NRB Commercial Bank takes great satisfaction in providing highly customized and courteous customer care to its clients. There is a unique service excellence model in place at the bank called CRP, which is focused on guaranteeing satisfied customers by creating goals for the

attitude and conduct of the bank's personnel as well as their degree of readiness, correctness, and timeliness of service quality.

2.2. History

NRBs (non-resident Bangladeshis) have made three deposits in Bangladeshi banks since the Bangladesh Bank permitted nine organizations to operate as fourth-generation financial institutions in 2012. It is one of the three banks that have helped to the realization of the goals of people who seek to maintain Bangladesh well linked with other advanced nations through commerce and investment. These aspirations have been realized by those who want to keep Bangladesh well connected with other nations. NRB Commercial Bank Limited is one of the three banks that are considered to be financial institutions. Individuals who were Non-Resident Bangladeshis (NRB) at the time and were living in a variety of countries and cities throughout the world came up with the concept for the organization. There were twenty-five of them in all. Administrative agencies in Bangladesh granted it permission to conduct business under the country's account management system, which was completed in 2012. This came after nearly three years of hard work to ensure that it conformed with all applicable rules and regulations, which culminated in receiving final approval from the regulatory body on February 20, 2013.

The specified vision of those NRBs has grown into reality in order for them to be able to perform banking activities in Bangladesh, which is a gradual and steady evolution. On April 02, 2013, a ribbon-cutting ceremony marked the formal opening of the bank's new corporate headquarters. The Red Crescent Jashim Trade Center, one of the most magnificent structures in Bangladesh, is located at 114 Motijheel Commercial Area in Dhaka. It is regarded to be one of the greatest examples of postmodern structure in the country and is a spectacular example of postmodern structure. There is a chance that this bank, which established its first branch at

the same site on April 17th, 2013, will have a presence at this location. There is a chance that this bank will have a presence at this location.

This study was conducted at the Dhanmondi branch, which can be found at Mir Nur Square (2nd floor), House-43 (new), Road-2/A (New), Satmosjid Road, Dhanmondi, Dhaka. The Dhanmondi branch started its journey on April 3, 2017, with the assistance of nine employees who were both extremely effective and responsible. While just a few years old, this branch has already developed a good reputation not only among the NRBs but also among the people who use its services in Bangladesh.

There are a number of extremely effective bank staff working at this branch. The Branch's management is always aiming to give better service to its clients while also maintaining strong connections with them. Within this branch of the military, there are essentially three divisions to consider. The day-to-day activities of the financial institution are overseen and managed by the bank's General Banking Division, abbreviated GB. It is the duty of the credit division to extend loans to customers and to monitor whether or not they are making their payments in accordance with the agreed-upon schedule. The foreign exchange division's job is to change the money from one country into the money from another country and vice versa.

2.3. VISION

“To become a peerless bank.”

2.4. MISSION

- Expand the variety of commercial enterprises and investment opportunities that are accessible.
- Build trust among non-regulatory organizations (NRBs) in order to attract investment.

- Improve the quantity of remittances received.
- Provide exceptional customer service.
- Keep your financial situation in excellent standing.
- Ensure that employees are treated with dignity in their place of employment.

2.5. Strategic Objectives

- In addition to this, they give opportunities for non-resident Bangladeshi (also known as NRBs) in Bangladesh to invest their profits and contribute their expert knowledge to the country's effort to advance economically.
- NRBs should be given opportunities to invest their earnings and contribute their professional expertise to the expansion of Bangladesh's economy. This should be made feasible by providing NRBs with the means to do so.
- Attract FDI from non-resident aliens (NRBs) through a variety of products and projects.
- Growth that is both balanced and long-term.
- Maximization of the wealth of the stockholders.
- NRBs are able to accomplish their lifelong ambition and dream of owning their very own bank, which has been a goal of theirs for a very long time.
- Increased staff productivity, which may be accomplished by offering enticing remuneration packages, as well as improved employee morale, which can be accomplished by providing opportunities for training, advancement, and career planning. To help the economy of the country grow, it is important to invest in the thrust sector.
- In order to make environmentally responsible banking practices a reality, technology transfer is now being worked on with the assistance of highly educated individuals and experienced bank sponsors.
- Ensure that the finest Corporate Social Responsibility (CSR) practices are followed.

2.6. Organizational Ranking of NRB Commercial Bank



The image shows a vertical list of 18 job titles representing the organizational ranking of NRB Commercial Bank Limited. The titles are arranged in a column, with the highest rank at the top and the lowest at the bottom. The titles are: MANAGING DIRECTOR, Additional Managing Director, Deputy Managing Director, Senior Executive Vice President, Executive Vice President, Senior Vice President, Vice President, First Vice President, Assistant Vice President, First Assistant Vice President, Principal Officer, Senior Executive Officer, Executive Officer, Probationary Officer, Officer, Assistant Officer, Junior Officer, and Trainee Junior Officer. The top title, 'MANAGING DIRECTOR', is highlighted in a dark green background. The remaining 17 titles are in a light green background. To the right of the list is a vertical double-headed arrow pointing upwards, indicating the increasing rank from bottom to top.

MANAGING DIRECTOR
Additional Managing Director
Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Vice President
First Vice President
Assistant Vice President
First Assistant Vice President
Principal Officer
Senior Executive Officer
Executive Officer
Probationary Officer
Officer
Assistant Officer
Junior Officer
Trainee Junior Officer

Figure 1: Ranking of NRB Commercial Bank Limited

2.7. Departmental Activities

Given below is an Organizational hierarchy of NRB Commercial Bank Limited Dhanmondi Branch –

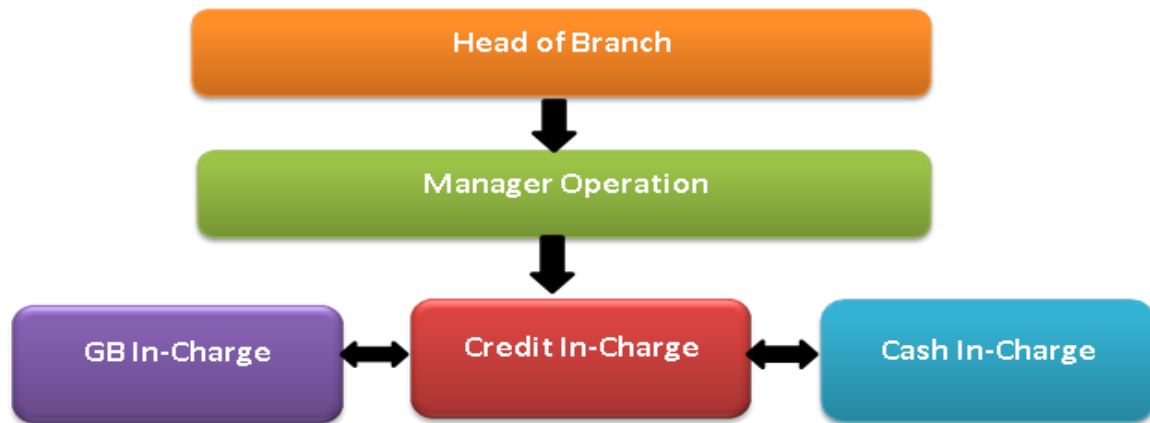


Figure 2: Ranking of NRB Commercial Bank Limited, Dhanmondi Branch

NRB Commercial Bank Ltd's Dhanmondi Branch is one of the most well-known and well rated branches in the bank's network of 61 sites around the nation. These locations may be found all across Bangladesh. The following is a brief description of the NRB Commercial Bank Dhanmondi Branch.

Senior Vice President & Head of Branch: Abdul Awoal Mia

Manager Operation: Mohiuddin Ahmed

General Banking In-Charge: Sunjida Sultana (Officer)

Credit In-Charge: Minarul Islam (Senior Executive Officer)

Cash In-charge: Akter Jahan (Officer)

Junior officer: Syed Mehedi Hasan (Cash)

2.8. SWOT Analysis

It is feasible for a company to acquire a profound comprehension of its place in the industry in relation to its rivals by doing a SWOT analysis. This allows the company to better position itself for success. In addition, it affords the association the ability to strategically strengthen its position in the marketplace. In this part, we will discuss the possibilities and challenges that the NRB Commercial Bank Dhanmondi Branch faces from the outside environment, as well as the strengths and weaknesses of the NRB Commercial Bank Dhanmondi Branch itself. Each point is explained in detail below:



Strengths:

- ❖ Trustworthiness
- ❖ Effective Management
- ❖ Mutual assistance and cooperation
- ❖ Customers who purchase on a regular basis
- ❖ Membership in the SWIFT network
- ❖ Having a positive banker-customer connection
- ❖ Strengthening of the Financial Position
- ❖ A large network of contacts, both domestically and internationally.

- ❖ On-line banking that is available in real time
- ❖ The Currency NRBC Visa Card is a first of its kind in Bangladesh.

Weakness:

- ❖ Inadequate motivation, training, and work rotation are seen.
- ❖ A scarcity of experienced employees in junior-level management.
- ❖ A persistent problem with the Status Bank.
- ❖ The absence of in-house ATM services.
- ❖ An extensive branch network in rural areas.

Opportunities:

- ❖ SMEs (Small and Medium-Sized Enterprises) Finance
- ❖ A massive commercial district
- ❖ Increased growth in the number of offerings and the amount of exchange finance
- ❖ Bangladesh Bank has taken a number of steps.
- ❖ A significant increase in the number of sales and trade finance
- ❖ Bangladesh Bank has taken a number of steps.
- ❖ Technology-related investments.

Threats:

- ❖ Foreign-controlled banks and third-generation banks;
- ❖ aggressive SME lending by new commercial banks;
- ❖ loss of consumers;
- ❖ entry of new private commercial banks;
- ❖ political instability;
- ❖ compensation package.

2.9. 4Ps of NRBCB, Dhanmondi Branch

The following topics are briefly mentioned in this section: product, price, location, and promotion of the NRB Commercial Bank, Dhanmondi Branch.

PRODUCT

The success of a business is completely dependent on the quality of the products and services it provides at a fair price as compared to its rivals. It is the most important source of attracting clients. As a service sector, banks are only profitable if they can provide high-quality services to consumers at a reasonable cost.

NAMES OF DEPOSIT PRODUCTS OF NRBC Bank:	
Savings Account (SB)	Student Savings Account
Current Deposit Account (CD)	Fixed Deposit Account (FDR)
Shohoj Shanchay Deposit Account	Short Notice Deposit Account (SND)
Money Maker Scheme (DPS)	Priority Deposit Scheme
Monthly Benefit Scheme	Lakhpoti Savings Scheme
Double Benefit Deposit Scheme (DBDS)	Triple Benefit Deposit Scheme (TBDS)
Millionaire Savings Scheme	Deposit Pension Scheme(Shikkhaguru)

SPECIAL PRODUCTS:

In addition to the deposit products mentioned above, they offer the following deposit products, each with its own set of rates and benefits, in order to recognize the contributions of different individuals to our community and to encourage the unbanked population to become a part of the banking system:

Sl. No.	Name of the Product	Target People
1	শিক্ষাগুরু	Teacher
2	দেহঘড়ি	Doctor
3	দুর্বার	Defense Personnel
4	লাল-সবুজ	Freedom Fighter
5	গুরুজন	Senior Citizen
6	প্রবাসী	Non-resident Bangladeshi
7	মা	Mother
8	অধিকার	Under Privileged/Marginalized People

PRICE

The pricing of Depository goods and Loan products varies depending on the kind of product. The elements have been composed in such a way that high society will benefit from the lowering of social classes, and everyone will benefit. Some accounts have a rating system that is as follows:

- ✓ **Saving Accounts (SB):** Opening a Savings Account in either the customer's name or in a combination name is an option for them to choose from. It is possible to claim either the whole or partial parity amount from this record in either direction. There are no unexpected costs, and the only one that is required is a payment for maintenance every six months to ensure that everything runs well. On the equalization money that it receives from the government, NRBC Bank Limited promises to maintain a profit margin that is comparable to other banks. The interest

on this account is calculated at a rate of 5.0% per annum. Customers can also get to their accounts at any time of the day or night by using a checkbook, a VISA debit card, the internet, or an ATM.

- ✓ **Current Account (CD):** The Current Deposit Account is designed to be used for day-to-day business transactions, and it does not impose any restrictions on deposits or withdrawals, either in terms of the amount of money involved or the number of times the account can be used; the only requirement is that the account maintain a certain minimum balance. Additionally, checkbooks, VISA platinum cards, and web-based money office access to accounts through ATMs 24 hours a day, seven days a week are some of the other essential goods that should be kept on hand at all times. Premiums should also be purchased. The interest rate is one percent per annum on the daily balance, and the interest is compounded monthly.
- ✓ **Student Savings Account:** The Student Savings Account is meant to acquaint our future generations with banking operations by providing them with a savings account. This information is available to any student who is under the age of eighteen who wishes to access it. Understudies are required to keep a record, which is kept by a lawful guardian of the understudies. You can make withdrawals from your account using a cheque or an ATM card, depending on your preference (only platinum cards are accepted). There will be a monthly limit of TK 2,000.00 on the amount that may be withdrawn from an ATM card or a point of sale (POS) terminal. At the request of the guardian, it is possible to have this restriction increased to Tk 5,000.00 every month.
- ✓ **Money Maker Scheme (DPS):** In order to re-energize small investment funds Money Maker Scheme is well-known for accepting little sums of money from clients on a monthly basis in order to instill a saving habit in the minds of young

people who are not used to saving. A basic, risk-free, and beneficial technique to profit development is employed. Clients who keep a specified quantity in a consistent manner for a given tenor of three years, five years, seven years, or ten years will receive an enticing single amount upon development, as shown in the accompanying table:

Monthly Installment	200	500	1,000	2,000	2,500	5,000	10,000	20,000	25,000
Term									
03 Years	8,000	20,000	40,000	80,000	1,00,000	2,00,000	4,00,000	8,00,000	10,00,000
05 Years	15,460	38,650	77,300	1,54,600	1,93,250	3,86,500	7,73,000	15,46,000	19,32,500
07 Years	24,020	60,050	1,20,100	2,40,200	3,00,250	6,00,500	12,01,000	24,02,000	30,02,500
10 Years	40,400	1,01,000	2,02,000	4,04,000	5,05,000	10,10,000	20,20,000	40,40,000	50,50,000

- ✓ **Priority Deposit Scheme:** Customers can open records in their own names or in the names of a group of people; they can also open records in the names of an establishment or association. A minimum deposit of Tk 5 lac is required to open a record for any of the tenors available, which include multiple months (up to three months), half-year (up to one year), one year (up to two years), two years (up to three years), and three years (up to three years). Because of its self-sustaining nature, this method can be implemented indefinitely. The following are the current rates of intrigue:

Amount in Taka	Rate (in percentage)					
	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years
5.00 lakh and above but less than 50.00 lakh	7.00	9.60	9.80	10.05	10.25	10.50
50.00 lakh and above	7.50	9.80	10.05	10.10	10.50	10.75

- ✓ **Deposit Pension Scheme (Shikkhaguru Scheme):** This method has been designed to be extremely beneficial in recognizing the contributions of educators to the development of our nation's educational system. The following are the advantages

of this plan: Benefits will be paid at a rate that is up to 0.50 percent greater than the ordinary rate of the program.

- Bonuses of one month's installments will be given to customers who deposit 120 payments on time under the ten-year scheme.
- Following the bank's credit policy,
- depositors may be eligible to get credit against their deposited funds or the cash value of their scheme investments.

PLACE

Many elements, including accessibility, target market, transportation facilities, and business prospectus of a company, are directly related to its location and how it works. NRB Commercial Bank Limited's headquarters are located in the Motijheel, which is a highly desired location for conducting business. Because it is a business-oriented industry, capturing the intended market is straightforward.

Branch Networks: The NRB Commercial Bank has 61 existing branches and several additional projected branches around Bangladesh in order to provide better service to its loyal clients.

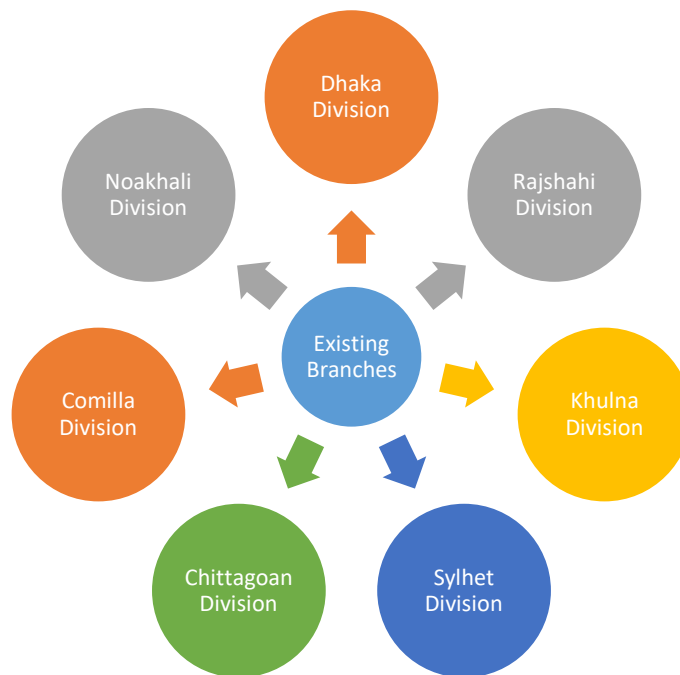


Figure 3: Branch's of NRB Commercial Bank Limited

PROMOTION

Having a large selection of products at an acceptable price and being located in a convenient location is not enough to ensure the survival of a business. It is also critical to raise consumer awareness of the organization's existence and operations. This is why promotional efforts are so important. Promotional activities are being carried out by the NRB Commercial Bank Dhanmondi Branch in a number of different ways. It also participates in community service initiatives of many kinds. NRBCB Ltd. also provides souvenirs such as wallets, key rings, diaries, desk calendars, wall clocks, and other items that are used as promotional items. Corporate clients are attracted and retained by the Head Office, which maintains personal relationships with them and organizes parties and events on a variety of occasions to do so.

2.10. BRANCH ACTIVITY

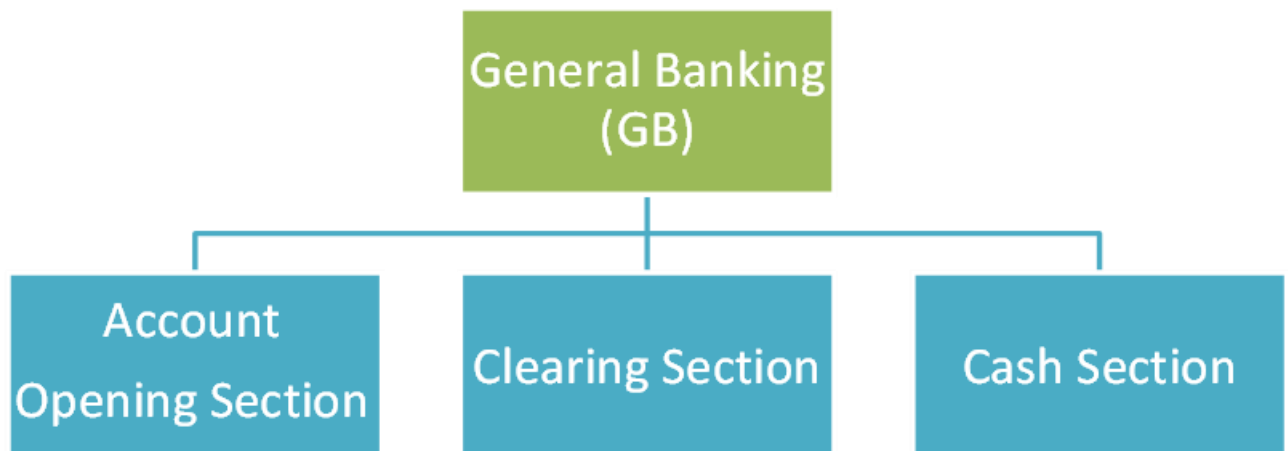
The NRB Commercial Bank has 61 branches that are already open, and it plans to open more branches all over Bangladesh so that it can serve its loyal customers better. These are the ones:

- General Banking Department
- Foreign exchange Department
- Credit Department

2.10.1. The Dhanmondi Branch of NRB Commercial Bank Ltd. performs general banking functions.

- The following are the specific functions of general banking:
- Account opening, which is the process of establishing a banking relationship with a customer.
- Transferring money from one location to another on behalf of customers.
- Taking deposits
- Being aware of the existence of checks
- Cheques for settlement purposes

2.10.2. General Banking consists of Following Sections



2.10.2.1. Account Opening Section

Banks and financial institutions, in particular, are tightly intertwined with the investor-client relationship. In order to be a client of a financial institution, an individual must have some type of account management connection with the institution. In the record opening phase, a new record is made for the consumer. This starts a relationship between the two parties.

2.10.2.2. Clearing Section

Clearing a check refers to the act of writing a check with the intention of having assets removed from the record of the payer and assets moved to the record of the payee. This is accomplished by transferring assets from the payer's record to the payee's record. As part of the process of settling transactions between banks and other financial organizations, the Dhanmondi Branch of the NRBCB is responsible for carrying out the aforementioned operation. Because there are so many transactions that take place between banks on any given day, a system known as bank clearing was developed to handle what each party owes or is due in a single location. As a consequence, the quantity of money that is transferred between the parties involved is kept to a minimum.

2.10.2.3. Cash Section

Cash is a standout amongst the most critical components of general account management since it serves as a medium of exchange for monetary exchange. This topic is largely concerned with the receipt of funds as well as the distribution of funds. At the branch, the reception of money acts as a source of fresh funds. An example of a client, a national bank, another bank, or another division of a similarly organized bank are all possible sources of information. Cash in charge and cash officer are required to sign a physical copy of the "Day End" position at the computerized branch where it is maintained.

2.11. Industry and Competitive Analysis

2.11.0 NRB Commercial Bank Limited Porter Five (5) Forces Analysis for Banks Industry

2.11.1.1 Threats of New Entrants

New entries into the banking business bring about innovation and new ways of doing things, and as a result, NRB Commercial Bank Limited is under pressure to lower its rates while simultaneously decreasing expenditures and providing new value propositions to customers. In order to preserve its position as the industry leader, NRB Commercial Bank Limited is going to have to address all of these concerns and set up efficient barriers.

2.11.1.2 How NRB Commercial Bank Limited can tackle the Threats of New Entrants

- The creation of innovative goods and services Not only do new products bring in new consumers, but they also provide current customers compelling reasons to keep using NRB Commercial Bank Limited's goods. This is because new products have more features and benefits.
- Through the development of economies of scale, it will be able to reduce the fixed cost incurred for each unit of output, which will allow it to save money.
- This approach also places a considerable emphasis on investing in human capital and supporting research and development. A dynamic market is one in which existing rivals, such as NRB Commercial Bank Limited, are always lifting the bar higher and higher, making it less likely that new entrants would join the market. It makes it far more difficult for new companies to produce remarkable profits in their early years, which discourages the establishment of new enterprises.

2.11.2.1 Bargaining Power of Suppliers

The majority of the businesses operating in the banking industry get the raw materials they need from a wide variety of different suppliers. It is possible for suppliers that have a dominant position in the industry to reduce the profit margins that NRB Commercial Bank Limited may extra create in the market. Strong suppliers in the banking business take use of their advantageous negotiating position to demand higher fees from the companies that are actively working inside the banking industry. In aggregate, increased dealer negotiation activity has the effect of lowering the average level of profitability experienced by economic institutions (banks).

2.11.2.2 How NRB Commercial Bank Limited can tackle Bargaining Power of the Suppliers

There are two basic sources of supply for a bank. The first category is made up of depositors, who are accountable for the majority of the available money, while the second group is made up of its employees, who are accountable for the majority of the available labor.

2.11.3.1 Bargaining Power of Buyers

It is well known that customers are difficult to satisfy. They want to get the highest quality items that can be located while spending the least quantity of money that is practicable. This had a devastating effect on the profitability of NRB Commercial Bank Limited throughout the course of time. Because NRB Commercial Bank Limited has a smaller number of customers, yet those clients are more reliable than those of other banks, NRB Commercial Bank Limited's clients have more ability to negotiate and may ask for better prices and discounts.

2.11.3.2 How NRB Commercial Bank Limited can tackle the Bargaining Power of Buyers

- By collecting a large quantity of satisfied consumers. This will be advisable in a few ways. The organization says that it will make it harder for consumers to negotiate and supply the business enterprise a hazard to simplify its sales and manufacturing processes.
- By developing new items at a quick pace. When it comes to established items, clients frequently seem for reductions and exceptional offers. But if NRB Commercial Bank Limited continues coming out with new products, it will make it more difficult for customers to negotiate.
- Because of the new services, NRB Commercial Bank Limited's present-day clients will be less likely to swap to one of its competitors.

2.11.4.1 Threats of Substitute Services

The reduction of fraudulent activity and associated concerns over data security are also among the most significant challenges that financial service providers anticipate facing. Consumers have grown weary of data breaches. Moreover, an employee with a grudge against a bank can wreak significant harm. This could include flagrantly disregarding a bank's security measures or even purposely leaking data. Even the most powerful servers are useless if they are clogged up with spamming queries.

2.11.4.2 How NRB Commercial Bank Limited can tackle the Treat of Substitute Products / Services

- By placing more emphasis on providing services as opposed to only selling things;
- By focusing one's attention on the fundamental need of the customer as opposed to the good or service that the customer is purchasing;
- As a consequence of this, the expenses associated with switching providers for customers will go up.

2.11.5.1 Rivalry among the Existing Competitors

When there is intense rivalry among the companies that are already present in a sector, prices tend to go down, which in turn has a negative impact on the overall profitability of the business. Banking is a highly competitive field, and NRB Commercial Bank Limited is a participant in this business. The organization's overall and long-term profitability will suffer as a direct result of this degree of competition, which comes at a cost.

2.11.5.2 How NRB Commercial Bank Limited can tackle Intense Rivalry among the Existing Competitors in Banks industry

- By acquiring a long-term competitive advantage
- By extending its scale to compete more effectively
- Rather of fighting with one another for a limited market, firms may choose to form partnerships with other businesses in order to enlarge the total size of the market.

2.12. Implications of Porter Five Forces on NRB Commercial Bank Limited

By taking a look at all five competing forces at the same time, the strategic planners at NRB Commercial Bank Limited may be able to get a full grasp of the elements that impact the organization's profitability in the banking industry. [Citation needed] They are able to recognize potentially game-changing events at an early stage and act swiftly in order to capitalize on the opportunities that are emerging. If the managers at NRB Commercial Bank Limited fully understand and use the Porter Five Forces model's ideas, they may be able to use the model to their benefit.

CHAPTER THREE

ELECTRONIC BANKING AND CUSTOMER SATISFACTION

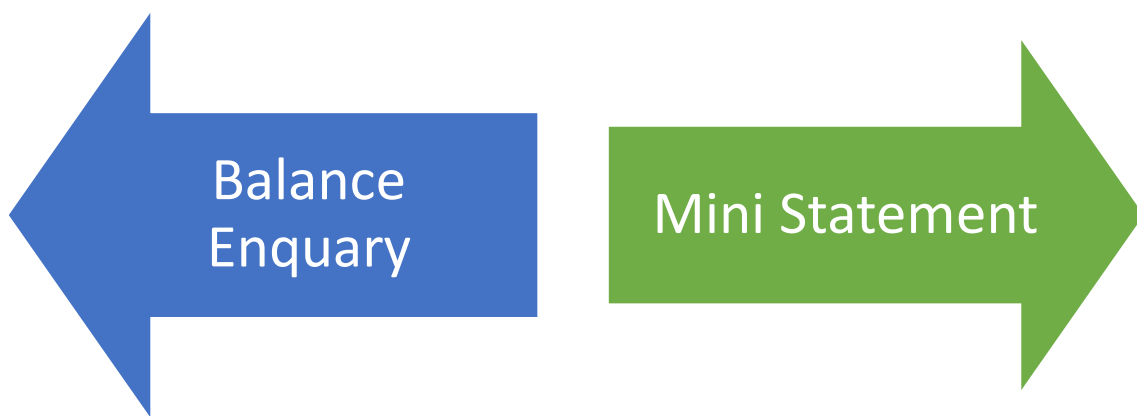
3.1. Transactions Conducted Online by NRB Commercial Bank Ltd.

Customers can take advantage of a wide range of electronic banking (E-banking) services available through the NRBCB Dhanmondi Branch. The following is a rundown of the particulars regarding the online banking services offered by the NRBCB:

- SMS Banking
- Online & Internet Banking
- ATM card
- Agent Banking
- Utilities Bill Collection
- Locker service
- Remittance Partners
- Green Banking

3.2. SMS Banking

The Dhanmondi Branch of NRBC Bank Ltd. provides SMS Banking services to guarantee that customers have access to their account information at any time of day or night. Any mobile phone user who has an account with NRBC Bank will be able to access the services using their mobile phone. Our clients may take use of the following features by using SMS banking:



Balance Enquiry

Please follow the instruction



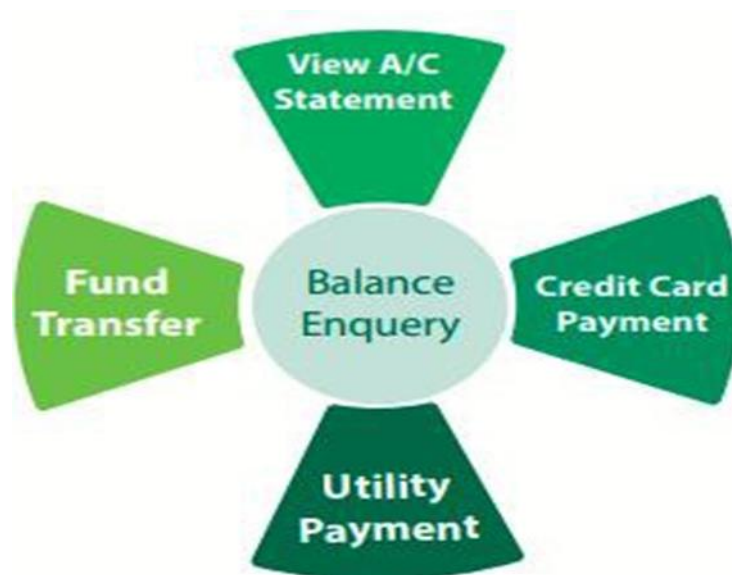
Mini Statement

Please follow the instruction



3.3. Online and Internet Banking

Making use of a banking system that is accessible online is a fantastic approach to reduce the quantity of paper that is required. NRB Commercial Bank's 61 branches are all equipped with online banking capabilities, which are provided through the bank's core banking system, known as "Bank Ultima's." Customers may now transfer money from their BEFTN accounts to their accounts at other financial institutions using Online Banking. NRBC Bank has made the Internet Banking service available around the clock, seven days a week, in order to provide its clients with the highest level of service possible. Our customers may take use of the following services by using real-time online banking:



3.4. ATM Cards

NRBC Bank has made its Internet Banking service accessible around the clock, seven days a week, in order to better serve its clients. This move was taken to accommodate consumer needs. The automated teller machines (ATMs) come with screens that are easy to see and straightforward instructions written in both Bangla and English.

Because NRBCB is connected to the National Payment Switch, our clients with debit and credit cards are able to withdraw cash from the automated teller machines (ATMs) of any other bank in Bangladesh. NRBC Bank has made the BACH and BEFTN payment structures available to its customers in order to make it more convenient for those customers to make payments.

- **DEBIT Cards:** Customers of NRBC Bank can get to their savings and checking accounts at any time of day or night with debit card. Visa Card services are available to our loyal clients at NRBCB. With the chip on their Visa cards, they are more secure in doing any transaction that is feasible through cards. Customers now have access to card benefits through the use of the NRBCB VISA card, which is a participant in the Q-Cash and NPSB consortium. This consortium is comprised of the vast majority of participating banks' ATMs and points of sale located all throughout the country. More than 46 automated teller machines and 61 physical locations are available to customers of NRBC Bank. It provides a comprehensive selection of money-related items that can assist you in meeting your various financial commitments.

**Facilities:**

- No fees for cash withdrawals made at any ATM belonging to NRBC Bank or the Q-Cash ATM network, which consists of more than 1500 locations.
- The VISA EMV Chip card's address
- A POS transaction is one in which your bank account is debited immediately within Bangladesh.
- Make an online purchase by having your bank account in Bangladesh debited directly from it.
- Free SMS notifications for every ATM, POS, or online transaction
- NRBC Bank ATMs let you get cash, check your balance, get a mini statement, and change your PIN, among other things.

Eligibility:

- In order to participate, you are need to hold an active savings, current, SND/SOD account with NRBC Bank.

Transaction Limits:

- One transaction is limited to BDT 20,000 in value. BDT 20,000 is the maximum amount that may be spent in one transaction. Per day, there is a limit of BDT 50,000.
- Transactions per day: 5 transactions per day

Fees:

- Withdrawals of cash from NRBC Bank Ltd. are free of charge;
 - the fee for receiving SMS alerts is also free of charge;
 - the annual fee is BDT 500 + 15 percent VAT.
 - BDT 300 (plus 15 percent VAT) for card/PIN replacement.
- **CREDIT Cards:** The NRBC Bank Credit Card gives clients access to their investment funds and current information at any time of day or night, regardless of the time zone. In order to further serve its loyal customers, the National Rural Bank of Commerce offers Visa Card management services. They may also use their Visa cards with chips to complete any transaction that would otherwise be feasible with a credit or debit card, in addition to being more secure. In addition to the NRBCB VISA card, which is a member of the Q-Cash and NPSB consortiums, which comprises ATMs and point-of-sale sites from the majority of participating banks around the country, cards with additional advantages are now available through the NRBCB VISA card. NRB Bank, which has more than 46 automated teller machines located throughout the country, provides a wide range of solutions pertaining to money in order to meet your day-to-day financial demands. The financial institution operates more than 46 automated teller machines and 61 physical locations around the United States. NRBCB is extending the following credit card offers:

- Platinum Credit Card
- Gold Credit Card (Dual Currency)
- Traditional Credit Card with Dual Currency Capabilities and
- Prepaid Credit Cards (Dual Currency) are created with the intention of catering to the requirements of its clientele.

PLATINUM Credit Card (Dual Currency):



Facilities:

- The NRBCB Dual Currency Platinum Card is a prestigious card that gives cardholders access to a greater credit limit than is available with other cards.
- The NRBCB Dual Currency Platinum Card can be used both at home and abroad, and only one Platinum card is required.
- You may use it to shop, make cash withdrawals, and conduct e-commerce transactions from any Visa ATM, whether it is situated in the United States or anywhere in the world.

Transaction Limit:

In the range of 2.00 lac to 5.00 lac and up to USD 7000.00 (the credit amount will be sanctioned in an appropriate way based on the opinion of the bank's credit committee), credit facilities are available.

GOLD Credit Card (Dual Currency) :



Facilities:

- This card is a dual-currency card that may be used both locally and abroad by members of the NRBCB Gold Credit Card program.
- This gold card permits the bearer to make cash withdrawals from any Visa ATM, both domestically and abroad, using any Visa debit card.

Transaction Limit:

Credit facilities ranging from Rs. 1.00 lakh to Rs. 5.00 lakh and up to USD 5000.00 are available (Credit limit will be sanctioned in accordance with the credit committee decision of the bank).

Classic Credit Card (Dual Currency):



Facilities:

- In addition, you may use the NRBCB Dual Classic Card everywhere in the country as well as anywhere else in the world.
- Carrying a single card that may be used for both domestic and foreign travel simplifies and expedites the travel experience.
- In addition to shopping, it may be used to make cash withdrawals from any Visa ATM, both in the United States and internationally.

Transaction Limit:

BDT 0.30 lac to BDT 2.00 lac and USD 4000.00 (the credit limit will be sanctioned in the proper manner based on the judgment of the bank's credit committee) credit facility is available.

PREPAID Credit Card:



Facilities:

- The NRBCB Prepaid Card is a travel card that can be used in both currencies.
- It may be used both domestically and abroad to make purchases and withdraw cash from any Visa ATM.
- There is no requirement for a branch account.

Eligibility:

After making a deposit, you will be able to conduct a transaction.

Category:

- **STUDENT CARD:**

A student can use the card while he or she is abroad and pay for educational costs at universities and colleges there. After getting permission from the Bangladesh bank, you can move more money from one country to another.

- **HAJJ CARD:**

This prepaid card can be used for both personal and institutional/agency purposes during the Hajj. Anyone can carry the card as long as it is accompanied by a stack of foreign cash that has been paid into Bangladesh Bank by the time of the transaction.

- **VIRTUAL CARD:**

Prepaid virtual cards are more convenient for international students and others who often utilize overseas E-commerce transactions to pay bills and charges in other countries. No actual card will be produced; instead, a virtual card number will be issued, which may be loaded with foreign cash for subsequent usage.

- **Transaction Limit:**

Load up to 10 million local and international currencies, up to the maximum amount of money that customers can bring with them on their journey.

3.5. Agent Banking

The NRBC Bank is one of the private sector's 4th generation scheduled banks. It opened for business on April 18, 2013. NRBC Bank is always paying attention to the changing needs and desires of its customers in order to come up with new and better ways to serve them. In the long run, it wants to be a powerful transportation channel for NRB settlement to spread across the country. "Agent Banking" is a name and a style that Bangladesh Bank has given to the banks so that they can come up with another way to deliver things. This channel will give banks the chance to serve a lot of people at a low cost that meets government rules. NRBC Bank is the first of the new Banks to get the go-ahead to hire 20 agents across the country.



The following services will be made available to the general public by Bank's

Agents:

- Utility bills can be paid by depositing or withdrawing small amounts of cash.
- All of these things help people transfer money
- Inward foreign money distribution, Inland money, and small-value loan distribution and repayment.
- Under different government programs, people can pay with cash.
- They can also check their balance, make a Mini Bank Statement, and get a copy.

- Collection and processing of documents from people who want to open a bank account, get a loan, or get a credit or debit card.
- Other things, like paying an insurance premium or selling a company.

Agents are not allowed to provide the following services:

- Taking part in operations involving the exchange of currency;
- Dealing with loans and doing financial evaluations
- Accepting and cashing checks
- Guarantees and Assurances

People should be able to make transactions through ICT devices that are connected to the bank's Core Banking Solution (CBS) at all times and in all places. There should be a set time for the exchanges to happen. Through either a screen-based or paper-based method, the client will get confirmation of their exchange right away (charge or credit slip).

3.6. Utility Bill Collection

NRB Commercial Bank collects utility bills. Every branch and agent banking point of NRB Commercial Bank can now collect the following bills:

- DESCO BILL Collection
- WASA BILL Collection
- BRTA BILL Collection
- TITAS BILL Collection

3.7. Locker Service

NRBCB provides lockers to the members of their customer base whom they deem to be particularly valuable. Customers of the NRB Commercial Bank Limited's Dhanmondi Branch have the option of storing their belongings in the bank's lockers in the event that something were to happen to them. At a very cheap cost, they provide the same high degree of security for their locker service as the bank does for its own property, and they do this while maintaining the same level of security.

- Lockers are available for rent in a number of sizes, including small, medium, and big, with varying pricing;
- Lockers can be rented out for a minimum of one year at a time.
- The total amount of the rent is expected to be paid before the customer arrives.
- Customers can avoid having to write checks by having their payments for locker rentals automatically deducted from their bank accounts.
- Customers' deposit accounts with NRBCB can be used to pay the rent, which is a handy option.

3.8. Remittance Partners

Using the NRB Global Remittance System, all NRB Commercial Bank locations and Agent Banking terminals will soon be able to process quick online foreign money transfers from any country in the world.



- Western Union
- Xpress money
- RIA
- Placid Express
- MoneyGram

3.9. Green Banking

In today's world, "green banking" is a generally acknowledged idea. Global warming is a major challenge in the preservation of a sterile environment. In addition to ethical banking, green banking, which takes into consideration all social and environmental issues, is also known as socially responsible banking. In its most basic form, green money refers to a proactive and intelligent frame of mind that has a vision for the long-term survival of our lonesome spaceship Earth.



NRBC Bank, as a capable private-sector financial institution in the nation, will play a crucial role in dealing with the issue as well as in all activities including finance, social obligations, and corporate social responsibility (CSR) initiatives. This will be the case since NRBC Bank is a capable financial institution in the private sector. All of the nation's registered banks are now required to implement Green Banking and Reasonable Practices after they were recently mandated by the Bangladesh Central Bank in compliance with international standards. In accordance with the requirements outlined in the bank's mandate, the Bangladesh Bank has established what it refers to as the "Green Banking Unit (GBU)" at its headquarters. In order to have a positive impact on a local, national, and even international scale, NRBC Bank is working to develop a framework for the local money industry. This may be done through the

lawful use of human and physical assets as well as by supporting the allocation of money to projects and enterprises that, according to the Bank's definition, pose little or little harm to the environment.

3.10. Customer Satisfaction at NRB Commercial Bank Ltd. Dhanmondi Branch

Customer service is to provide clients with superior services with the ultimate objective of acquiring their business and their loyalty as a result of their experience. In its capacity as service providers, one of the commercial banks' mottos is to deliver the highest quality services possible. The perception and pleasure of customers in private commercial banks can be used to create a mirror image of the service quality in these institutions. Customer satisfaction is the most crucial kind of feedback for any company striving to improve the quality of its services. In terms of customer service and value creation, the Dhanmondi Branch of the Commercial Bank of the National Rural Bank is one of the most innovative private banks, and it is also one of the private banks that is growing at one of the fastest rates.

Since the company's inception, it has placed a high priority on ensuring that its clients are happy with the services they get, and it is always working to enhance and advance the quality of those services in order to achieve and maintain that goal. My suggestion was that I add customer satisfaction to my report because it is such a vital topic for them to discuss in depth.

It was only after three months of working at the Dhanmondi Branch of the NRB Commercial Bank Limited that I found something truly outstanding about the bank. For my part, I'd like to make a suggestion to them based on my observations during the last three months, in the hopes that it may prompt them to rethink their decision.

Some issues of NRB Commercial Bank Limited, Dhanmondi Branch that should be reconsidered:

- Customers may encounter numerous issues and make blunders. Employees, however, must remain calm and courteous no matter how incorrect they are. As I previously stated, NRBCB is very helpful and pleasant to their clients, although I have observed several misunderstandings between customers and personnel. Employees must thus be patient in order to prevent this predicament.
- A large number of people visit the general banking department every day. They form an opinion based on the environment of the bank, which is not designed to entice consumers. Small changes can have a big impact on the organization's brand value.

3.11. Literature Review

Online banking is a "gateway via which consumers may access a variety of financial services ranging from bill payment to making investments," as stated by Pikkarainen, Karjaluoto, and Pahnla (2004). Online banking allows customers to access a wide range of financial services, including bill payment and investment management. Customers of internet banking services have access to practically all types of financial transactions at the touch of a mouse, with the exception of cash withdrawals (De Young, 2001). According to Flavián, Torres, Limsombunchai, and Weng (2006), the use of the internet as a new alternative channel for the distribution of financial services has become more of a competitive necessity than an opportunity to gain an advantage due to the effects of globalization and the increase in the level of competition. Online banking is utilized by financial institutions since it is one of the most efficient and low-cost methods of distribution. Financial institutions utilize online banking since it is one of the most efficient and cost-effective solutions for the distribution of financial products (Pikkarainen et al., 2004). In addition, by using this type of service, the bank can save

both time and money while also reducing the risk that its tellers will make an error (Jayawardhena & Foley, 2000). "Banking is no longer bound by time and geographical limits," as stated in Karjaluoto et al. (2002)'s research. "Clients from every corner of the globe have very straightforward access to their accounts, which are available to them around the clock, seven days a week." The author continues by stating that, as a result of online banking services, customers who were previously under the impression that visiting a branch bank required an excessive amount of time and effort may now complete transactions with the easy click of a mouse button. According to Robinson (2000), the provision of Internet banking services aide's financial institutions in establishing and strengthening their relationships with their clientele. The development of new products and services, improved marketing and communication at lower costs (Tuchilla, 2000), the development of non-core products such as insurance and stock brokerage as an expansion strategy, a better market image, a better and faster response to market changes (Tuchilla, 2000), and higher profits are some of the additional benefits that come with mass customization for banks. Other benefits include the ability to meet the needs of each individual user, the ability to increase profits, and the ability to develop new products and services.

According to Stewart (1999), a lack of faith in electronic forms of communication on the side of customers was a contributing factor in the ineffectiveness of the internet non retail banking. The establishment of new physical facilities is yet another aspect that has the potential to contribute to the acceleration of the spread of innovation. According to the findings of a number of studies, face-to-face interaction is more personal and socio-emotional than communication that is mediated by a computer. Hiltz, Johnson, and Turoff are three authors to look at as an example (1986). Tomiuk and Pinsoneault (2001) came to the conclusion that the reduced "richness" and "sound presence" of the e-banking environment will have an effect on the ability of banks to establish trustworthy relationships with both their customers and their workers. On

the other hand, electronic banking will be a tempting choice for customers who are primarily concerned with the efficiency of the services that are offered to them. There are a number of other consumer behavior theories that may be applied in order to explain the rate of acceptance of online banking as well as its rate of adoption. These ideas consist of the following: In line with the findings of earlier research, Doll, Raghunathan, Lim, and Gupta (1995) stated that the design and style of product information content on the web are also crucial elements determining consumer satisfaction. According to Matthews and Matthews (2005), one of the primary obstacles to internet adoption is security, which is based, among other things, on the accessibility of internet connection in addition to a wide variety of other social and psychological factors. According to Kandampully and Duddy (1999), customer relationship management between banks and corporations continues to be an important issue in the banking sector, particularly as businesses strive to maintain a higher level of market competitiveness (Kandampully & Duddy 1999). The relationship that exists between banks and the companies that they serve as customers is the single most essential contributor to the success of newly introduced financial products and services (Easingwood & Storey 1993). Internal organizational components within SMEs, such as innovative culture, technology preparedness for corporate clients' staff, and top management support for the firm, were utilized in order to study the relationship between resource constraints and problems, and were subsequently used to find solutions to those problems. In conclusion, there have only been a handful of empirical studies that study the impact that internationalization and corporate e-banking have on the performance of businesses in the modern world (Annavarjula & Beldona 2000; Sung 2006).

The English word "routlet" comes from the French word "routray," which also translates to "routlete" (April 2008). Mobile and wireless communication devices are rapidly becoming business enablers, which aid in the operation of enterprises by making them more productive and efficient. Mobile banking is widely regarded as one of the most valuable applications now

on the market (m-banking). A rising number of carriers are committed to the establishment of WATM networks in order to take advantage of the increased flexibility and mobility of wireless ATM as well as the potential of this technology to provide bandwidth-on-demand. According to Oghenerukevbe (December 2008), Internet banking gives customers access to more options, allowing for the more expedient supply of financial services to a wider variety of customers. As the use of online banking has become more widespread, more attention has been paid to online banking activities, both legitimate and fraudulent, and these activities are currently being investigated. Criminals are primarily interested in the online banking credentials of users because the username and password combination are very easy to obtain and, as a result, quite easy to use to unlawfully enter an internet banking account and commit financial crime. As a result, criminals are primarily interested in users' online banking credentials. In order to keep their customers informed, a growing number of online banking platforms are integrating Security Indicators (SI). An experiment was carried out by Hua (2009) to study the ways in which users' perceptions of the ease of use of a website and the privacy policy offered by an online banking website influence the users' overall opinions on online banking. In addition, this study evaluates perceived ease of use, privacy, and security in order to evaluate the respective value of each factor. According to the findings of the study, perceived ease of use is of less importance than users' perceptions of their privacy and security. Security is the most critical factor that an end user considers when making a decision to adopt. According to Wise and Ali (2009), certain banks in Bangladesh are looking at the possibility of investing in automated teller machines (ATMs) in order to cut costs at branches. This is due to the fact that customers prefer to conduct business with ATMs rather than with branches. The financial impact of ATMs is anticipated to be a modest rise in fee income, which is expected to be more than cancelled out by the expenses associated with significant increases in the number of transactions conducted by consumers. On the other hand, the value proposition is a significant increase in

the intangible category known as "customer satisfaction." This results in enhanced client loyalty, which in turn leads to increased customer retention, which ultimately leads to an increase in the value of the company. The use of internet banking is a distribution channel that has a cheap cost and has the potential to improve sales volume. The enhanced retention of highly valued customer groups is one of the most notable benefits of internet banking services.

Establishing a new bank for the purpose of contributing their hard-earned money to the economic growth of their home country, Bangladesh, has been a long-held and deeply held aspiration of Bangladeshi expatriates residing in various nations throughout the world. An appropriate basis for consideration is the NRBs' need for a new bank since they anticipate an increase in the flow of inbound foreign remittance and the scope of investment by other investors from other nations. Many non-resident aliens (NRBs) from industrialized nations have high levels of education and professional experience in a variety of disciplines, making them possible resources for our nation. NRB sponsors are required to not only contribute a sizable amount of investable capital but also "state of the art technology" in order to facilitate the establishment of a world-class bank that is geared toward addressing the nation's specific requirements for economic growth. The flow of inbound foreign remittance must not be expanded solely by pushing our personnel outside the nation unless they are made fit and skilled to compete their peer group of other countries; a bank similar to NRB may play an important part in accomplishing the desired aim. In addition, given the current state of banking operations in Bangladesh, it is highly anticipated that the new bank will be able to compete with the other banks by implementing innovative concepts of risk management and building up good assets and health for the organization. This is in line with the high expectations that have been placed on the new bank. We think that taking into mind the aforementioned problems, the Bangladesh Bank accepted applications for the desired bank and granted letters of intent in favor of suitable business owners.

3.11.1. Conventional Banking to Contemporary Banking

Instead of traditional banking methods, e-banking goods and services are becoming more and more complex, as well as becoming more diverse, as a result of the provision of information at an early stage in order to facilitate transactional operations (Jayasiri & Weerathunga, 2008). When it comes to providing more and more value to clients, the banking industry is rapidly expanding its use of e-banking as an efficient and cost-effective technique (Nupur, 2010). It is one of the most frequently utilized services offered by traditional banks to ensure that online banking customers receive timely and trustworthy service. The number of people who use e-banking is growing at an alarming rate right now. Ling et al. (2016) say that the fast growth of computer technology as a business tool has made more and more people want to do business with banks.

3.11.2. E-Banking and Customers' Satisfaction in Bangladesh:

Customers who are pleased with the services offered through e-banking may anticipate faster, more dependable, and more convenient services in the future. E-banking services not only have the potential to provide new competitive advantages, but also to further develop and strengthen relationships with customers. This study's objective is to gain a deeper comprehension of the influence that different aspects of electronic banking have on the level of customer satisfaction in Bangladesh's banking sector in particular. The period of time covered by the study begins in 2006 and continues through November 2009 because that is when clients were first made aware of online banking options. Following an analysis of the relevant research and employing the SERVQUAL model, researchers have identified the following five characteristics of service quality: dependability, responsiveness, assurance, empathy, and tangibles. Dependability, responsiveness, certainty, empathy, and the presence of tangibles are the dimensions. In the context of online banking, these factors have been examined in order to gain a deeper

comprehension of the connection between high service quality and satisfied customers. A standardized questionnaire was used to collect information from 250 clients during a survey interview. According to the study's findings, these are the most essential service quality criteria for e-banking client satisfaction. The study also investigates whether reliability, responsiveness, or assurance are more significant in ensuring the satisfaction of e-banking consumers in Bangladesh.

3.12. Customer Expectations of Service

The opinions that customers hold concerning the provision of a service may be thought of as serving as standards or reference points against which performance can be evaluated. (Valarie A Zeithmal, 2013-2014). When trying to gauge the level of pleasure a client has with a product or service, businesses typically inquire as to whether or not it has met or surpassed their expectations. Because the expectations of the consumer serve as a benchmark for customer satisfaction, which in turn influences decisions regarding repeat purchases and customer loyalty. If a consumer has the impression that they did not receive the level of service that was agreed upon, they will not return to make more purchases from your company. On the other hand, if you provide a service that is superior to what the consumer is expecting, you can bet that they will return to make further purchases or use your services and will tell all of their friends about the enjoyable experience they had. Expectations that are established in the proposal, marketing material, and other such areas need to be adhered to in order to guarantee that the delivery in areas that the client interacts with is consistent with the messaging. A well-known author and marketing consultant named Roy Hollister Williams is credited with having said, "The first step towards surpassing your client's expectations is to know those expectations." This is a fantastic quote that pertains to the topic of customer expectations. According to Valarie A. Zeithmal's research from 2013-2014, there are four aspects that impact the customer's expectations of the service they receive:

1. The Origins of the Expected Level of Desired Service
2. The Origins of Reasonable Expectations Regarding Service
3. Expectations Regarding the Service Encounter as Opposed to Expectations Regarding the Overall Service
4. The Factors That Influence Both the Expected and Desired Levels of Service

3.13 Consumer Perception

According to the results of our survey, consumers are persuaded to use the services offered by NRBC Bank through word-of-mouth communication. 57.6 percent of customers have said that they began utilizing the bank's services as a result of recommendations made by their close friends and relatives. Additionally, 51.5% of customers believe that the services offered by NRBC Bank are superior to those offered by other banks as a direct result of the referrals they receive.

According to the responses of 75.7% of NRBC Bank's customers, they had never seen any of the bank's advertisements. The bank relies heavily on word-of-mouth and client recommendations as their primary avenues of obtaining new customers. It is really impressive that they were able to achieve a customer satisfaction rate of 66.7 percent overall utilizing that method, with 48.4 percent of customers being happy only with the quality of their customer service. As a result, we can conclude that the customer impression or consumer experience of NRBC Bank is negative, which means that their experience with the bank's service was superior than the expectations that they had. According to the results of the study, customers rated the bank with a score of 3 out of 5 before using the bank's services; however, after using the services, 45.4% of customers evaluated the services with a score of 5 out of 5, while 36.3% rated the services with a score of 4 out of 5. As a result, given that the GAP is (3-5) -2, we are

able to assert that the customer's experience is superior to what they anticipate receiving from the bank.

3.14 Listening to Customers through Research

The NRB Commercial Bank does not, as a general rule, conduct any type of formal survey to enquire about customer requirements, expectations, and comments about any service changes; it also does not inquire about customers who are unsatisfied with the services they have received, nor does it seek to consistently anticipate what their future expectations will be. Officers who are responsible for delivering the service instruct customers about the service and learn about customer requirements through verbal or telephone conversation. These officers are responsible for providing the service.

When this occurred, officers would also evaluate the quality of service they gave in comparison to the services offered by other banks, and clients would sometimes do the same. As a direct consequence of this, law enforcement officers are required to engage in internal deliberation while performing their jobs. The industrious officers who are accountable for delivering customer service are the ones who are tasked with relaying the information to the management of the branch. The head of the branch then provides the proposals in an official written way to the senior management after having obtained the specific needs and opinions from the clients. After this, the plan is debated, and in the end, it is given the green light for implementation in all of the branches across the country. However, the financial institution also makes use of an internal system for evaluating the success of its service in order to ensure that consumers are provided with reliable information. A test call for the customer service department is an excellent example because that department frequently interacts with a range of service problems related to various clients. The management evaluates the officers to see whether or not they are able to provide clients with information regarding the qualities and particulars of

the service. In addition, the bank modifies different components of the service design and delivery process in order to bring it into harmony with the generally shifting system that is widespread in the banking industry. This is done in order to bring the bank into compliance with regulatory requirements.

After conducting a consumer survey on a limited scale and gathering information through interviews, the following topics were brought up for discussion. Each of these topics is broken down into further details further down in this article.

Research Goals for Organizations in the Service Industry I. Determine the criteria or expectations of the consumer for the service: During the course of our investigation, we tried all in our power to find out what the consumers truly want and expect from the bank. We found that 42.4% of customers using ATM booths did not have any comments or feedback on the kind of service they received. The observation that these customers do not have a clear concept of whether or not they require more ATMs was made over the period of 25 years. This revelation was made possible by the passage of time. Despite this, 33.3% of customers are dissatisfied as a direct result of the shorter ATM booth. Customers have claimed that in order to execute a money transaction at the bank, they either have to drive a substantial distance or come inside the bank itself because the bank only has 15 ATM booths. In addition to that, they mentioned the requirement for a greater number of branches. In the same vein, 69.6 percent of customers of the NRB Commercial Bank expect having access to customer service based on social networking platforms, while 66.7 percent anticipate having access to mobile banking applications. These customers have good opinions and expectations regarding the bank service since 57.6 percent of them are interested in going for the NRB Commercial Bank's service after hearing about it through referrals.

II. To monitor and keep track of how well the service is performing: When it comes to providing service monitoring, the NRB Commercial bank is required to carry out two separate measures. A live test call or a mystery shopper is the first choice available to you. When it comes to mystery shoppers, the bank simply sends these individuals to the bank's branches, where they engage with bank personnel and request various services in the same manner that a regular customer would. This is done in order to evaluate the quality of the bank's customer service. In addition, management will sometimes participate in a test call in the role of a customer in order to assess whether or not all officers are able to assist customers and are knowledgeable enough about the facets of the service to explain them to customers. This is done in order to ensure that all officers are providing the highest level of customer service possible. These two procedures are what bring to the notice of management the conclusions of the service performance evaluations of the branch officers. Additionally, the managing director examines the surveillance footage from all of the CCTV cameras located across the various branches. In addition, there is a place for customers to provide feedback in the event that they are unhappy with the service they have received, which allows management to keep track of customer satisfaction.

III. To evaluate the overall performance of the company in comparison to that of the competition: because there is no genuine information available regarding a comparison of customer service in the banking business of Bangladesh, this objective seeks to evaluate the overall performance of the company. The interest rate that the Bangladesh Bank offers to scheduled banks for deposits indicates that the NRBCBL, which is a new bank, is doing pretty well. This information is provided by the Bangladesh Bank. This new bank provides a competitively high interest rate on savings and fixed deposits, particularly when compared to the rates offered by other new banks. There is a range of 5 to 7 percentage points for the interest rate on their savings accounts. However, in contrast to the ATM booths of other banks, theirs

is incapable of meeting the needs of all of its clients at once. The Automated Teller Machine (ATM) booth that NRB Commercial Bank makes available to customers, on the other hand, delivers an experience that is unlike any other. At the ATM Booth, patrons have the ability to reload money onto their existing cards. Because of this, the services that NRB Commercial Bank offers stand out from those offered by other financial institutions.

IV. To establish the extent of the discrepancy between the perceptions of consumers and the expectations of those consumers: On a scale from 1 to 5, the majority of customers (51,5 percent), according to the findings of our survey, assigned a rating of 4. Then scored the quality of service that was expected using one set of scales, and they scored the quality of service that was actually got using another set of measures. On the other hand, 45.4% of customers rated the service that they received as a perfect 5 out of 5. This indicates that consumers were pleased with the service that they received. As a result, the gap in service is calculated to be $(4-5) = -1$, which is a number that works in the bank's favor from a service standpoint.

V. To identify customers who are dissatisfied with the service that is being provided, with the goal of making an attempt to enhance it

The NRB Commercial Bank does not, as a matter of standard procedure, conduct any form of official survey for customers who are dissatisfied with the bank's services. Because of how promptly they reply to client concerns, how efficiently they handle accounts while reducing errors, and how fairly priced their services are, customers are satisfied with these parts of the firm. However, the mere presence of an ATM counter will not be sufficient given the young age of the bank. On the other side, 33.3% of individuals are dissatisfied with the ATM booth. In contrast to this, 42.4 percent of customers do not have either a good or negative view of the service provided by the ATM booth. Unsatisfied customers may be enticed to seek out NRBC Bank ATMs for a number of reasons, one of which is the possibility that these locations offer

a service that allows them to recharge their cellphones. As a consequence of this, it has come to light that they are offering a one-of-a-kind service in the industry of long-distance ATMs in an effort to win back the patronage of previous customers.

3.15 Building Customer Relationships

NRBC bank is a recently established financial organization that has set for itself the objective of providing the best possible quality of service to each and every one of its stakeholders as well as customers. Because of this, they are continuously trying to construct a system in order to win the happiness of the clients and generate trust in the eyes of the customers. This is done in the hopes that all of the clients would pledge to continue working with the bank for an extended length of time and to develop connections that will last for a long time.

Before moving on to their strategy for customer relationship marketing, they often strive to fulfill a few specific objectives to earn the commitment of their clients. These objectives include the following, among others:

Acquiring Customers for NRBC Bank

- Offering a wide range of financing programs and strategies that are designed with small and medium-sized businesses in mind.
- Make an effort to raise the market share ratio in order to capture the attention of possible new customers who would be interested in utilizing the services given by NRBC bank. This will allow you to attract potential new clients who would be interested in using these services.
- Agents from other banks and reference groups have made a significant contribution to letting customers know about the bank. This is especially true for customers who are currently receiving services from another bank but are dissatisfied with the level of service they are receiving from that institution.

- When it comes to advertising their services, NRBC Bank in Bangladesh relies largely on the local press and other referrals.

Satisfying Customers

The most important and challenging duty for NRBC bank to accomplish in order to make some customers who are loyal is to acquire some new customers.

- The findings of the customer survey that was carried out by NRBC Bank indicate that the vast majority of customers appear to be satisfied with the service that is being provided by NRBC Bank; however, there are still GAPS due to the fact that customers are not always satisfied by the service that is provided.
- The NRBC bank is extremely committed to meeting and exceeding all of their customers' requirements, and one of the ways in which they achieve this is by enhancing the effectiveness of the delivery of their services. For instance, they have enhanced their Small and Medium-Sized Enterprise (SME) loan programs, as well as its FDR and current account facilities. Most critically, however, they have improved the delivery of their fundamental banking facilities.
- The Human Resources department of NRBC Bank frequently conducts surveys in order to monitor and improve the quality of their service, as well as their customer relationship management (CRM) operations. This input is used to help improve both aspects of their business. As a general rule, surveys of this nature are carried out twice per year.
- Service is the most crucial component in establishing a long-term connection with a customer; the higher the quality of service and the greater its efficiency, the more devoted the customer will be to the financial institution.

Benefits for Customers

Customers will always demonstrate loyalty to an organization that provides a service when they acquire better value from that organization than they anticipate getting from other companies or from the organization in question, the one from which she is receiving the service. Customers will also demonstrate loyalty to an organization when they acquire better value than they anticipate getting from the organization in question, the one from which she is receiving the service. This is due to the fact that consumers generally seek to receive the greatest value possible for their money. The findings of the survey make it abundantly clear that in the case of NRB Commercial Bank Ltd., the bank's customers are content with the benefits they are receiving as a result of their continued patronage of the bank, and this contentment is a direct result of the customers' satisfaction with the bank's products and services. In addition, the findings make it abundantly clear that the customers are content with the benefits they are receiving as a result of their continued patronage of the bank. In addition to this, the bank is doing everything in its power to meet the needs of its customers by providing the kinds of services that customers want and need in order to foster a healthy connection with them. This is being done in order to meet the needs of its customers, the bank is doing everything in its power to meet the needs of its customers. This is being done in an attempt to meet the demands of its consumers and to guarantee a healthy relationship with its customers. Specifically, this is being done in an effort to meet the needs of its customers. During the course of our investigation, we came to the conclusion that the company provides each and every advantage to its clientele, and that this is not simply done in an effort to increase the total number of customers. We came to this conclusion as a result of the fact that the company provides each and every benefit to its clientele.

CHAPTER FOUR

CONCLUSION AND RECOMMENDATIONS

4.1. Conclusion

Banks are critical to a country's financial development. Similarly, the predominance of banks is growing, resulting in increased rivalry. The working knowledge at NRB Commercial Bank's Dhanmondi Branch is really motivating. I got valuable expertise through working in a real-life expert setting. Because the value of this management is so great, retail maintains the money, venture capital keeps the money, and distant trade tariffs are also productively managing an account tool for the business sector. The residents of both rich and developing countries are now predominantly dependent on the account-maintenance benefit as a result of the actions of all of these governments.

Every employee at this bank possesses a high level of expertise and commitment, and their overarching goal is to provide the highest quality customer care to each and every one of their customers. Because of their wages and a variety of other incentives, the bank's representatives are extremely active in their jobs. Each and every representative at this company is exceedingly nice to their clients, partners, and guests. Overall, I think it's great that NRB Commercial Bank hired me as an intern because I'm always encouraged and helped when I try to learn more about how the bank works.

NRB Commercial Bank provides its clients with helpful products that can be customised to match their specific requirements. The company, as previously said, offers a wide range of services. Customers have expressed satisfaction with the company's service. E-banking sectors are among the most technologically advanced, if not the most advanced. Customers are quite content with the high-quality services and products provided by NRBC Bank, and many of them have expressed a desire to keep doing business with NRB Commercial Bank in the future. Therefore, the NRB Commercial Bank Ltd., which operates under the slogan "Probashir Shopno," is the financial institution that will continue to be successful.

4.2. RECOMMENDATIONS

NRBCB is new to the banking business, thus it's difficult to suggest it. I attempted to provide a few suggestions based on my research findings. My survey recommendations are shown below. The bank should follow the guidelines below.

- I believe the bank ought to take action in order to provide a better response to its consumers and to cherish them more. It is inappropriate for the bank to divide customers into upper-level, middle-level, and lower-level categories. It will be detrimental to the bank's revenues as well as its reputation.
- Customers have stated that the reps are patient, energetic, and helpful, thus I feel the staff should continue in this manner.
- Some consumers must wait for their services. As a result, they must take the necessary steps to ensure that clients do not have to wait too long for the services they require.
- The card offers superior service. As a result, the bank must keep it.
- However, some customers feel apprehensive about referring others. As a consequence, the bank should encourage those customers of the bank's outstanding service to return to the bank immediately and with good service.

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