



Analyzing Customer Satisfaction by using SERVQUAL Model of Five-Dimension in the content of E-Banking Service Quality of the Dhaka Bank Ltd

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Internship Report

Submitted to

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Acknowledgement

This internship program is very helpful between theoretical knowledge and real life work experience. I am very grateful to Almighty ALLAH for giving me the opportunity to complete my report in due time. Without HIS help, it would not have been possible.

At first, I like to give thanks to the respective adviser Tania Akter, whose guidance influenced me to complete my internship program properly.

A successful internship report reflects the affiliated organizations activities as it provides a virtual ground where the implication of theoretical knowledge experience with the practical teaching. I am more benefited and decorated for being oriented with a group of qualified and benevolent people.

I would like to thanks Mrs Riffat Sultana, in charge (Trade finance), and all the other colleagues I had during these three months who have helped me to prepare my report. My special gratitude goes to Mrs Shoptorshi Rahman, whose valuable advice and co-operation taught me a lot about banking & also helped me to prepare my Research report.

Finally I would like to thank all the officials and employees of Dhaka Bank for their nice & friendly co-operation.



Letter of Transmittal

6th September, 2015

Tania Akter

Lecturer

BRAC Business School

BRAC University.

Subject: Submission of internship Research report

Dear Madam,

It's my pleasure to submit you my internship Research report on “Analyzing Customer Satisfaction by using SERVQUAL model of five-dimensions Reliability, Responsiveness, Assurance, Empathy and Tangibles In the Content of E-Banking Service Quality of the Dhaka Bank Ltd.”

I have completed my internship program in Dhaka Bank as a part of my study. I have tried myself to explain my learning and experience I have gathered from my internship program briefly in this report.

I appreciate that this approach really contributes in giving my course learning a lasting shape in me. The entire report is based on my practical experience. I have great hope that the report will meet your expectation and aid you in getting a clearer idea about the subject.

Your valuable and authoritative advice will inspire me to produce further sound study in the future.

Sincerely,

Naushin Zabin Antara
ID: 11104062
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BRAC University.

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Chapter One



About the Organization

Executive Summary

Basically this report is based on the Customer satisfaction of private commercial Dhaka Bank Ltd. For Analyzing Customer Satisfaction level I use SERVQUAL model of five-dimensions Reliability, Responsiveness, Assurance, Empathy and Tangibles in the content of E-Banking Service Quality of the Dhaka Bank Ltd.

I did my internship course in Dhaka Bank Ltd. It's a very well-known private commercial bank in our country. It has become a significant entity in the economy as a whole and also in local community. The bank has formed a very strong organization structure comprised with very qualified workforce. It has been doing business in the subcontinent for over 19 years. Dhaka Bank has the midlevel market share in Bangladesh. It divided its banking activity into three different segments, which are Consumer banking and SME banking and Corporate Banking. Their main business clients are corporate organizations.

During my internship in DBL I have learned that there is significant and positive relationship between Interpersonal relationship and Customer Satisfaction and there is also positive correlation between Interpersonal relationship and Customer Satisfaction.

I mainly worked on General Banking Department credit Department, Account department, Loan department; foreign department of the Bank where different types of Bill documentation are required and we need to put down the bill in the Excel balance sheet.

This study highlights the level of Service quality and customer satisfaction about Dhaka Bank Ltd. For analyzing the customer satisfaction level I used five dimension of service quality model. 20 questionnaires were processed for that report. Excel was used to analyze data.

I used 20 questions in three different banks such as Dhaka Bank, Prime Bank and Bank Asia for E-Banking Service quality which help me to analyze the customer satisfaction level of three banks and at the end those level help me to find out the Dhaka Bank E-Banking service quality then I can define the customer satisfaction level of Dhaka bank.

Basically my main report is focused on the Customer satisfaction by using SERVQUAL model of five-dimension which helps me to judge the customers satisfaction level of Dhaka Bank.



Background of Dhaka Bank Ltd

The nation was just halfway of its age the passion for history and heritage and an obsession for faster pace exerted a powerful force for change in the business world. Many budding hopes grew as a choice of the new generation in the shadows of banking reformation of the nineties. Dhaka Bank is such a dream that spread in profusion modern banking prospects with deep attachment to its community and culture. A host of visionary entrepreneur friends inspired by a futurist leader set forth the fight of this great corporate voyage that echoed the speed of technology on the inner soul of Bangladesh. Dhaka Bank was incorporated as a Public Limited Company on April 6, 1995 under Companies Act, 1994. The company commenced banking operations on July 5, 1995.

From the very year of its landmark journey, Dhaka Bank has truly cherished and brought into focus the heritage and history of Dhaka and Bangladesh from Mughal outpost to modern metropolis. Most of its presentation, publications, brand initiatives, delivery channels, calendars and financial manifestations bear Bank's commitment to this attachment. The Bank is widely recognized today for its exceptional service, simplicity, proximity and cutting-edge way of delivery.

The Bank has stood out for its financial strength and operational craftsmanship marking its position as the potential market player in all core areas of banking in the country. It got listed in DSE and CSE in 2000. Alongside a lasting bond with the corporate world, DBL has got hold of a countrywide reach through a larger network of Branches, ATMs, SME channels, agricultural outreach and mobile banking. DBL has made its vibrant presence at 89 locations including 2 Islamic Banking Branches, 1 Offshore Banking Unit, 3 SME Service Centers, 1 Business Kiosk and 46 ATMs across the country. Catering to the needs of Capital Markets, the Bank has established a subsidiary company named 'DBL Securities Ltd.' having 6 countrywide Branches.

The Bank expects to rise from the heart of Bangladesh as a stronger force in the market they serve. They are committed to our goals to create superior shareholder value in their quest for excellence as they grow and mature into a banking veteran.

Branches of Dhaka Bank Ltd

Dhaka Bank Ltd is a faster growing Banking service organization in Bangladesh

- 34 Branches in Dhaka
- In Narayangonj they have 7 Branches
- In Chittagong they have 19 Branches
- In Rajshahi they have 11 Branches
- In Sylhet 6 Branches
- In Kishoreganj 2 Branches
- In Jessore, Khulna, Faridpur, Barisal and Shatkhira they have built 1 branch respectively
- They also have 3 SME service centers and 1 Off-shore Banking Unit and 1 Business Kiosk

Mission Statement of Dhaka Bank Ltd

- To be the premier financial institution in the country
- Providing high quality products and services backed by latest technology
- Highly motivated personnel to deliver Excellence in Banking.

Vision Statement of Dhaka Bank Ltd

- To assure a standard that makes every banking transaction a pleasurable experience.
- To offer a supreme service through accuracy, reliability, timely delivery, cutting edge technology and tailored solutions for business needs
- Global reach in trade and commerce and high yield on their investments.
- Their people, products and processes are aligned to meet the demand of their discerning customers.

Objectives of Dhaka Bank Ltd

The goal of Dhaka Bank is to achieve a distinct foresight. Their prime objective is to deliver a quality that demonstrates a true reflection of our vision- Excellence in Banking. Other objectives are:-

- To facilitate its stakeholders with high standard and quality banking.
- To conduct foreign exchange business such as international money remittance service.
- To extend credit facilities to the client.
- To provide standard and quick services to the client.
- To extend custodial services such as locker.
- To extend general banking services to the clients.
- Buying and selling foreign currencies.

Competitive Compensation Package

Dhaka Bank Ltd provides compensation and benefits package for employees:-

- Desires including basic salary
- provident fund, gratuity
- housing allowance
- medical allowance
- conveyance allowance
- group insurance
- employees' welfare fund
- leave fair assistance

Other admissible facilities those match individual job role and designation as per banking policy.

Functions of Dhaka Bank Ltd

- The main task of DBL is to accept deposits from various customers through various accounts.
- Provides loans on easy terms and conditions.
- Creates loan deposit.
- Invests its fund into profitable sectors.
- Transfers money by Demand Draft (DD), Pay Order (PO) and Telegraphic Transfer, etc.
- Does transaction of bill of exchange, cheque, etc. on behalf of the clients.
- DBL assists in the foreign exchange by issuing letter of credit.
- Insures the securities or valuable documents of clients.
- Brings the increasing power of dimension of transaction.

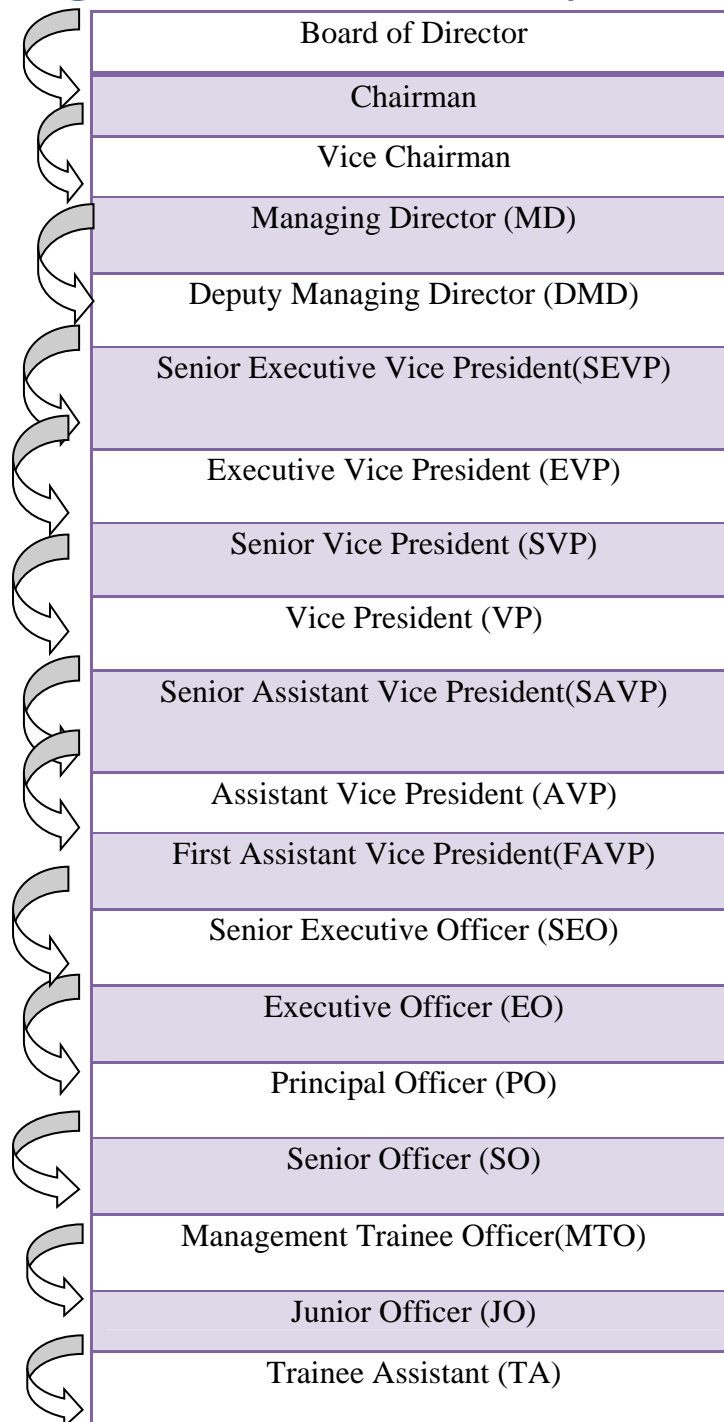
Above all Dhaka bank Ltd helps the businessmen by giving them discount facilities for bills of Exchange and by providing the facility of Letter of Guarantee

Banking Category of Dhaka Bank Ltd

Basically Dhaka Bank Ltd doing their business in three categories:-

- I. **Corporate Banking**:-They are committed to helping their clients achieve their ambitions. Over the years they have developed the unique perspective & broad capabilities to deepen client relationships and to help them come out on top.
- II. **Consumer Banking**:-They are one of the pioneering banks in Consumer Banking sector amongst local and multinational financial institutions. They have a focus on customer segment through proper channeling to ensure quality asset/liability, product innovation and brand building.
- III. **SME Banking**:- As a commercial bank, Dhaka Bank has made best possible efforts to contribute to the development of SME sector through its countrywide network. The Bank has formally stepped into financing SMEs in the country in 2003

Over All Organizational Hierarchy of Dhaka Bank



Products & Services of Dhaka Bank Ltd

The product/service offers by Dhaka Bank is shown below in a chart:

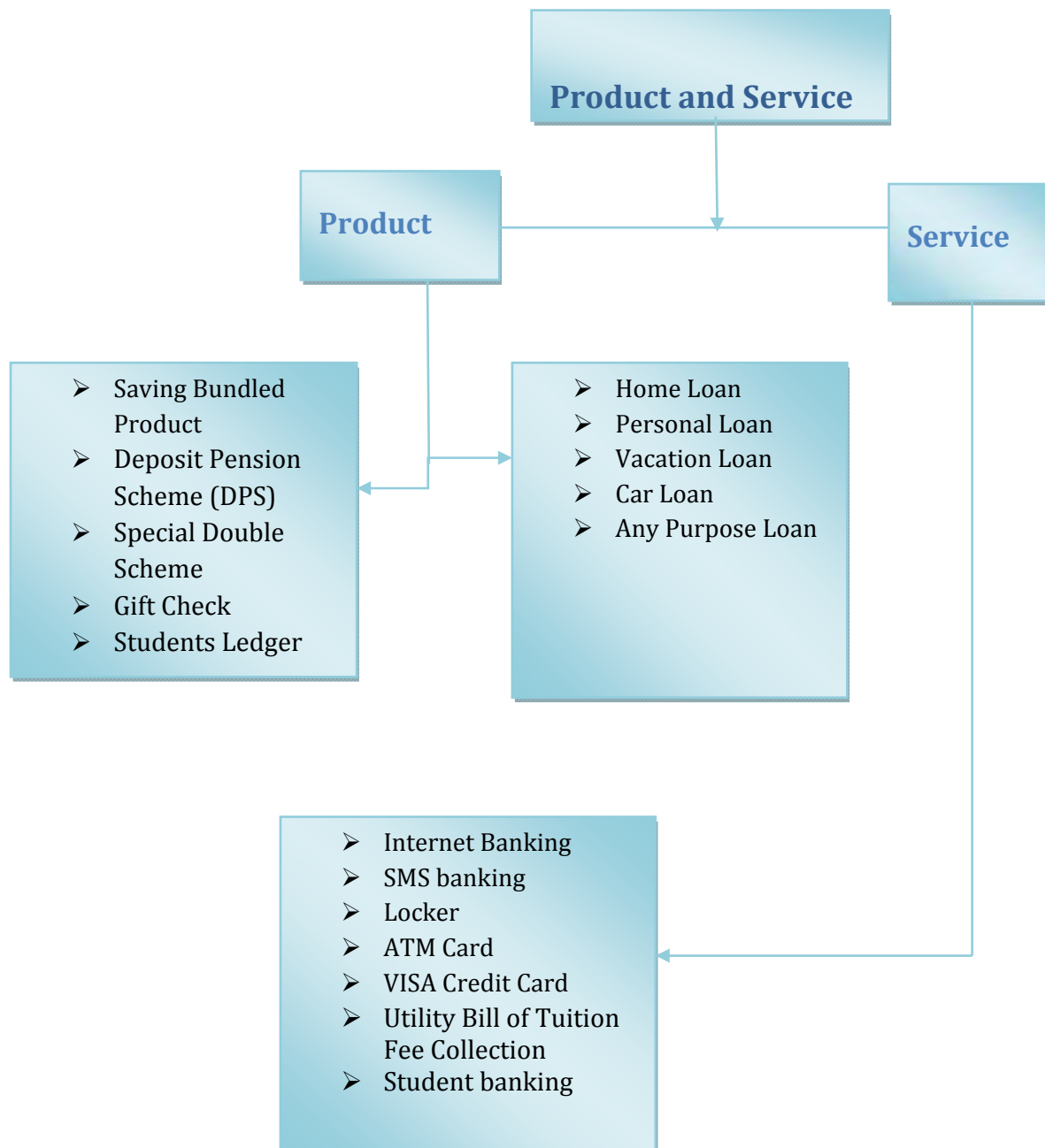


Figure: products and services of Dhaka Bank Ltd

Basically their main clients are corporate people

Corporate Banking of Dhaka Bank Ltd

Dhaka Bank serves a wide range of clients in their banking, finance, trading and advisory requirements. They are presence and experience across the country, they are specialization in Trade Services and Syndications and Structured Finance combined with a strong reputation and product expertise, afford the Bank a unique competitive position to build long -term and a wellco-ordinate client relationship. They are committed to helping their clients. Their ambitions and fulfill their dreams in the up and down cycles of business. Over the years they have developed the unique perspective and broad capabilities to deepen client relationships and to help them come out on top. With a burning desire for growth and success, they open up every avenue through leveraging strong client relationship and innovation through structured financing deals.

Commercial People and Culture

The people and culture are critical links to their effort to strengthen the client service. They are striving to establish an identity for Dhaka Bank, built on a culture of confidence and client excellence while developing the capability of their people, providing competitive and fair compensation and living by common values. Dhaka Bank focused on delivering the people and culture by ensuring that achieve the following:-

- Empower and trust our people to act responsively and do the right thing.
- Promote a common set of values which align with the bank's value.
- Encourage sustainability and transformation which should reflect in their identity, image, and culture and by being socially relevant.
- Create a team which feels collectively responsible for performance and is coherent and united in representing Dhaka Bank to the best effect

Corporate Strategy

- Become the core bank to more of their clients.
- Forming long-term relationships and helping their clients to deliver their strategic objectives.
- Maintain the strong balance sheet to support their existing clients.
- Continued focus on enhancing client servicing capability at the operational level.

Priorities

- Stay focused on the business strategy.
- Continue to deepen the client relationships by providing suitable solutions across their network.

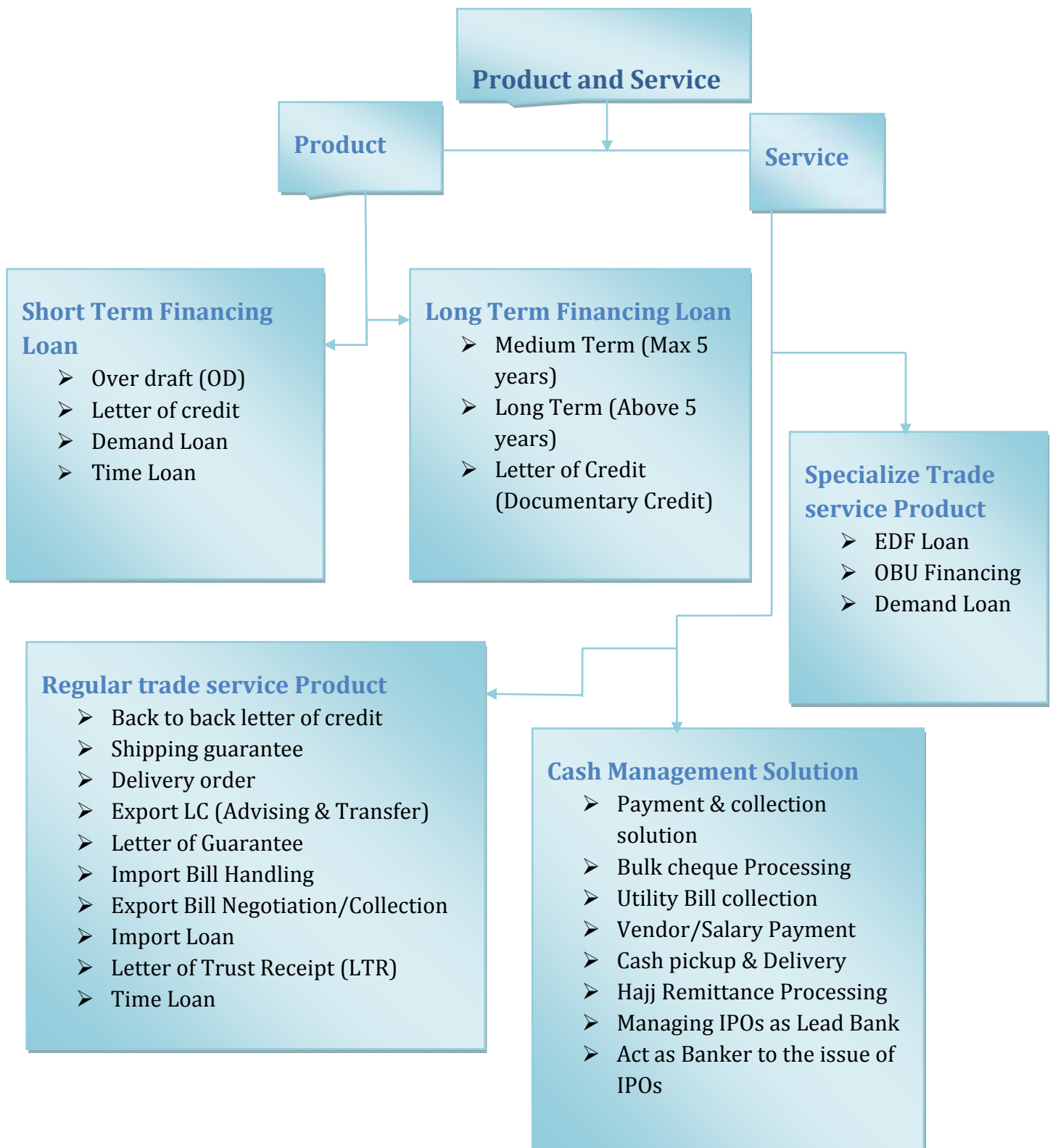
- Continue investing in the business through disciplined management of costs, capital and the balance sheet.
- Position the business for ongoing market uncertainty and regulatory changes.
- Focusing on untapped large corporate clients.
- To provide the best services to Corporate Clients by improving their internal process and enhanced employee capability.
- Strengthen the brand, people and culture to better serve the clients.
- Maximizing corporate portfolio in coming days intensifying cross selling and by selectively channeling credit to new customers in emerging segments.
- Better Management and supervision of the corporate loan portfolio of the Bank.
- To assist the Branches in marketing and booking new clients.
- To facilitate the Branches regarding any complexities on corporate issues.
- Putting more & more efforts to explore new avenues for low cost deposits, including different multilaterals.
- To find out the reasons and assist the Branches for solution regarding the unutilized limit of the existing Corporate customers limit.
- To co-ordinate among Branches regarding the identical corporate clients.
- Maintaining NPLs at an acceptable level.

Corporate Value of Dhaka Bank Ltd

- Customer Focus
- Integrity and Honesty
- Quality
- Teamwork
- Respect for the Individual
- Responsible Citizenship
- Environmentally Conscious
- High Morale

Corporate Banking Product & Service

The Corporate product/service offers by Dhaka Bank is shown below in a chart:



Dhaka Bank Ltd Corporate Clients

Number of clients	Name Of Business	Nature of the business
1	Akbar Composite Limited	Spinning Mill
2	Capital Board Mills Limited	Paper Manufacturing
3	Creative Paper Mills Limited	Paper Manufacturing
4	Denimach Limited	Ready Made Garments
5	Denimach Washing Limited	Washing Plant Of Ready Made Garments
6	Doreen Power House & Technologies Limited	Power Plant
7	D-Water Tech Limited	Water Treatment Plant
8	Epyllion Fabrics Limited	Knit Garments
9	Faisal Spinning Mills Limited	Spinning Mill
10	GMG Airlines Limited	Aviation
11	Samah Razor Blade Industries Limited	Blade Manufacturing
12	Tele Barta Limited	Telecommunications
13	United Power Generations & Distribution Co. Limited	Power Plant
14	United Sugar Mills Limited	Sugar Refinery
15	United Sugar Mills Limited (Expansion Project)	Sugar Refinery
16	Vosta LMG-Karnafuly JV Consortium Limited	Dredger Manufacturing
17	Partex Denim Mills Limited	Denim Fabric Manufacturing
18	Ronak Spinning Mills Limited	Spinning Mill
19	KDS Logistics Limited	Inland Container Depot / Off-Dock Service Provider

And many more.

Current Market Information of Dhaka Bank Ltd

Current Market Information			
Last Trade Price (LTP)	18.60	Total Trade	6.00
Last Trade Date	Dec 4, 2014	Total Volume	3,000.00
Change	-0.40 (-0.02%)	Close Price	0.00
Open Price	19.00	Yesterday Close Price	19.00
Day's Range	18.60 - 19.00	Market Capital in BDT (mn)	10,801.75

Strategic Objectives of Dhaka Bank Ltd

- The objectives of DBL is to conduct transparent and high quality business operation based on market mechanism within the legal and social framework spelt in its mission and reflected in its vision.
- The greatest concerns are customers to provide them continually efficient, innovative and high quality products with excellent delivery system.
- The motto is to generate profit with qualitative business as a sustainable ever growing Organization and enhance fair returns to shareholders.
- They have committed to community as a corporate citizen and contributing towards the progress of the nation as corporate social responsibility.
- They Promote employees wellbeing through attractive compensation package, promoting staff morale through training, development and career planning.
- They have Strive for fulfillment of responsibility to the government through paying entire range of taxes and duties and abiding the other rules.
- They Cautious about environment & climatic change and dutiful to make homeland a green and clean soil.

Limitation of Dhaka Bank Ltd

- Website doesn't have detailed information about local offices and head offices.
- Website is not updated on regularly based information and their activities.
- Website does not have information about the location of ATM booths and their branches.
- They don't have online customer care service in their website.
- Dhaka bank Ltd doesn't have mobile Banking facility for their customers.



Chapter Two



My Job as an Intern

Introduction

Within this time period, I worked on four department Credit Department and Account Department and General Banking Department Loan Department. Basically I have done many works of credit opening form's excel and Microsoft word. Besides that I have done different types of tasks in different desks whenever they assigned me to do. I did my three months internship program in Dhaka Bank Dhanmondi Branch. During my internship program I have gathered lots of experience about corporate environment. My internship experiences are given below.

At Account Department: I was in Account Department under Naznin Sultana senior officer at Account Department

Job activities are:

- Individual information
- Information about nominee
- Computing coding
- Inputting code in register
- Cash payment

At Loan Department: I was in Account Department under Adnan Jamil Senior officer at Loan Department

Job activities are:

- Write down the companies name on loan proposal
- Write down the client name and basic information on loan proposal

In this department I have found some important information who wants apply loan from Dhaka Bank Ltd. This information is now given below:-

Basic loan Structure

Who can apply: Salaried Individuals
Professionals

Age Limit: Minimum Age of the Applicant: 21 Years
Maximum Age of the Applicant: 57 Years

Loan Size: Minimum loan amount: BDT 25,000.00
Maximum loan amount: BDT 5, 00000.00

Interest Rate: 15.00 % -19.00 %per annum

Other Terms & Conditions: Minimum Gross Family Income: BDT 15,000.00

For Car loan

Car loan provide for purchasing customer desired car. Dhaka Bank Ltd provide car loan under following condition.

- Who can apply:** Salaried Individuals
Professionals
- Age Limit:** Minimum Age of the Applicant: 21 Years
Maximum Age of the Applicant: 57 Years
- Loan Size:** Minimum: BDT 5, 00,000.00
Maximum: BDT 20, 00,000.00
- Interest Rate:** 15.00 % per annum
- Other Terms & Conditions: -** Minimum Gross Family Income: BDT 50,000.00
Loan facility for brand new or re-conditioned vehicle not older than 6 Years.
Vehicle should be for personal use only.

Home Loan

Home Loan is a term loan facility to purchase customers desired home/flat. Dhaka Bank Ltd also provide home loan under following situation

- Who Can Apply: -** Salaried Individuals
Professionals
Business Persons
- Age Limit:-** Loans are only available to Bangladeshi nationals:
Minimum age of eligibility: 21 years
Maximum age of eligibility: 65 years
- Loan Size:-** Minimum: BDT 5, 00,000
Maximum: BDT 75, 00,000
- Tenure:-** Maximum 15 Years depending on the size and credibility.
- Interest Rate:-** Depending on the size and tenure, Dhaka Bank Home Loan interest rates vary from 12% to 13.50%
- Security:-** Registered Mortgage of the House/Apartment
- Govt. Charges:-** As per Government Specification.
- Other Terms & Conditions:-** Minimum Gross Family Income: BDT 40,000.00

Customer service department:

It is very important section of the bank. Everyone is trying to improve the customer service for the clients. In Customer service department customers want careful attention, prompt services, respect and value. In this department I had to open different accounts, different instruments and information retrieved from Customers and Paying cash to them. In this

department I had to do lots of activities for example delivering credit card, check book, helps customer for deposit money to their accounts.

Register Writing:

I had a chance to write down on Bank register book for some new company bank statement. Basically it's a book which contains with company doing their business transaction on which banks. Which bank gave them their loan, how much amount they transfer from which bank. The entire figure has to write down on register book for bank security. Is there any shareholders on market if had how much. Which bank helps them for exporting and importing their product from different country and so on

Open an Account for New Customer:

For New Customers have to opening an account. I used to fill up opening account form where I had to fill up some several name like for example:-

- Type of account
- Name of the applicant(s)
- Present address
- Permanent address
- Passport number (if any)
- Date of birth, nationality
- Occupation
- Nominees existing customer of the bank and officials of the bank not below the rank of assistant officer etc.
- 2 copies of passport size photograph duly attested by the introducer.

Processing of applications:

Applicant will submit the above dully filed-in with the following additional papers:

- Salary certificate for service holders.
- Trade license and TIN Certificate (if any) for businessperson.
- TIN Certificate of applicants for vehicle loan (compulsory)
- Bank statement of last six month.
- Attested photocopies of current tax receipt, electric bill etc& lease agreement (if any) when the source of income is house rent as a land lord.

Local office will inspect the given information with respect to eligibility, feasibility and security. After completion of all necessary formalities, Bank will disburse the loan or refuse the proposal within 7(seven) working days from receiving the additional papers. Price of the items (Down payment + loan amount) should be given to the respective supplier through Payment order (PO) after completion of necessary documentation.

My job was to ask the customer to sign the account opening form and assign a number for the new account by my instructor. Dhaka bank Ltd records it in the computer by giving new account number I wasn't allowed to use the computer I had to copy all the information's to the cheque books and after that it is distributed with all relevant papers to respective department.

At Credit Department: I was in Credit Department under Mr. Iqbal Hasan, Senior Officer at credit Department

Job Activities are:-

- Updating Loan on Excel
- Put Down amount in Balance sheet
- Write Down balance in Excel

Here is a document on credit sector

Credit-	1	Superior	SUP	1
Worthy	2	Good	GD	0.85
	3	Acceptable	ACCPT	75-84%
	4	Marginal/Watch list	MG/WL	65-74%
No-	5	Special Mention	SM	55-64%
Lending	6	Sub-standard	SS	45-54%
	7	Doubtful	DF	35-44%
	8	Bad & Loss	BL	Less than 35%



Chapter Three



Research Part

Abstract

Now a day's service quality is related to customer satisfaction. Customer satisfaction is essential for achieving success of service firms like bank. The quality of service has become an aspect of customer satisfaction. Base on that research I will discover the impact of E-Banking service quality level based on customer satisfaction in Dhaka Banks Ltd. So that I use SERVQUAL model by "Parasuraman, Zeithaml, and Berry (1988)" which contains five dimensions in service quality (servqual) such as tangibles, reliability, responsiveness, empathy, and assurance (Parasuraman, Zeithaml, & Berry, 1985).

The structured questionnaire has 5 point Likert scale which has been used to collect the data by conducting survey. The sample size of the client is 48 and Questionnaire containing 20 questions will be distributed among corporate local customers availing the E-Banking facilities of Dhaka Bank, Prime Bank and Bank Asia.

Result of the study showed the five customer service quality dimensions namely tangibles, reliability, responsiveness, assurance and empathy significantly and positively influenced customer attitudes in terms of satisfaction level of Dhaka Bank Ltd

Background

In Bangladesh, customers in the E-banking sector have a strong bargaining position due to the significant growth of E-Banking service. Therefore, banks have to provide service carefully because of the availability of banks. Service quality has been a vital issue of discussion and research over the past three decades. Research on E-banking service quality has well established that the customer perception of the quality of a service depends on customer's pre-service expectations. Studies by Parasuraman et al. (1985), Zeithaml et al. (1990), noted that the key strategy for the success and survival of any business institution is the deliverance of quality services to customers. Accordingly, Chang (2008) deemed that excellent service quality is vital to business success and survival. Hence, delivering quality service to clients is a necessity for success and survival in today's competitive world (Kheng et al., 2010).

Now bank service depends on the customers for their survival in the market. The customer is the focus and customer service is the differentiating factors (Guo et al., 2008). Those service providers who establish a high level of service quality retain a high level of customer satisfaction; they also need to obtain a sustainable competitive advantage. Bank should be known about the expectation and perception of the customer. Measuring customer's expectation is the key to being able to serve the customer satisfactorily. Internet banking can be seen as a truly global phenomenon that has made time and distance irrelevant to many transactions.

Banks do business with customer's money. So they need to satisfy their customers because of involving their Bank's for more secure business and profitability. If a bank cannot provide

proper customer service, then the bank would be losing its customers. The profitability would also be decreasing because of the poor customer service. According to Kang (2004) many service delivery errors and problems can occur and that is not beneficial for the reputation of the organization. In order to achieve customer satisfaction, organizations must be able to build and maintain long lasting relationships with customers through satisfying various customers' needs and demands. Otherwise the Bank will get negative word-of-mouth, switching and reduced consumption will affect the productivity and profitability of the bank.

On that research I will show the service quality of Dhaka Bank local office that are trading both locally and globally and the level of customer satisfaction of the Dhaka Bank Ltd. The nature of this research is descriptive and much of the data collected are from the secondary sources. Primary data are also collected through personal interview method conducting the persons who are supposed to have knowledge about the problem.

The problem statement

E-Banking Service Quality of Dhaka Bank Ltd over the last few years faces customer complaints. It shows that their E-Banking service quality is not one of the best compared to their other top level services. By using "Parasuraman, Zeithaml, and Berry (1988)" which contains five dimensions in service quality such as tangibles, reliability, responsiveness, empathy, and assurance (Parasuraman, Zeithaml, & Berry, 1985). That research will indicate the effect of customer satisfaction and teach us how to improve the service quality of E-banking services of Dhaka Bank Ltd to get high position in the local and corporate market in Bangladesh.

Purpose of the study

The purpose of this study is to investigate the Customer Service Quality which always affects Customer Satisfaction. It will help to look into the causes of the problems that Dhaka Bank Ltd is facing. So I have to find out how Customer Satisfaction is affected by various service qualities such as Reliability, Responsiveness, Empathy, Assurance and Tangibles. In a competitive marketplace it's become very difficult to satisfy customer by giving services. On the other hand businesses competitor are rising day by day for giving various facilities for customer satisfaction. Basically it becomes the key element of business strategy.

For establishing good business network Customers liking is necessary for the Banking sector. For surviving in the competitive field of the banking sector Dhaka Bank Ltd need to find out better service opportunities to provide their customer.

Research Objective

The research objectives of this study are:-

- To analyze the customer satisfaction level by using E-Banking service quality in the private commercial Dhaka Banks Ltd of Bangladesh in terms of five service dimensions: Reliability, Responsiveness, Assurance, Empathy and Tangibles.
- To put forward some possible recommendation to improve E-Banking service quality for customer satisfaction.

Literature Review

Electronic Banking

Electronic banking is a segment of electronic business, which turns into all types of business performed through electronic networks. Electronic distribution channels provide alternatives for faster delivery of banking services to a wider range of customers (Kaleem and Ahmad, 2008). Electronic channels are used for both business-to-business and business-to-customer transactions, such as ordering goods, delivering software or paying for such transactions. E-banking is considered to be a segment of e-business to the extent that banks are involved in the conduct of business transactions via electronic media; other non-banking financial products and services not to mention products and services from other sectors of business, may be sold electronically as well. In other words, e-banking is not a banking product rather it describes the way transactions are conducted. Establishing E-banking infrastructure has been a challenging task for the developing countries like Bangladesh.

E-banking can also be defined as a variety of the following platforms:-

❖ **PC- Banking:**

Basically it is used for business transacted from a customer's PC by using PC banking or home banking using password.

There are two types of PC banking.

- I. **Online Banking:** transactions are conducted within closed networks. The customer needs specialized software provided by his bank.
- II. **Internet Banking:** only products are offered at the time was information? Unlike closed networks, Internet banking permits the customer to conduct transactions from any terminal with access to the Internet.

❖ **Internet Banking:**

Basically it's a software based banking service which existed on internet when it loaded on computer. Actually it's carried on with online banking transactions. Which provide financial service is characterized by individuality, independence of time and place and flexibility by using public network.

❖ Mobile Banking

Mobile banking is the new transmission technologies such as WAP (Wireless Application Protocol), portable terminal like mobile phones, personal digital assistant (PDA) or small hand-held PCs are providing bank customers with access to the Internet and thus paving the way to Internet banking.

Other forms of M-Banking:

- Any branch banking/ anywhere banking.
- SMS banking.
- Electronic fund transfer system.
- Card-Debit/ ATM card and credit card.
- Virtual banking.

❖ Tele-banking

Tele-banking service is provided by phone. To access an account it is required to dial a Particular telephone number and there are several options of services. Options included

- Checking account balance
- Funds transfer between current, savings and credit card accounts
- Bill payments
- Stock exchange transaction
- Receive statement via fax
- Loan payment information

Customer Services Quality in Banking Sector

Customer service quality is changing day by day in banking sector because of new growing technology. Now a days Bank have to be provide world-class standard, committed to excellence in customer's satisfaction and to play a major role in the growing and diversifying financial sector (Guoetal., 2008). Now a day's customers have demanded globally quality services from banks with various choices. Banks have recognized the needs of customer's. Consequently service quality is a critical motivating force to drive the bank up in the high technology ladder. Banking industry is a demand driven industry, which constitute an important part of the service industry (Newman & Cowling, 1996). Banks have to update their corporate image for emphasizing service quality since it provides many advantages to a company such as allowing the company to differentiate itself from its competitors by increasing sales and market shares, providing opportunities for cross selling, improving customer relations thus enhancing the corporate image, reliability, responsiveness, credibility and communication results in the satisfaction and retention of customers and employee, thus reducing turnover rate (Newman, 2001).For increasing customer Bank need to improve their service quality for buildup strong image in Banking sector of Bangladesh.

Service Quality

Service quality is considered an important tool for a firm's struggle to differentiate itself from its competitors (Ladhari, 2008). Service quality has received a great deal of attention from both academicians and practitioners (Negi, 2009) and service marketing literature defined service quality as the overall assessment of a service by the customer (Eshghietal., 2007). Duff et al.(2008) pointed out that, by defining service quality, companies will be able to deliver services with higher quality level presumably resulting in increased customer satisfaction. Akroush (2008) also pointed out that service quality is the result of the comparison made by customers about what they feel service firms should offer, and perceptions of the performance of firms providing the services. Gronroos (2007) also defined service quality as the outcome of the comparison that consumers make between their expectations and perceptions. Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation (Athanasopouloset al., 2001). Perceived service is the outcome of the consumer's view of the service dimensions, which are both technical and functional in nature. It is very vital to note here that, service quality is not only assessed as the end results but also on how it is delivered during service process and its ultimate effect on consumer's perceptions (Duncan & Elliot, 2004). Service quality has a strong correlation with customer satisfaction, financial performance, manufacturing costs, customer retention, customer loyalty, and the success of marketing strategy (Cronin *et al.*, 2000; Wong *et al.*, 2008). Organizations operating within the service sector consider service quality to be a strategic component of their marketing plan (Spathisetal., 2004). Through service quality, organizations can reach a higher level of service quality, a higher level of customer satisfaction, and can maintain a constant competitive advantage (Meuteret al., 2000).

Online Banking Service

A study by (Picado, Gonzalez & Eckelman 2004) investigated customer satisfaction in the service industries using quality function deployment (QFD). They considered both external and internal service management issues and subsequent service innovations based on the framework of QFD. The study also includes benefits and disadvantages of the QFD process as compared to service quality and customer paradigms, in addition to recommendations for future applications, with particular interest in the online banking service management issues. Various research studies on consumer attitude and adoption of internet banking have shown that there are several factors influencing the consumer's attitude towards online banking such as person's demography, motivation and behavior towards different banking technologies and individual acceptance of new technology. It has been found that consumer's attitudes toward online banking are influenced by the prior experience of computer and new technology (Laforet and Li 2005).

As far as online banking adoption is concerned, security, trust and privacy concerns have been outlined as extremely important ones from the consumer's standpoint (Benamati and Serva2007). Online banking requires perhaps the most consumer involvement, as it requires the consumer

to maintain and regularly interact with additional technology (a computer and an Internet connection) (Jane et al, 2004). Consumers who use e-banking use it on an ongoing basis and need to acquire a certain comfort level with the technology to keep using it (Servon, and Kaestner 2008).

The service quality attributes that banks must offer to encourage consumers to switch to online banking are perceived usefulness, ease of use, reliability, security, and continuous improvement (Liao and Cheung 2008). In another study (2002), they also found that individual expectations regarding accuracy, security, user involvement and convenience were the most important quality attributes in the perceived usefulness of Internet based e-retail banking.

Customer Satisfaction in Banking Sector

In line with Tsoukatos and Rand (2006), customer satisfaction is a key to long-term business success. To protect or gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers. In proportion to Magesh (2010), satisfaction means a feeling of pleasure because one has something or has achieved something. It is an action of fulfilling a need, desire, demand or expectation. Customers compare their expectations about a specific product or services and its actual benefits. As stated by Kotler & Armstrong, (2010), satisfaction as a person's feelings of pleasure or disappointment resulting from the comparison of product's perceived performance in reference to expectations. Customer's feelings and beliefs also affect their satisfaction level. Along with Zeithaml (2009)

If the customers of an organization are satisfied by their services the result is that, they will be loyal to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base (Karatepe et al., 2005). Customer satisfaction has become important due to increased competition as it is considered very important factor in the determination of bank's competitiveness (Berry et al., 2002). Continuous measurement of satisfaction level is necessary in a systematic manner (Chakravarty et al., 1996). Because satisfied customer is the real asset for an organization that ensures long-term profitability even in the era of great competition. Cronin et al., (2000) mentioned in their study that satisfied customer repeat his/her experience to buy the products and also create new customers by communication of positive message about it to others. On the other hand, dissatisfied customer may switch to alternative products/services and communicate negative message to others. Customer satisfaction is a set of feeling or outcome attached with customer's experience towards any product/ service (Solomon, 1998). Hence, organizations must ensure the customer satisfaction regarding their goods/services.

Relationship between Service Quality and Customer Satisfaction

Quality and customer satisfaction have long been recognized as playing a crucial role for success and survival in today's competitive market. Regarding the relationship between customer satisfaction and service quality, Oliver (1993) first suggested that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction-specific. In relating customer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service (Wilson et al., 2008). Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml & Bitner, 2003). As said by Wilson et al. (2008), service quality is a focused evaluation that reflects the customer's perception of reliability, assurance, responsiveness, empathy and tangibility while satisfaction is more inclusive and it is influenced by perceptions of service quality, product price and quality, also situational factors and personal factors. The relationship between service quality and customer satisfaction is becoming crucial with the increased level of awareness among bank customers. Demographic characteristics should be considered by the bank managers to understand their customers (Sureshchander et al. 2002).

Service Quality Dimensions (SERVQUAL)

In the banking sector higher service quality is related with higher customer satisfaction. There are no recognized standard scales to measure the perceived quality of a bank service. Service quality dimensions are the only way to analyze the service quality of the organization and easy way to find out the expectation of the customer's. One of the important issues related to service quality and the dimensions of service quality and the measurement tools of Parasuraman et al. (1988) SERVQUAL model.

RELIABILITY	EMPATHY
RESPONSIVENESS	Service Quality
ASSURANCE	TANGIBLES

(1) Reliability: Reliability depends on handling customers' services problems and performing services right the first time and provide services at the promised time and maintaining error-free record. Reliability also consists of accurate order fulfillment, accurate record, accurate quote, accurate in billing, accurate calculation of commissions, keep services promise.

(2) Responsiveness: Responsiveness involves timeliness of service like posting a transaction slip immediately, returning a phone call quickly, giving prompt service, and setting up appointments quickly. Responsiveness also refers to the motivation to help (internal) customers and provide prompt service to them. It is defined as the willingness to help customers and

provide prompt service (Parasuraman et al., 1988). It is also involves understanding needs and wants of the customers, convenient operating hours, individual attention given by the staff, attention to problems and customers’ safety in their transaction.

(3) Assurance: Parasuraman et al. (1985) defined assurance as knowledge and courtesy of employees and their ability to inspire trust and confidence. According to Sadek et al. (2010), in British banks assurance means the polite and friendly staff, provision of financial advice, interior comfort, eases of access to account information and knowledgeable and experienced management team

(4) Empathy: Parasuraman et al. (1985) defined empathy as the caring and individual attention the firm provides its customers. It involves giving customers individual attention and employees who understand the needs of their customers and convenience business hours. Empathy also give individual attention; convenient operating hours, giving personal attention, best interest in heart and understand customer’s specific needs.

(5) Tangibles: Tangibles are the physical facilities, equipment, and appearance of personnel in services (Parasuraman et al., 1988). It includes all the physical evidence of the service like the facilities, appearance of personnel, tools or equipment used to provide the service, physical representations of the services and even other customers.

Conceptual frame work

Based on the Parasuraman et al. (1988) identify five quality dimensions I draw conceptual framework which show the service quality of independent variables are Reliability, Responsiveness, Assurance, Empathy, and Tangibles and the dependent variable are customer Satisfaction.

Independent Variable

Dependent Variables

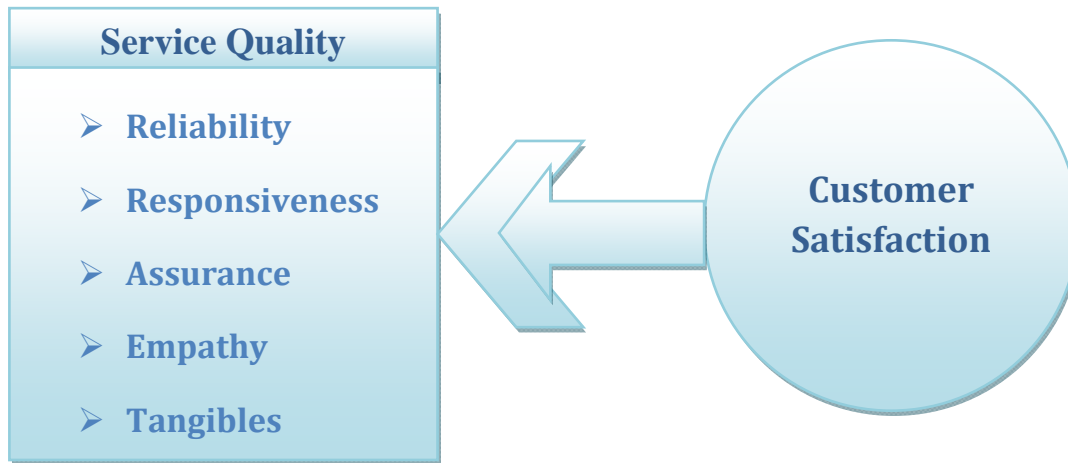


Figure: The conceptual framework for this study

Research Questions

- 1) Does Reliability provide better service for increasing customer Satisfaction?
- 2) Does Responsiveness provide quick and efficient service for increasing customer Satisfaction?
- 3) Does Assurance provide good relationship with employees that improve customer Satisfaction?
- 4) Does Empathy affects customer need which increases service quality for customer satisfaction?
- 5) Does Tangibles provide modern services to improve service quality for customer Satisfaction?

Research Hypothesis

1. Reliability provide better service for increasing customer Satisfaction
2. Responsiveness provide quick and efficient service for increasing customer Satisfaction
3. Assurance provide good relationship with employees that improve customer Satisfaction
4. Empathy affects customer needs which increases service quality for customer satisfaction
5. Tangibles provide modern services to improve service quality for customer Satisfaction

Methodology

Research Design

In this study I'm going to investigate the E-Banking Service Quality such as Reliability, Responsiveness, Assurance, Empathy, and Tangibles of three different private banks. Which show the overall service quality of Dhaka Bank Ltd and the customer satisfaction level. This study has compared the customer perceptions of service quality of Dhaka Bank Ltd with the other private Banks such as Prime Bank Ltd and Bank Asia Ltd under five key dimensions like reliability, responsiveness, assurance, empathy, and tangibles. This shows the satisfaction level of customer at Dhaka Bank Ltd. Here Service Quality is the independent variables which contain Reliability, Responsiveness, Assurance, Empathy, Tangible and the dependent variable is the Customer satisfaction.

Sampling Method

In this study sampling will be selected for the research because of accessing the sampling frame of Dhaka Bank Ltd in Bangladesh. Basically it's sampling the corporate clients who are using the E-Banking services of Dhaka Bank Ltd. The main objective of the research is to investigate the customer satisfaction level of E-Banking Service Quality by using "Parasuraman, Zeithaml, and Berry (1988)" five dimensions in service in context of Dhaka Bank Ltd in Bangladesh.

For that reason I have choose three different private commercial banks Such as Dhaka bank Ltd, Prime Bank Ltd, Bank Asia Ltd are considered as the sample for the study.

Sample Size of Question

The research has done based on 3 banks. From each of the banks, about 16 customers have randomly selected and the sample size of the question is 20. The overall research customer is 48. Data have been collected using the personal link from my friend name Monjur who was in prime Bank ltd and another one name Rafia at Bank Asia as an intern.

Basically this one is Quantitative report so the questionnaire was given randomly to the customers.

Survey Instrument

On this research the Questionnaire used in this study is comprised of three parts. First part show the types of client like

Type of client: Local Corporate Global Corporate

Second part shows....

How long have been client using E-Banking facilities of Dhaka Bank Ltd, Prime Bank Ltd and Bank Asia Ltd?

Less than 1 year 1-2 year 2-3 year

The final part contains questions on perceptions of the respondents on five service quality dimensions. The first section contains 4 items regarding Assurance (questions 1-4). The second section will contain questions regarding reliability which will be measured using 4 items question 5-8). The third section will contain questions regarding Empathy using 4 items (question 9-12). The fourth section will contain questions regarding Responsiveness, which will be measured using 4 items (questions 13-16). Lastly the fifth section will contain Questions regarding Tangible which will be measured using 4 items (questions 16-20). Each item is of 1 to 5 point Likert scale, that ranges from 1 (Strongly Agree) to 5 (Strongly Disagree).

This rating scale was used to measure the customer's perception of Dhaka Bank Ltd with Prime Bank Ltd and Bank Asia Ltd. This service quality rating scale is developed by Parasuraman Zeithaml, and Berry (1988). Parasuraman et al. (1988) service quality model.

Data Collection

This research is based on both primary and secondary sources of Information. Questionnaires will be distributed among 48 local corporate customers who using E-Banking services of Dhaka Bank Ltd, Prime Bank Ltd and Bank Asia Ltd to collect data.

❖ Primary Data

Primary data were collected through questionnaire from the customers of Dhaka Bank Ltd, Prime Bank Ltd and Bank Asia Ltd.

❖ Secondary Data

Secondary data were collected from Annual reports of Dhaka Bank Ltd, Other internal report of Dhaka bank and some of employees of Dhaka Bank Ltd.

Data Analyzes

For this research I use Excel for investigating average Service Quality of E-Banking service of Dhaka Bank Ltd, Prime Bank Ltd and Bank Asia Ltd.

Which show the overall service Quality for the customers who using Electronic Banking. It helps me for rating service quality in Dhaka bank Ltd for customer satisfaction. It also helps me to compare level of service quality and customer satisfaction level delivered by service providers. By analyzing the mean or Average value of the results, I have intended to find which Bank's Customer service quality is more appreciable to the customers satisfaction level. The tables show the Average scores of Dhaka Bank Ltd, Prime Bank Ltd and Bank Asia Ltd on basis of questionnaire rating. Then I can compare the average score with overall Average score, Median and Mean value.

According to Camels rating the score of different banks to be a class-A bank is 5.0 (excellent). B-Bank is 4.0 (Good) and C- Bank is 3.0 (poor).

Result of the analyzes

In that research analyses use “Parasuraman, Zeithaml, and Berry (1988)” five dimensions

- I. Reliability
- II. Responsiveness
- III. Assurance
- IV. Empathy
- V. Tangibles

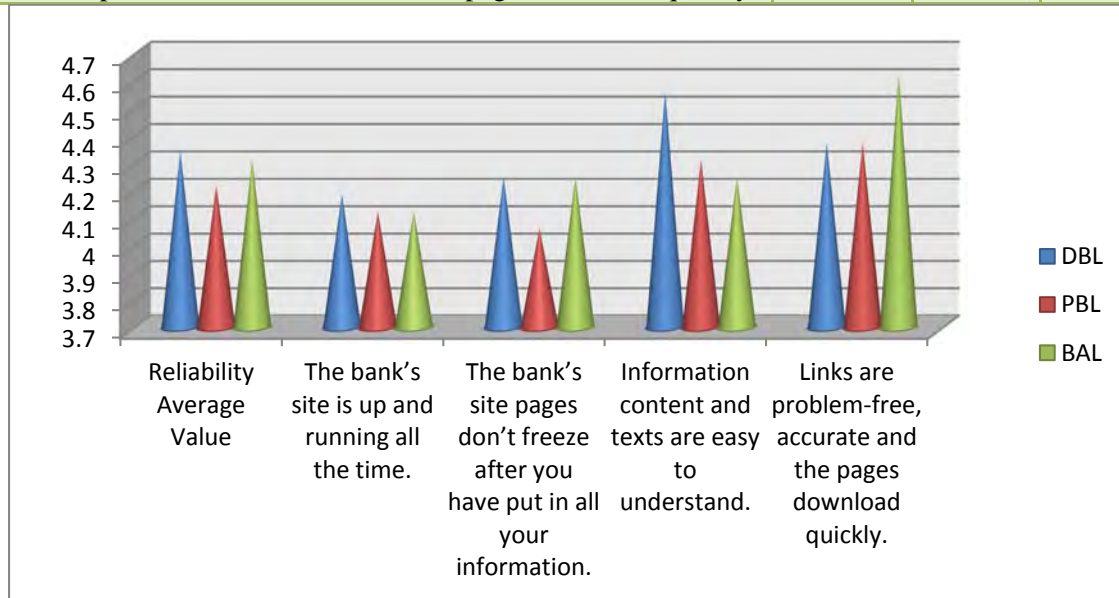
By using five dimensions I want to find out which bank service quality is good in customer presentation. How much customers are satisfied and which level its turn. Basically my research part is about Dhaka Bank Ltd service quality and how much satisfied customer in the content of E-Banking service quality of Dhaka banks. I will analyze the Reliability, Responsiveness, Assurance, Empathy and tangibles at the end I will show the average and median and mid value of three banks named Dhaka Bank, prime Bank and Bank Asia then I will judge the three banks service quality. At the end I will rate the Dhaka bank service. That’s all my analyze part

Reliability

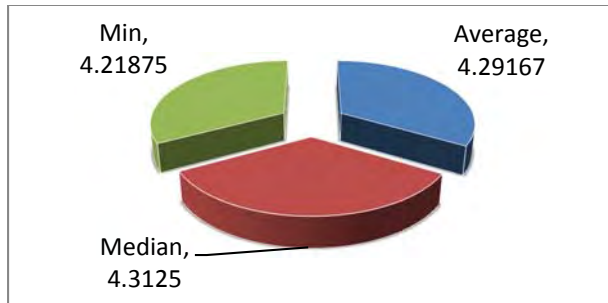
In reliability dimension, the average result shows that Dhaka Bank receives a mean score of 4.34375 whereas the mean score for Prime Bank is 4.2188 and Bank Asia is 4.3125.

The table is showing average scores from questionnaire in all banks.

Name of the Bank's	DBL	PBL	BAL
Reliability Average Value	4.34375	4.2188	4.3125
The bank’s site is up and running all the time.	4.1875	4.125	4.125
The bank’s site pages don’t freeze after you have put in all your information.	4.25	4.0625	4.25
Information content and texts are easy to understand.	4.5625	4.3125	4.25
Links are problem-free, accurate and the pages download quickly.	4.375	4.375	4.625

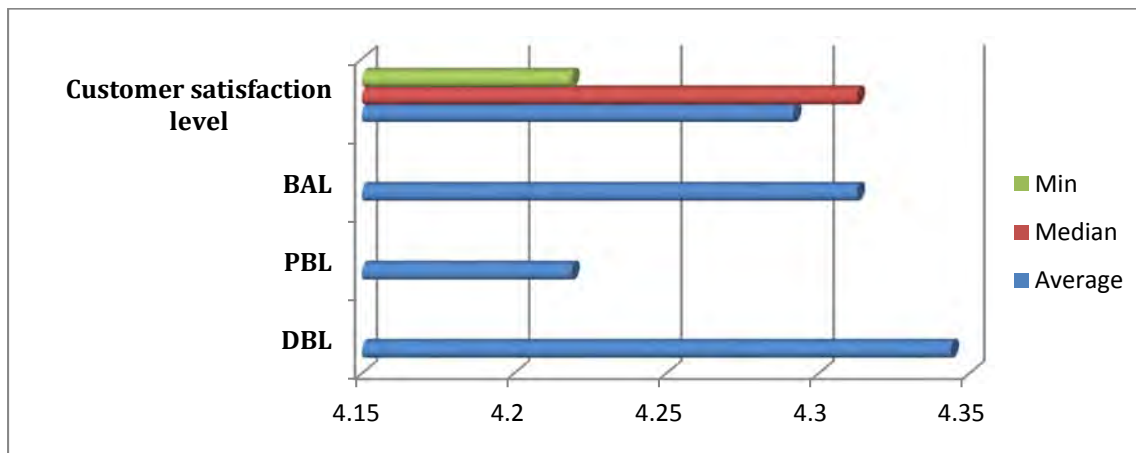


On this pie chart we can recognize that overall Average, Median and Min value level of customer satisfaction. By using this level we can find out the overall satisfaction level of these three bank in the content of reliability dimension.



Average	4.29167
Median	4.3125
Min	4.21875

Three banks customer satisfaction level in the content of Reliability dimension

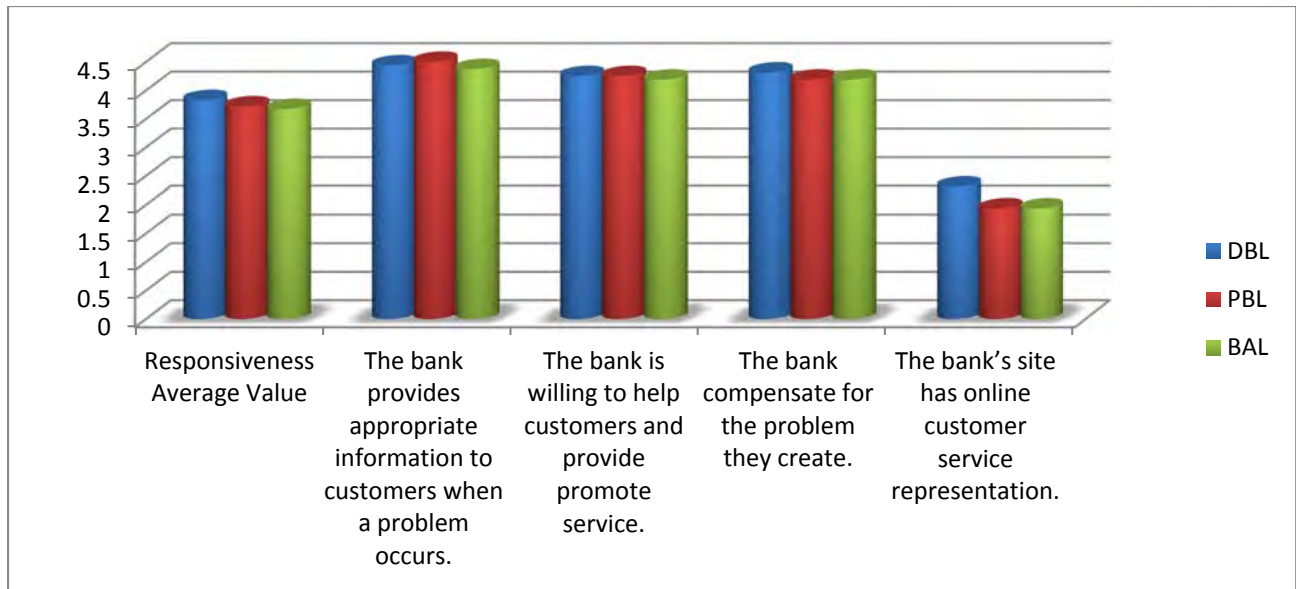


In this diagram we can see that Dhaka bank provide 4.3 service which is much more than other banks. So now we can say that Dhaka Bank reliable and customers are satisfied on their Reliability service quality.

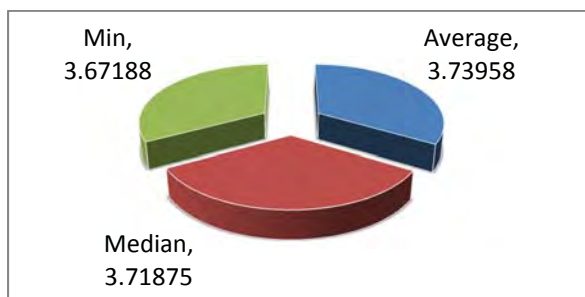
Responsiveness

In Responsiveness dimension, the average result shows that Dhaka Bank receives a mean score of 3.82813 whereas the mean score for Prime Bank is 3.7188 and Bank Asia is 3.6719.

Name of the Bank's	DBL	PBL	BAL
Responsiveness Average Value	3.8281	3.7188	3.6719
The bank provides appropriate information to customers when a problem occurs.	4.4375	4.5	4.375
The bank is willing to help customers and provide promote service.	4.25	4.25	4.1875
The bank compensate for the problem they create.	4.3125	4.1875	4.1875
The bank's site has online customer service representation.	2.3125	1.9375	1.9375

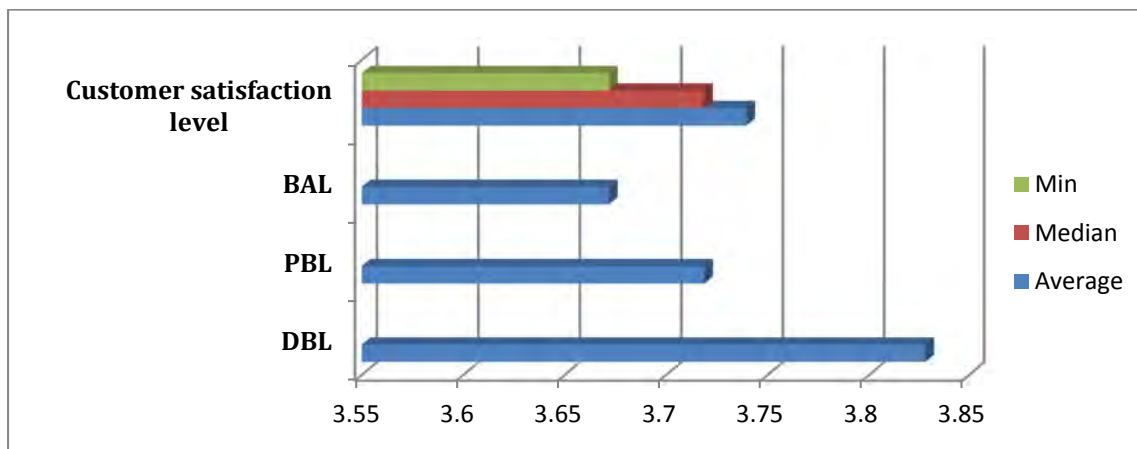


On this pie chart we can see that overall responsiveness level of Average, Median and Min value of customer satisfaction. By using this level we can find out the overall satisfaction Level of these three banks in the content of responsiveness dimension.



Average	3.73958
Median	3.71875
Min	3.67188

Customer satisfaction level of these three banks in the content of Responsiveness dimension.

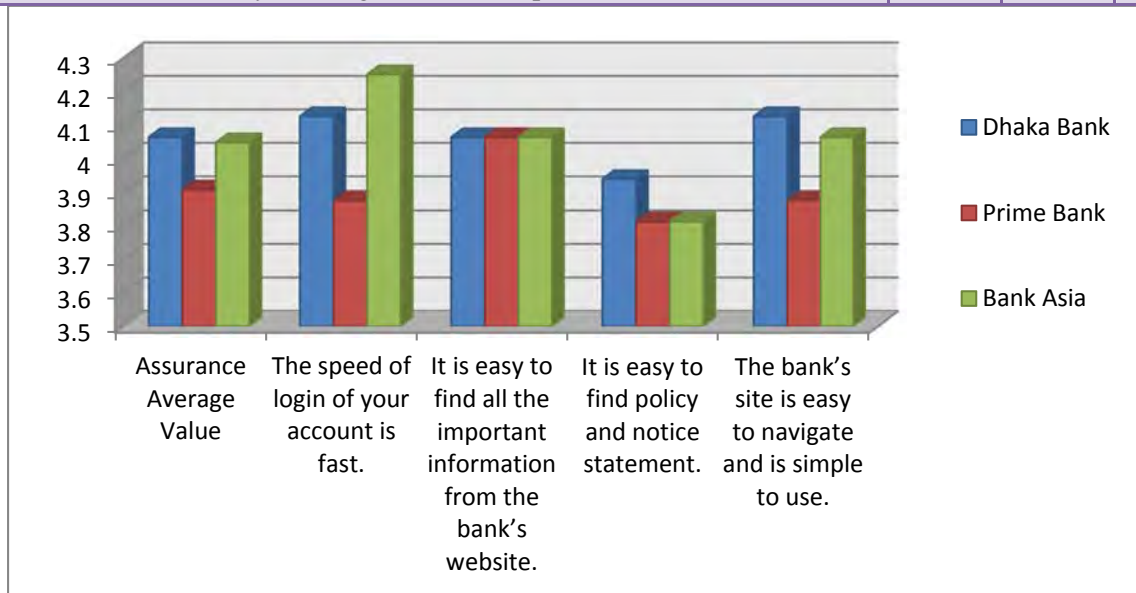


In the content of this overall satisfaction level we can see that Bank Asia is much better than Dhaka bank and prime bank. But Dhaka bank service quality is average service quality because customers are satisfied for their service.

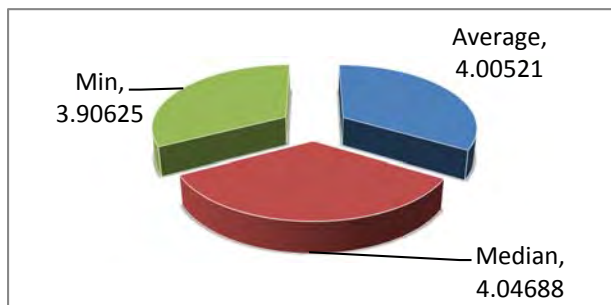
Assurance

In assurance dimension, Dhaka Bank receives a mean score of 4.0625, Prime Bank is 3.9063 and Bank Asia is 4.0469. These average scores from questionnaire in all banks

Name of the Bank's	DBL	PBL	BAL
Assurance Average Value	4.0625	3.9063	4.0469
The speed of login of your account is fast.	4.125	3.875	4.25
It is easy to find all the important information from the bank's website.	4.0625	4.0625	4.0625
It is easy to find policy and notice statement.	3.9375	3.8125	3.8125
The bank's site is easy to navigate and is simple to use.	4.125	3.875	4.0625

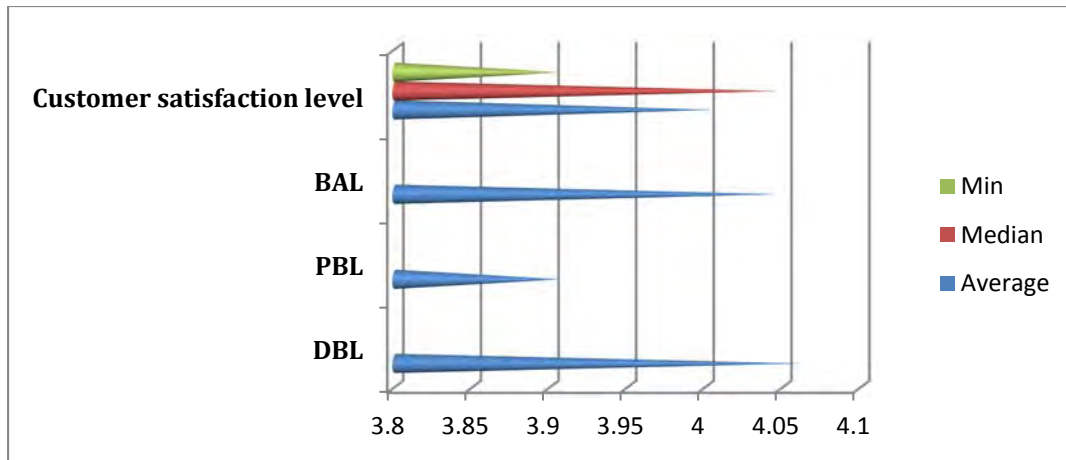


This pie chart recognizes that overall Average, Median and Min value which help us to determine the overall service quality of three banks.



Average	4.00521
Median	4.04688
Min	3.90625

Customer satisfaction level of these three banks in the content of Assurance dimension.

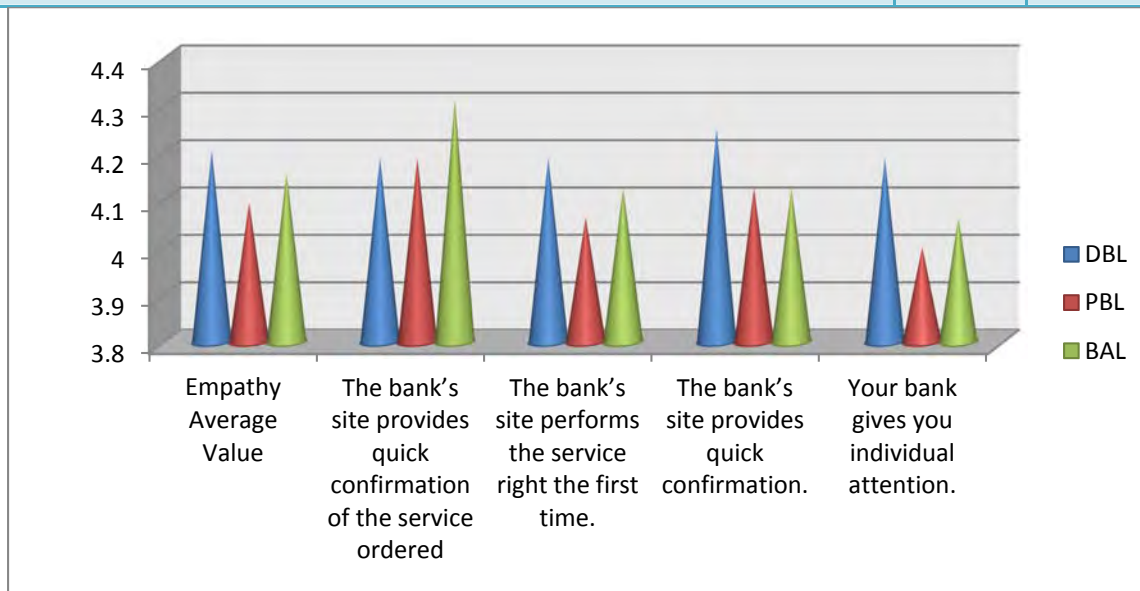


In this diagram it seems that Dhaka bank service quality is better than other banks service in the content of customer's .so customers are satisfied on assurance service quality.

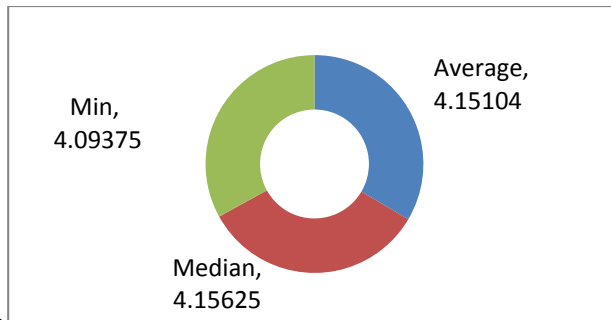
Empathy

In Empathy dimension, Dhaka Bank receives a mean score of 4.20313, Prime Bank is 4.0938 and Bank Asia is 4.1563. These are average scores from questionnaire in all bank.

Name of the Bank's	DBL	PBL	BAL
Empathy Average Value	4.20313	4.0938	4.1563
The bank's site provides quick confirmation of the service ordered	4.1875	4.1875	4.3125
The bank's site performs the service right the first time.	4.1875	4.0625	4.125
The bank's site provides quick confirmation.	4.25	4.125	4.125
Your bank gives you individual attention.	4.1875	4	4.0625

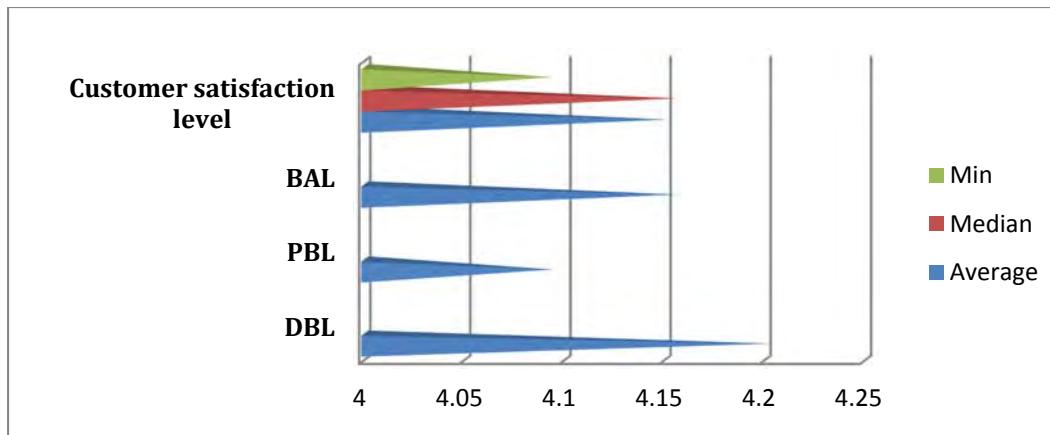


Overall Average is 4.15104, Median, 4.15625 and Min, 4.09375. So now I can determine the overall Empathy service quality these three banks



Average	4.15104
Median	4.15625
Min	4.09375

Customer satisfaction level of these three banks in the content of Empathy dimension.



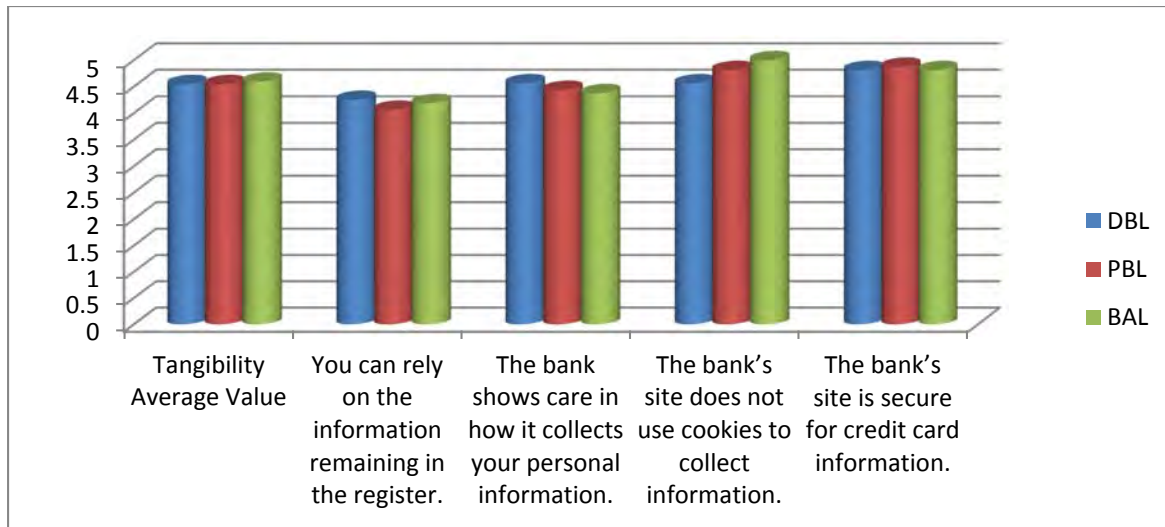
On this dimension empathy level of DBL is higher than PBL and BAL and the figure cross maximum value which is more than average level of others three banks because customers are satisfied their service.

Tangible

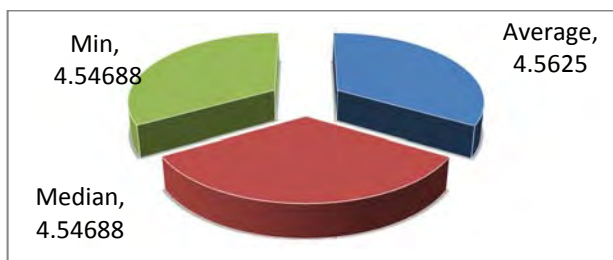
In Tangible dimension, the average result shows that Dhaka Bank receives a mean score of 4.54688 whereas the mean score for Prime Bank is 4.5469 and Bank Asia is 4.5938.

The table is showing average scores from questionnaire in all banks.

Name of the Bank's	DBL	PBL	BAL
Tangible Average Value	4.54688	4.5469	4.5938
You can rely on the information remaining in the register.	4.25	4.0625	4.1875
The bank shows care in how it collects your personal information.	4.5625	4.4375	4.375
The bank's site does not use cookies to collect information.	4.5625	4.8125	5
The bank's site is secure for credit card information.	4.8125	4.875	4.8125

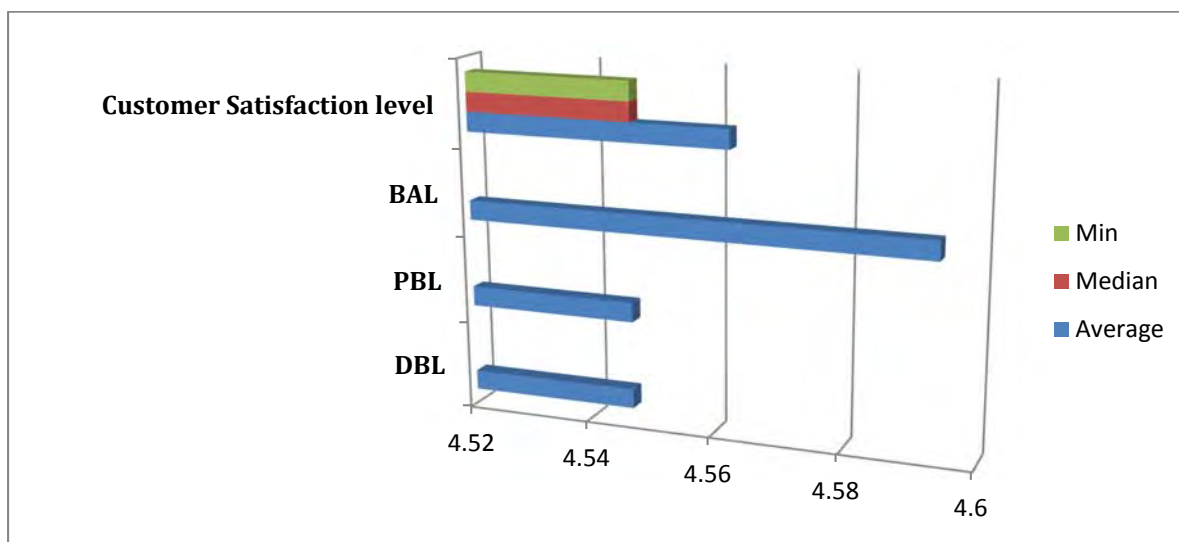


On this pie chart we can see that the overall Average is 4.5625, Median value is 4.54688 and Min value is 4.54688.



Average	4.5625
Median	4.54688
Min	4.54688

Customer satisfaction level of these three banks in the content of Tangible dimension



On this diagram we can see that Dhaka bank service quality is better than other three banks in the content of customer prospectation. So that customers are satisfied. But other two banks service quality also satisfied but Dhaka banks service if more reliable then other's one.

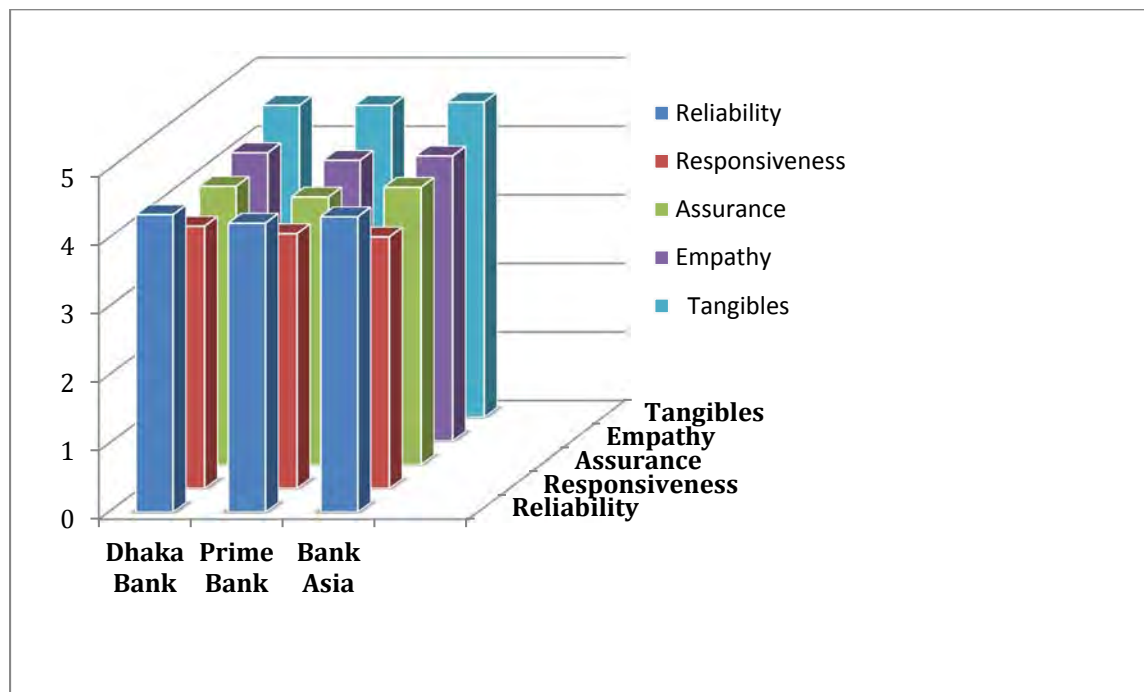
Overall comparison of customer satisfaction level

The five SERVQUAL dimensions an overall comparison of bank customers' Perception and grand mean scores...

According to results the table represents the rankings of the Banks on the basis of customers' perceptions of the service quality dimensions in the questionnaire. The result shows that Dhaka Bank is ranked first in reliability, empathy and tangibles dimensions.

Name of the Bank	Reliability	Responsiveness	Assurance	Empathy	Tangibles
Dhaka Bank	4.34375 (good)	3.82813 (Poor)	4.0625 (good)	4.20313 (good)	4.5468 (good)
Prime Bank	4.2188 (good)	3.7188 (Poor)	3.9063 (Poor)	4.0938 (good)	4.5469 (good)
Bank Asia	4.3125 (good)	3.6719 (Poor)	4.0469 (good)	4.1563 (good)	4.5938 (good)

Table: Ranking of the Private Commercial Banks on the basis of the perception of the Customers on five SERVQUAL dimensions

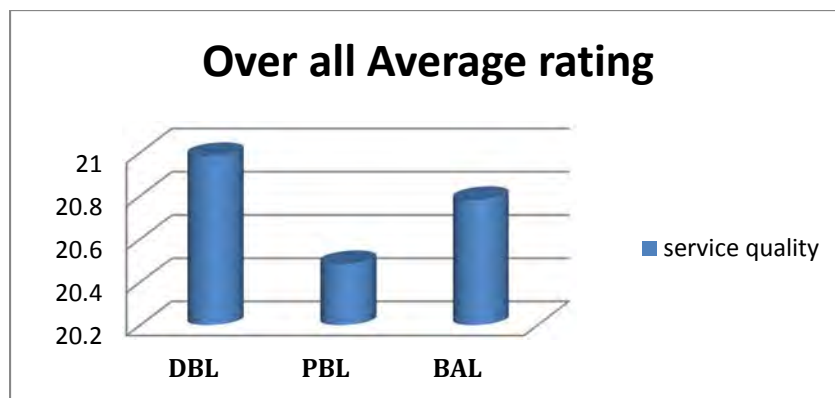


In this diagram we can see that Bank Asia reliability dimension is excellent because they provide best service to the customer and Dhaka bank also provide best service but little bit lower then

Bank Asia. On the other hand responsiveness service quality is poor. Again we can see that assurance is good in Dhaka bank and bank Asia but Prime bank is poor service quality. Dhaka bank Empathy level is better than bank Asia and prime bank and Tangible is same between those banks.

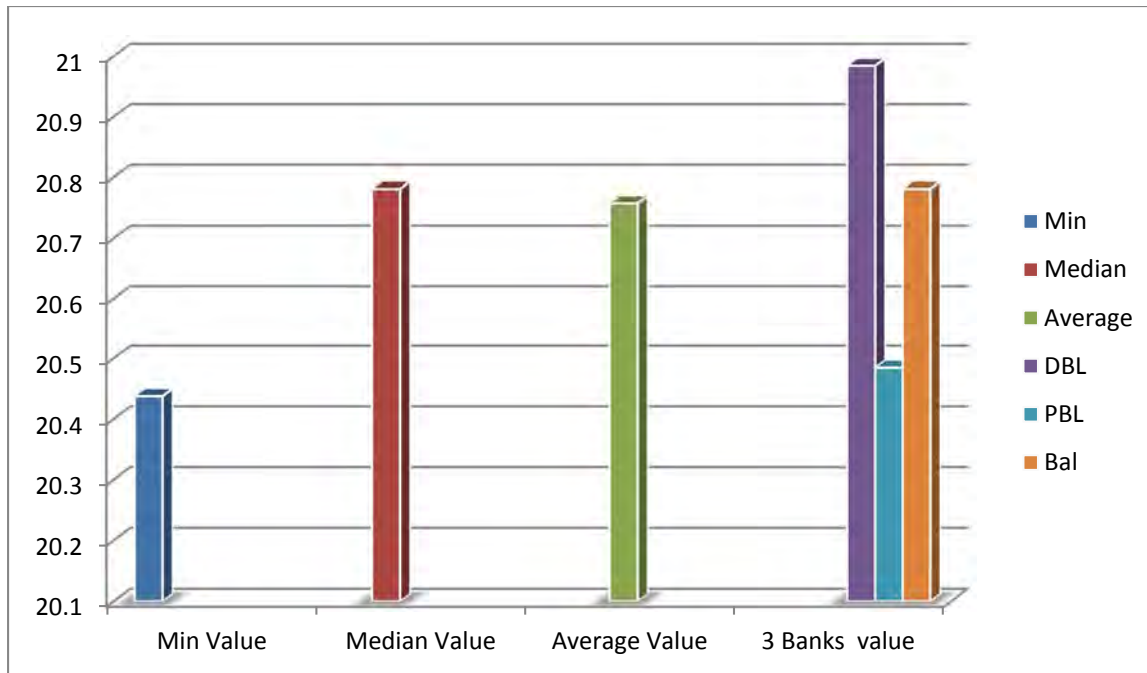
For rating three of this bank I use this table

Average Value	DBL	PBL	BAL
Reliability	4.34375	4.2188	4.3125
Responsiveness	3.82813	3.7188	3.6719
Assurance	4.0625	3.9063	4.0469
Empathy	4.20313	4.0938	4.1563
Tangibles	4.54688	4.5469	4.5938
Total	20.98439	20.4846	20.7814



Final Service rating of three banks

Total Average	Value	Total Median	Value	Total Min	Value
Reliability	4.00521	Reliability	4.04688	Reliability	3.90625
Responsiveness	4.29167	Responsiveness	4.3125	Responsiveness	4.21875
Assurance	4.15104	Assurance	4.15625	Assurance	4.09375
Empathy	3.74699	Empathy	3.71875	Empathy	3.67188
Tangibles	4.56299	Tangibles	4.54688	Tangibles	4.54688
Total	20.7579	Total	20.7813	Total	20.4375



As we can see the final rating diagram Dhaka Bank provide more than average service which is higher than median value and mean value and Bank Asia provide median service to the customer. On the other hand Prime Bank provides less than average and median service which matched in min value. So the customer of Dhaka Bank Ltd issatisfied to their service.

Position ratingof the customer satisfaction based on the service quality of three banks

Name of the Bank	Position
Dhaka Bank	First
Bank Asia	Second
Prime Bank	Third

By analyzing the three Bank service quality now we can see on the table that the Dhaka Bank is 1st and Bank Asia get 2nd position and Prime Bank get 3rd position on overall service quality rating in the perspective of customer satisfied.

Finally I can say that according to the research and customers perception the Customer's are satisfy to the service quality of Dhaka Bank so that Dhaka Bank Ltd raises the first position and customer satisfaction level is also higher then Prime Bank Ltd and Bank Asia Ltd.

Findings of the Research

The following findings are identified during the research period:

- Dhaka Bank customer service quality is good according to the perceptions of the customers. In terms of reliability they are providing the best services so that customers are satisfied. So now I can see that hypothesis 1 is correct. When service quality increases then bankers are more aggressive, reliable and loyal to their customers. So Reliability provides better service for increasing customer Satisfaction.
- As we can see the Hypothesis 2 customers are not satisfied because the Bank couldn't provide quick and efficient service for increasing Customer. So the service quality is bad. Bank need to improve responsiveness service quality by training their employees. One of most important things is bank need to provide online customer service for the customer so that customer can influence other for getting this service and work as spokespersons of the bank.
- The hypothesis 3 is fulfilled correctly but they need to improve their service quality for better success and increasing customer satisfaction level.
- In Hypothesis 4 Empathy affects customer needs which increases service quality for customer satisfaction. So customers think and want more quality service especially understanding and good behavior from bankers. The bank should provide efficient services by understanding customers' needs and wants. But overall service quality is good so Hypothesis 4 is also fulfilled for my research.
- In Hypothesis 5 is Most of the customers of the Bank are satisfied with the tangibles or different equipments provided by Dhaka Bank. By increasing different and modern technologies and procedures. So tangibles can be improved and provide accurate service quality for improving customer satisfaction.

Recommendations

As we all know Dhaka bank Ltd is one of the well-known banks in our country. From my little knowledge it's quite hard to give recommendation to such a well-established bank.

On my perspective some suggestions for the improvements of service quality:

- They should do more marketing activities to improve their presence in the minds of their potential target market. As we see that, Media coverage of Dhaka bank Ltd is not so strong. To attract new clients, they should go for mass media coverage like TV, Radio etc.
- Dhaka Bank as a financial institution they need complimentary relationship among all the departments to run a process completely so they should try to be more active in their work. Different departments of the bank should work like a team to provide prompt and efficient services to the customers.
- Dhaka Bank has only 89 branches all over the country. Since day by day their demand is increasing so it is quite hard to provide full range services with those branches. So they need to put more attention toward the expansion of branch network as well as online service so that they can easily get customer attention.
- In Dhaka Bank Local brunch they can bring in more computers as Pay Order issue, Demand Draft, Cheque Book issue, Fixed Deposit etc. can be done by automated process rather than manual process. So they can increase the usage of these machines. While I was as intern I found out that there is always problem with the scanner and printer.
- Customers ask for more quality service especially quick, accurate service and good behavior from the employees. As they think a private bank should provide such quality sufficiently behavior. So Dhaka Bank needs to notice about that and they need to improve their service quality and train their employees.
- Dhaka Bank Ltd should start mobile banking service because it is very easy to carry money and its one of the secure and easy banking facility. Mobile banking is easy to pay and easy to get where ever people want.
- Online customer service is one of the most familiar services in the whole world. So they need to focus on that service which is very important for Dhaka Bank Ltd for increasing and attracting customers.

Thus they should take necessary steps to solve this problem.

Limitation of the study

Limitation of the study is given below:

- I don't have get enough data for analyzing the research
- Sample size of the study is too small which couldn't show the actual value
- Due to time constrain it's not possible to cover all banks service quality for judging customer satisfaction level
- The data and information isn't available
- Banks couldn't give me some sensitive data and information so that research couldn't complete properly

Conclusion

On my experience as an intern at Dhaka Bank Ltd Behavior of everyone of bank is very polite and they are caring about the individual career and their achievement of assigned targets is awarded.

I found my internship training at Dhaka Bank Limited, Dhanmondi Branch is very rewarding experience. The training was beneficial because it helped me to be aware of a real life working environment. So far my learning is concerned; all the employees at office were quite cooperative. They helped me to understand the activities of a bank to possible extent. Their good attitude gave me more confidence to learn more and to ask if I have any query in my mind. Besides their ever going activities they never get irritant by my questions.

In Dhaka Bank Limited Employees are quite efficient. They have to bring their bank among the list of good banks. Employees are given the benefits like bonus, gratuity funds, loans, increments, and medical. All the customers are entertained individually.

The bank hopes to achieve a satisfactory level of progress in all areas. A group of officers and staffs, who always try to provide the best service to the clients. They always monitor the different sectors and their position. Before providing the loan they analyze whether the loan will be profitable and whether the client is good enough to repay the loan within the given period of time.

Finally, I can say that the Dhaka Bank Ltd over all service quality is very appreciable and impressive. So that customer satisfaction level is also good in the content of customer view.

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Chapter -4



Appendix

Appendix –A- Financial overview

Appendix –B- Survey Question

Appendix –C- Average value of DBL, PBL and BAL, and the overall

Average value, Median and Min value

Appendix –D- Dhaka bank per person figure and average figure

Appendix –E- Prime bank per person figure and average figure

Appendix –F- Bank Asia per person figure and average figure

Financial Performance

Highlights of Financial Performance

Summarized financial performance of Dhaka Bank in comparison with the consolidated performance during 2013

Taka million

Particulars	Consolidated		Bank		% change (Consolidated)	% change (Bank)
	2013	2012	2013	2012		
Net interest income (NII)	3,356	2,770	3,308	2,630	21%	26%
Total operating income	6,675	5,614	6,410	5,343	19%	20%
Total operating expense	2,781	2,179	2,717	2,119	28%	28%
Operating profit	3,894	3,435	3,694	3,223	13%	15%
Provision for loans and contingent assets	65	1,717	65	1,717	(96%)	(96%)
Total provisions	745	1,841	649	1,783	(59%)	(64%)
Profit before tax (PBT)	3,148	1,594	3,044	1,440	97%	111%
Tax provision	1,167	805	1,117	738	45%	51%
Profit after tax (PAT)	1,981	789	1,927	701	151%	175%
Earnings per share (EPS)	Tk 3.66	Tk 1.46	Tk 3.56	Tk 1.30	151%	174%

Survey Question

I would like to request you to take 3-4 minutes to fill up this questionnaire which would be very helpful for my research work.

Type of client: Local Corporate Global Corporate

➤ How long have you been using E-Banking facilities of DBL?

Less than 1 year 1-2 year 2-3 year

SL	Question's	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
	Assurance					
1	The speed of login of your account is fast.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	It is easy to find all the important information from the bank's website.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	It is easy to find policy and notice statement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	The bank's site is easy to navigate and is simple to use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Reliability					
5	The bank's site is up and running all the time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	The bank's site pages don't freeze after you have put in all your information.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7	Information content and texts are easy to understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8	Links are problem-free, accurate and the pages download quickly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Empathy					
9	The bank's site provides quick confirmation of the service ordered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10	The bank's site performs the service right the first time.	0	0	0	0	0
11	The bank's site provides quick confirmation.	0	0	0	0	0
12	Your bank gives you individual attention.	0	0	0	0	0
	Responsiveness					
13	The bank provides appropriate information to customers when a problem occurs.	0	0	0	0	0
14	The bank is willing to help customers and provide promote service.	0	0	0	0	0
15	The bank compensate for the problem they create.	0	0	0	0	0
16	The bank's site has online customer service representation.	0	0	0	0	0
	Tangibility					
17	You can rely on the information remaining in the register.	0	0	0	0	0
18	The bank shows care in how it collects your personal information.	0	0	0	0	0
19	The bank's site does not use cookies to collect information.	0	0	0	0	0
20	The bank's site is secure for credit card information.	0	0	0	0	0

Thank you for your co-operation.

Average value of DBL, PBL and BAL, and the overall Average value and Median and Min value for rating the overall service quality which give the actual figure for rating the service quality

Name of the Bank's	DBL	PBL	BAL		
Assurance Average Value	4.0625	3.9063	4.0469	Overall value	
The speed of login of your account is fast.	4.125	3.875	4.25	Average	4.00521
It is easy to find all the important information from the bank's website.	4.0625	4.0625	4.0625	Median	4.04688
It is easy to find policy and notice statement.	3.9375	3.8125	3.8125	Min	3.90625
The bank's site is easy to navigate and is simple to use.	4.125	3.875	4.0625		
Reliability Average Value	4.34375	4.2188	4.3125	Overall value	
The bank's site is up and running all the time.	4.1875	4.125	4.125	Average	4.29167
The bank's site pages don't freeze after you have put in all your information.	4.25	4.0625	4.25	Median	4.3125
Information content and texts are easy to understand.	4.5625	4.3125	4.25	Min	4.21875
Links are problem-free, accurate and the pages download quickly.	4.375	4.375	4.625		
Empathy Average Value	4.20313	4.0938	4.1563	Overall value	
The bank's site provides quick confirmation of the service ordered	4.1875	4.1875	4.3125	Average	4.15104
The bank's site performs the service right the first time.	4.1875	4.0625	4.125	Median	4.15625
The bank's site provides quick confirmation.	4.25	4.125	4.125	Min	4.09375
Your bank gives you individual attention.	4.1875	4	4.0625		
Responsiveness Average Value	3.82813	3.7188	3.6719	Overall value	
The bank provides appropriate information to customers when a problem occurs.	4.4375	4.5	4.375	Average	3.73958
The bank is willing to help customers and provide promote service.	4.25	4.25	4.1875	Median	3.71875
The bank compensate for the problem they create.	4.3125	4.1875	4.1875	Min	3.67188
The bank's site has online customer service representation.	2.3125	1.9375	1.9375		
Tangibility Average Value	4.54688	4.5469	4.5938	Overall value	
You can rely on the information remaining in the register.	4.25	4.0625	4.1875	Average	4.5625
The bank shows care in how it collects your personal information.	4.5625	4.4375	4.375	Median	4.54688
The bank's site does not use cookies to collect information.	4.5625	4.8125	5	Min	4.54688
The bank's site is secure for credit card information.	4.8125	4.875	4.8125		

Dhaka Bank Ltd

Dhaka Bank per person figure and average figure																		
Number of Person	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	Total	Average
Assurance	5	3	3	3	5	4	4	4	4	5	5	5	4	3	4	4	65	4.125
	3	4	3	4	5	4	5	4	4	4	5	5	4	3	4	4	65	4.0625
	4	4	5	3	4	3	4	4	4	5	4	4	4	3	4	4	63	3.9375
	4	3	4	4	4	4	4	4	3	5	5	5	4	3	4	4	64	4.125
Reliability	4	4	3	4	4	4	5	4	5	5	5	5	4	3	4	4	67	4.1875
	5	4	4	4	4	5	4	4	4	4	3	5	4	4	4	4	66	4.25
	5	4	4	4	4	4	5	3	5	5	5	5	4	4	5	5	71	4.5625
	5	4	4	4	4	5	4	4	5	4	5	5	5	4	4	3	69	4.375
Empathy	4	4	4	5	4	5	4	5	4	4	4	4	4	4	3	5	67	4.1875
	3	4	3	5	4	5	4	3	4	4	3	4	5	4	4	5	64	4.1875
	4	4	5	5	4	5	3	4	4	3	5	3	4	5	4	4	66	4.25
	4	4	5	3	5	5	4	5	4	3	4	4	4	4	4	5	67	4.1875
Responsiveness	5	4	5	5	5	5	4	5	5	3	4	4	4	4	4	5	71	4.4375
	5	4	4	5	5	4	5	4	4	4	4	4	4	5	3	4	68	4.25
	5	4	5	4	5	3	4	5	4	4	3	4	4	4	4	5	67	4.3125
	2	4	4	1	2	1	2	1	3	3	3	3	1	2	3	2	37	2.3125
Tangibility	3	4	4	5	4	5	5	4	4	4	4	4	5	3	4	4	66	4.25
	5	4	4	5	4	4	5	4	5	5	4	4	5	5	5	4	72	4.5625
	5	4	4	5	5	4	5	4	5	5	4	5	5	5	4	4	73	4.5625
	5	4	5	5	5	4	5	5	5	5	5	4	5	5	5	5	77	4.8125

Prime Bank Ltd

Prime bank per person figure and average figure																		
Number of person	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	Total	Average
Assurance	4	3	5	3	5	4	3	4	4	4	3	5	4	3	4	4	62	3.875
	3	4	3	4	5	4	5	4	4	4	5	5	4	3	4	4	65	4.0625
	4	4	5	3	4	3	4	3	4	5	3	4	4	3	4	4	61	3.8125
	4	3	4	4	4	3	4	3	5	5	5	4	3	4	3	4	62	3.875
Reliability	4	4	3	4	4	4	4	4	5	5	5	5	4	3	4	4	66	4.125
	5	4	3	4	4	5	4	4	4	4	3	5	4	4	4	4	65	4.0625
	5	4	4	4	4	4	3	3	5	5	5	5	4	4	5	5	69	4.3125
	5	4	4	4	4	5	4	4	5	4	3	5	5	4	4	3	67	4.375
Empathy	4	4	4	5	4	5	3	5	4	3	4	4	4	4	5	5	67	4.1875
	3	4	4	5	4	5	4	3	4	5	3	4	5	3	4	5	65	4.0625
	4	4	5	5	4	5	3	4	4	3	5	3	4	5	4	4	66	4.125
	4	4	5	3	5	5	4	5	4	3	3	4	4	4	4	3	64	4
Responsiveness	5	4	5	5	5	5	5	5	5	3	4	4	4	4	4	5	72	4.5
	5	4	4	5	5	4	5	4	4	4	4	4	4	5	3	4	68	4.25
	5	4	5	4	5	3	4	5	4	4	3	4	4	4	4	5	67	4.1875
	2	1	2	1	2	1	2	1	3	2	3	3	2	2	2	2	31	1.9375
Tangibility	3	4	4	5	4	5	4	4	4	4	4	4	5	3	4	4	65	4.0625
	5	4	4	5	4	4	5	4	5	5	3	4	5	5	5	4	71	4.4375
	5	5	5	5	5	5	4	5	5	5	5	5	5	5	4	4	77	4.8125
	5	5	5	5	5	4	5	5	5	4	5	5	5	5	5	5	78	4.875

Bank Asia Ltd

Bank Asia per person figure and average figure																		
Number of Person	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	Total	Average
Assurance	4	3	5	4	5	4	5	4	4	5	5	5	4	3	4	4	68	4.25
	3	4	3	4	5	4	5	4	4	3	5	5	4	3	5	4	65	4.0625
	4	4	5	3	4	3	4	3	4	5	3	4	4	3	4	4	61	3.8125
	4	3	4	4	4	3	5	3	5	5	5	4	4	5	3	4	65	4.0625
Reliability	4	4	3	4	4	4	4	4	5	5	5	5	4	3	4	4	66	4.125
	5	4	4	4	4	5	4	4	4	5	4	5	4	4	4	4	68	4.25
	5	4	4	3	4	4	3	3	5	5	5	5	4	4	5	5	68	4.25
	5	4	5	5	4	5	4	4	5	4	5	5	5	5	4	5	74	4.625
Empathy	5	4	4	5	4	5	3	5	4	4	4	4	4	4	5	5	69	4.3125
	3	4	4	5	4	5	5	3	4	5	3	4	5	3	4	5	66	4.125
	4	3	5	5	4	5	3	4	4	4	5	3	4	5	4	4	66	4.125
	5	4	5	3	5	5	4	5	4	4	3	4	3	4	4	3	65	4.0625
Responsiveness	5	4	5	5	5	5	5	5	5	3	2	4	4	4	4	5	70	4.375
	5	4	4	5	5	4	5	4	4	4	4	4	4	5	2	4	67	4.1875
	5	4	5	4	5	3	4	5	4	4	3	4	4	4	4	5	67	4.1875
	2	1	2	3	2	2	2	1	2	2	3	3	1	2	2	2	32	1.9375
Tangibility	4	4	4	5	4	5	4	4	4	4	4	4	5	4	4	4	67	4.1875
	5	4	4	5	4	4	5	4	5	5	3	4	4	5	5	4	70	4.375
	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	80	5
	5	5	5	5	5	4	5	5	5	4	5	5	4	5	5	5	77	4.8125

Thank You