

Internship Report on
WEB USABILITY OF JAMUNA BANK LIMITED

**Internship Report on
WEB USABILITY OF JAMUNA BANK LIMITED**



Submitted To:

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Inspiring Excellence

Date of Submission: August 23, 2017

Letter of Transmittal

August 23, 2017

Md. Hasan Maksud Chowdhury

Assistant Professor

BRAC Business School

BRAC University

Subject: Submission of internship report on “Web Usability of Jamuna Bank Limited”.

Dear Sir,

This is a great pleasure to submit my internship report on “**Web Usability of Jamuna Bank Limited**” which you have assigned me to do as a part of the BBA program requirement. I have tried my level best to gather and organize all the information required to prepare this report. I hope that this report that I prepared will meet your standard.

May I, therefore, wish and hope that you would be kind enough to consider my effort and oblige thereby.

Sincerely Yours,

Kamrul Hasan Farabee

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Acknowledgement

It would not be possible for me to prepare the report on **“Web Usability of Jamuna Bank Limited”** all by myself. There are some people who have helped me all the way through to complete my internship report. I, Kamrul Hasan Farabee, would like to express my heartiest gratitude to those people.

At the very beginning I would like to thank my internship academic supervisor, Md. Hasan Maksud, Assistant Professor, BRAC Business School, BRAC University for allowing me to prepare the report on **“Web Usability of Jamuna Bank Limited”**. He has guided me through out the way to preparing the report. Without his help it would not be possible for me to come up with such a report with a standard.

Secondly, I would like to express my gratitude to my on-site supervisor, Md. Rabiul Islam, First Assistant Vice President, who introduced me with the activities of Jamuna Bank Limited, Sonargaon Road Branch. He guided me throughout my internship period in the bank. For him things became easier for me to understand.

Thirdly, I would like to express my gratitude towards every employee of Jamuna Bank Limited, Sonargaon Road Branch, who welcomed me as a part of their Jamuna Bank family as an intern and helped me whenever I needed any help.

Finally, I express my gratitude towards my parents who always inspired and supported me throughout my BBA programs. Without their support it would not be possible to finish my BBA program including the internship. So, I could not help but mention their name here.

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Executive Summary

Internet websites are now considered as a competitive tool to many business that can attract new customers, improve service quality and boost financial performance. But all the website are not effective enough to reach the goals. Usability of the website greatly matter. After, three months internship program in Jamuna Bank Limited, this report has been prepared. This report is based on the web usability of Jamuna Bank Limited.

Jamuna Bank Limited, one of the third generation banks of Bangladesh, has a website but the result of web usability test of Jamuna Bank Limited is not satisfactory enough. It is not shown in the search result when people search with the keywords in the search engine. Besides, it is not even usable in small devices like smartphone or tablet. This website takes a lot of time to load which may be irritating or annoying for many visitors. The test result has showed that it takes more than seven seconds to load in any major browsers. It has another problem with navigation. It does not have sitemap in its website which is required both for users and search engine. Breadcrumb lists are important part for usability as better user experience depends on it. Jamuna Bank have it but do not have the links with it.

Overall, Jamuna Bank Limited do have lots of problem with web usability issue. After discussing the issues I have given some recommendation against those problem.

1. Organization Part

1.1. About Jamuna Bank Limited

Jamuna Bank Limited, the only Bengali named 3rd generation private commercial bank, established in the year 2001 by a group of local entrepreneurs who are well reputed in the field of trade, commerce, industry and business of the country. It is a private banking company registered under the Companies Act, 1994 of Bangladesh having its head office currently at Hadi Mansion, 2, Dilkusha C/A, Dhaka-1000, Bangladesh. It started its operation from April 2, 2001 focusing on:

- Remaining with time by meeting customers' banking needs that change with the time.
- Managing change by adopting efficiently and effectively change in all policies and changing environment.
- Developing human capital on a continuous basis so that our human resource can deliver customers' preferred services with international standard.
- Creating the customers value by ensuring their desired products and services with maximum benefit at their door steps as and when they need it.

It has been 16 years since the bank was formed and within these 16 years Jamuna Bank Limited has earned the reputation of quality banking service provider. Jamuna Bank Limited helps trade, commerce, industries and overall business of the country by providing all types of support. Jamuna Bank Limited also provides finances to new promising entrepreneurs for setting up new ventures.

Jamuna Bank Limited provides not only conventional banking services but also Islamic banking services in some of its designated branch. The management and operation team of the Jamuna Bank Limited consists of a group of highly educated and professional team having diversified experience both in finance and banking. Understanding and anticipating customer's needs are the main focuses of the management team of this bank. The needs of customers are changing and the bank is trying to come up with new strategies and new products so that it can cope up with those changes. The progress that it has made since its formation is tremendous.

Currently Jamuna Bank Limited is having online banking branches throughout the country both in urban and rural areas with smart IT back bone. Apart from the traditional delivery points across the country, the bank owns its own ATMs almost everywhere throughout the country which are also shared with its partner banks.

Jamuna Bank Limited Treasury plays a very important role as a primary dealer of the securities and maintains the required liquidity reserve in approved securities. Now, Jamuna Bank Limited is trying hard to build a secondary market for Govt. Securities. Jamuna Bank Limited always plays a proactive role in the securities market which was the reason for them becoming the most successful trader of securities in the secondary market. Bangladesh Bank, the central bank of Bangladesh, has awarded Jamuna Bank Limited as the best primary dealer.

Jamuna Bank Limited which is a leading issuer of debit and credit cards in Bangladesh has introduced EMV chip based credit card to make authentication more secure. EMV (Europay, MasterCard & Visa) which is the standard for authenticating debit and credit card transactions on response to cybercrime (Gray & Ladig, 2015).

To cope up with the digital Bangladesh and to ensure customer satisfaction, Jamuna Bank Limited has come up with mobile banking service named "Mutho Banking". The name defines the service that banking service in your hand. It is a banking solution which will allow anyone to enjoy banking facilities from a mobile phone (at least java enabled with internet access) through a mobile banking application. The services of Mutho Banking are:

- Mobile Top Up/ Recharge
- Utility Bill Payment
- Fund Transfer
- Balance Inquiry
- Mini Statement of Account
- Transaction Alert & Notification
- Mini Statement Account

- Cheque Book Request
- Stop Payment Request
- Request to Block Lost Card
- Branch Location Inquiry
- ATM Location Inquiry
- Foreign Exchange Rate Inquiry
- Inquiry for Products and Services
- Inquiry of Opening of Account/ Fixed Deposit
- And Many More Services

For Mutho Banking one needs to install Mutho Banking in his or her phone after that through a particular process he or she can enjoy any of the banking service from that person's cellphone. For example if he or she wants to transfer fund, he or she should follow the process of the following image.

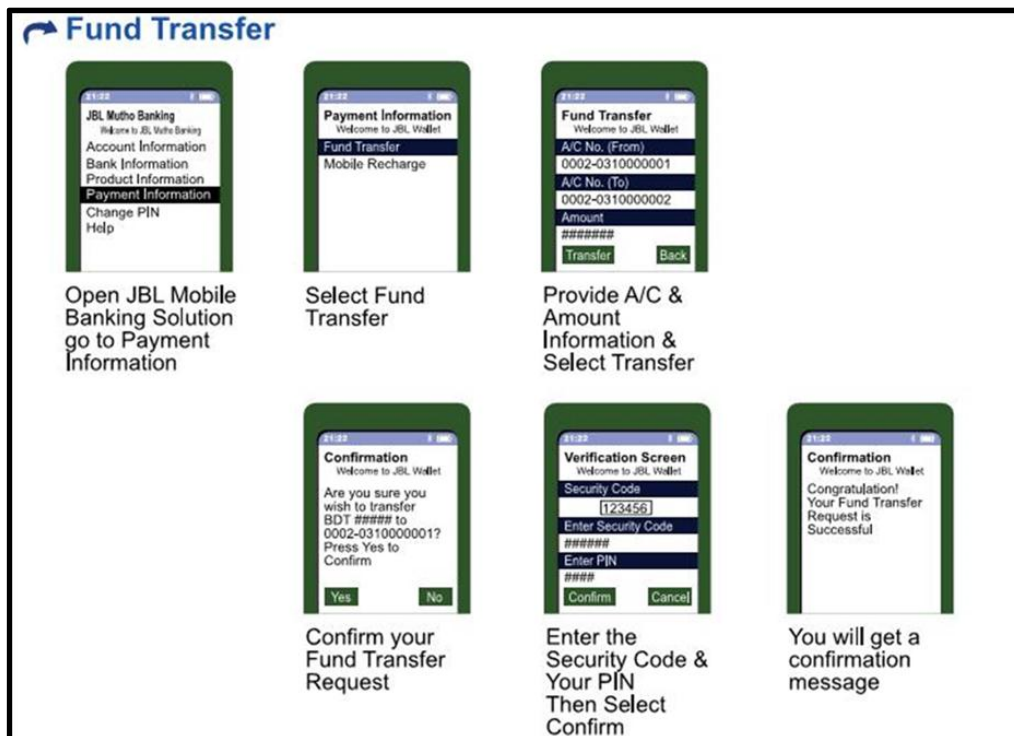


Figure 1: Transferring Funds Using Mutho Banking Service

Jamuna Bank Limited has a dedicated NRB Banking & Foreign Remittance Division to ensure rapid & efficient services to the customers to provide best competitive rates for their hard earned Foreign Currencies.

The operation hour of the Bank is 10:00 A.M. To 6:00 P.M. from Sunday to Thursday with transaction hour from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Primary Company Details	
Name of the Bank	Jamuna Bank Limited
Legal Form	Public Limited Company by Shares
Secondary Company Details	
Year Founded	April 02, 2001
Date of Incorporation	April 02, 2001
Company Registration Number	C-42780(2139)/2001
Bangladesh Bank License Number	BRPD(P)744(81)/2001-1358; Dated: 24.04.2001
Address	Jamuna Bank Limited Head Office Hadi Mansion, 2 Dilkusha C/A, Dhaka
Company Communication	
Telephone	88-02-9570912, 9555141, 9588397
Fax	88-02-9570936, 47118671
SWIFT	JAMUBDDH
Email	info@jamunabank.com.bd
Web	www.jamunabankbd.com
Bank's Network	
Number of Branches	112
Including	
• SME/ Agri Branches	(08)
• Islami Banking Branches	(02)

• Off-Shore Banking Unit	(01)
Number of ATMs	215

Table 1: Company Profile of Jamuna Bank Limited

1.2. Management

Jamuna Bank Limited is operated by highly professional and qualified people. The current Managing Director of the bank is a straight forward person with decades of experience and knowledge to his credit both home and abroad. There is a team of highly educated and skilled professional people with diversified experience in both finance and banking to assist the managing director. The management team of Jamuna Bank Limited always having focus on anticipating and understanding customers' needs and offers the best possible solution. Jamuna Bank Limited has made excellent progress within a short period of time. It has gained the reputation of one of the best quality service provider in Bangladesh.

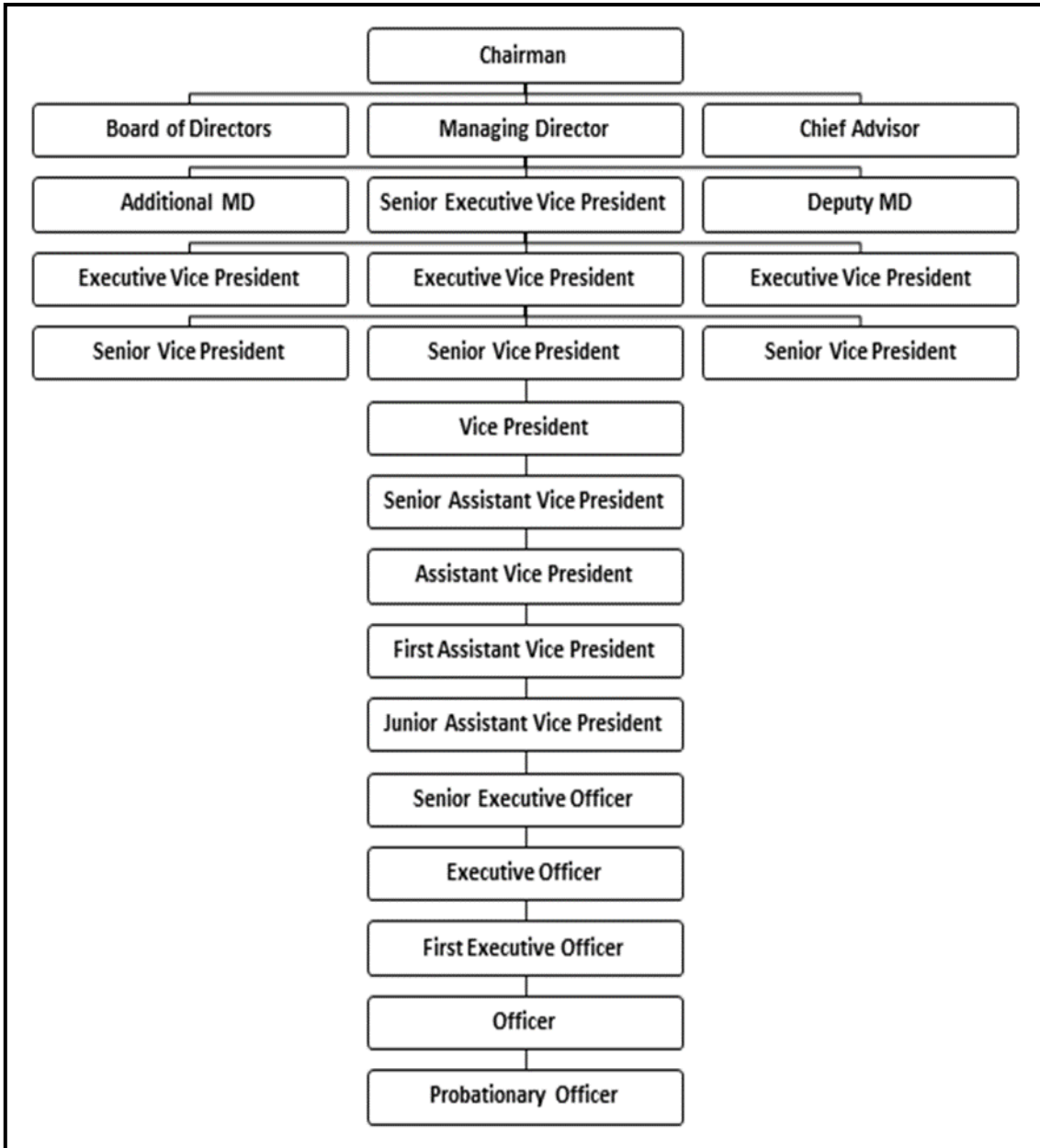


Figure 2: Organizational Structure of Jamuna Bank Limited

1.3. Branches of Jamuna Bank Limited

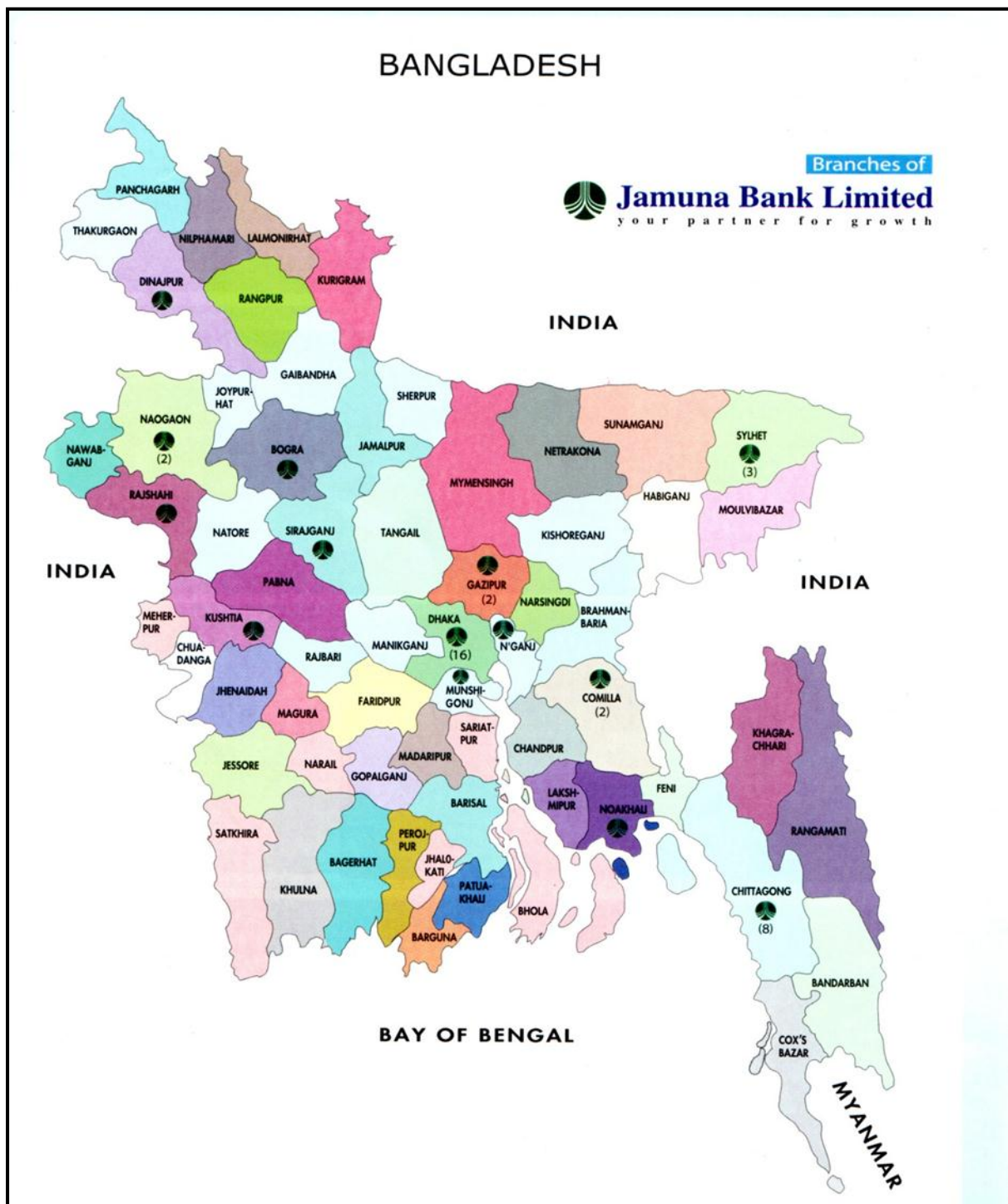


Figure 3: Branches of Jamuna Bank Limited

1.4. Vision

To become a leading banking institution and play a significant role in the development of the country.

1.5. Mission

The Bank is committed to satisfy various needs of its customers through an array of products at a reasonable price by using suitable technology and providing timely service so that sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional workforce.

1.6. Strategic Objective

- Providing customers' desired products and services to create true customers' value.
- Aiming on export of both traditional and non-traditional items and remittance to ensure a comfortable position of foreign exchange all the time.
- Doing businesses that have higher risk adjusted return.
- Focusing on maintenance of assets quality rather than its aggressive growth.
- Changing the deposit mix thereby reducing the cost of deposits.
- Ensuring all modern alternative delivery channels for easy access to our services by customers.
- Restructuring existing products and introducing new products to meet the demand of time and the target group.
- Bringing unbanked people into our delivery channels.
- Ensuring organizational efficiency by continuous improvement of human capital and motivation level, dissemination of information and thereby ensuring a very congenial environment.
- Maximizing shareholders' value at all times alongside ensuring a sustainable growth of the organization.
- Pursuing CSR activities for our continued support to future generation, distressed people and for advancement of under privileged people of the country.
- Establishing the brand image as a growth supportive and pro-customers' bank.
- Strengthening Risk Management techniques and ensuring compliance culture.
- Remaining aware and conscious about the environment and support the maintenance of a 'green' environments.

1.7. Corporate Slogan

LEADERSHIP THROUGH TECHNOLOGY

1.8. Products & Services of Jamuna Bank Limited

The main responsibility of Jamuna Bank Limited is to provide financial solution by considering different socio-economic factor. It has been playing an important role for the economic growth of this country. By considering all the people from different segments it has been launching wide variety of products and services according to the needs of the people. Jamuna Bank Limited is now offering the following products to its customers:

- Transactional Account
 - Current Deposit (CD) Account
 - Short Notice Deposit (SND) Account
 - Savings Bank(SB) Account
 - Special Savings Bank Account
 - Resident Foreign Currency Deposit (RFCD) Accounts
- Fixed Deposit Receipts
 - Double Growth Deposit Schemes (DGDS)
 - Triple Growth Deposit Schemes (TGDS)
 - Monthly Benefit Scheme (MBS)
- Deposit Scheme
 - Earn First Deposit Scheme
 - Lakhpati Deposit Scheme
 - Millionaire Deposit Scheme
 - Kotipati Deposit Scheme
 - Monthly Savings Scheme
 - Monthly Benefit Scheme
 - Marriage Scheme
 - Pension Deposit Scheme
 - Education Savings Scheme
 - Grihini Savings Account

- Islami Banking
 - Mudaraba Monthly Savings Deposit Scheme
 - Mudaraba Crorepoti Deposit Scheme
 - Mudaraba Lakhopoti Deposit Scheme
 - Mudaraba Double/Triple Growth Deposit Scheme
 - Mudaraba Education Deposit Scheme
 - Mudaraba Hajj Deposit Scheme
 - Mudaraba Marriage Deposit Scheme
 - Mudaraba Millionaire Deposit Scheme
 - Mudaraba Monthly Benefit Deposit Scheme
 - Mudaraba Rural Deposit Scheme
 - Mudaraba Pension Deposit Scheme
 - Mudaraba Car Deposit Scheme
- Deposit Schemes For NRB
 - NRB Monthly Savings Scheme
 - NRB Monthly Benefit Scheme
 - NRB Double Growth Benefit Scheme(DBS)
 - NRB Triple Growth Benefit Scheme (TBS)
 - NRB Kotipoti Deposit Scheme
 - NRB Millionaire Deposit Scheme
 - NRB Monthly Pension Deposit Scheme
 - NRB Pension Term Deposit Scheme
 - NRB Home Travel Deposit Scheme
 - NRB Property Deposit Scheme(Land/ Apartment)
 - NRB Wage Earners Deposit Scheme
 - NRB Home Car Deposit Scheme
 - NRB Education Saving Scheme
 - NRB Student Deposit Scheme
 - NRB Women/ Housewife Deposit Scheme
 - NRB Future Plan Deposit Scheme
 - NRB Advance Earning Deposit Scheme

- Continuous Loan Products Cash Credit
 - Hypothecation Cash Credit Pledge
 - Overdraft (General)
 - Secured Overdraft
- Demand Loan Products
 - Payment Against Document (PAD)
 - Loan Against EDF
 - Loan Against Trust Receipt (LTR)
 - Loan Against Imported Merchandize (LIM)
 - Work Order Finance
 - Packing Credit
 - Export Credit
 - Loan Under Cash Assistance
 - Export Bill Purchase And Discounting
 - Time Loan
- Term Loan Products
 - Term Loan
 - Hire Purchase Loan
 - Lease Finance
 - Bridge Financing Loan
 - Syndicated Loan Financing
- SME Products
 - Jamuna Jantrik -Lease Finance
 - Jamuna Green -Term Loan
 - Jamuna Sommriddhi -Term Loan With 25% FDR
 - Jamuna Shachchondo- Term Loan & SOD
 - Jamuna NGO Shahojogi -Term Loan
 - Jamuna Swabolombi-Term Loan
 - Jamuna Chalantika- Term Loan & CC (Hypo)
 - Jamuna Nari Uddog- Term Loan For Women
 - Jamuna Bonik -LC & LTR

- Retail Loan Products
 - Personal Loan
 - Auto Loan
 - Any Purpose Loan
 - Salary Loan
 - Doctors Loan
 - Education Loan
 - Overseas Job Loan
- Agriculture Loan Products
 - Crop Loan
 - Fish Culture Loan
 - Crop Warehouse & Marketing
 - Poverty Alleviation/Income Generating Activities
 - Irrigation Tools
 - Livestock Development
 - Agricultural Tools
 - Nursery & Horticulture
 - Income Generating Activities
 - Other Term Loan Activities
- Loan Schemes For NRB
 - NRB SME
 - NRB Agriculture
 - NRB Real Estate Financing
 - NRB Retail Loan
- Non Funded Products
 - Letter Of Guarantee
 - Letter Of Credit (Sight/Deferred/UPAS/EDF)
 - Back To Back Letter Of Credit
 - Acceptance Of Letter Of Credit
 - Bills For Collection

- Money Market
 - Call Money.
 - FDR
 - Repo
 - Reverse Repo
- Fixed Income (Primary Dealer)
 - Sale and Purchase of Govt. Treasury Bill And Bond And Bangladesh Bank Bills.
- Corporate Service
 - Special Investment Fund for Corporate (SIFCO)
- Foreign Exchange
 - Spot Dealing.
 - Forward Dealing.
 - SWAP.
 - Corporate Deals.
 - Term Placement
- Offshore Banking Unit (OBU)
- Assets Liability Management
- Investment Facilities For NRB
 - US Dollar Premium Bond
 - US Dollar Investment Bond
 - Government Treasury Bond (5,10,15 & 20 Years)
 - Treasury Bills (91, 181, 365 Days)
 - Wage Earners Development Bond
 - Non Resident Investors Taka A/C (NITA)- Share Investment
- Foreign Remittance Service
 - Inward Foreign Remittances
 - Outward Foreign Remittance
- Credit Card Products
 - Visa Classic Credit Card
 - Visa Gold Credit Card
 - Visa Dual Gold Credit Card

- Visa Electron Debit Card
- Protection Plus
- Corporate Facility
- Correspondent Banking
 - LC Advising
 - LC Confirmation
 - Bank Guarantee
 - Hajj Guarantee
 - Purchasing /Discounting /Negotiating Export Bills
 - Off Shore Banking Services
 - Trade Payment Settlement
 - Foreign Remittance
- Trade Finance
 - Issuing, Advising and Confirming Of Documentary Credits.
 - Pre-Shipment and Post-Shipment Finance.
 - Negotiation and Purchase of Export Bills.
 - Discounting of Bills of Exchange.
 - Collection of Bills.
 - Foreign Currency Dealing Etc
- Capital Market Services
 - Portfolio Management
 - Securities Trading
 - Margin Loan
 - CDBL Services
- Other Services
 - ATM Services
 - JAMUNA Wallet (Mobile Application Base Services)
 - Jamuna Bank Sure Cash (Mobile Financial Services)
 - Internet Banking Services
 - SMS Banking Services
 - Online Banking
 - Electronic Fund Transfer (EFT)

- Real Time Gross Settlement (RTGS)
- Utility Bill/Fees Payment
- Travelers Cheque
- Locker Services
- Corporate Cash Management Services
- Loan Syndication

2. Project Part

2.1. Introduction of the Project

Indeed internet may be one the most wonderful gift of modern information technologies but what is the use of it without any website. Internet may be the best medium for showing information but those information comes from websites. Internet websites are now considered as a competitive tool to many business that can attract new customers, improve service quality and boost financial performance (Acharya, et al., 2008). Any organization large or small now focusing on having usable user-friendly website so that the visitors do not face any problem regarding the navigation the website. Usability of any website greatly depend on this. A good usable website should have the following characteristics:

- The website should have proper title tag or meta title so that visitors can have a brief idea about them or their product from the search engine by only reading the name.
- The website should have meta description tag which is a snippet of any webpage. It also show a brief idea about a webpage but it is larger than title tag or meta title.
- The website should be responsive so that it can resize itself and the contents of the webpage according to the size of the display.
- The website should be compatible with each of the major browsers available.
- The webpage should load as fast as possible. A slow loading webpage will create a bad impression on visitors.
- The website should have a proper sitemap for both the users and the search engine.
- The website should have breadcrumb list in the pages so that users can quickly to the previous section or the root.

Now, let us discuss the above mentioned characteristics. Firstly, the title tag is one of the very important element of a page. This part of a webpage consists a brief idea about what that particular webpage is about. When a visitor search with any keywords in the search engine, the results are shown. Every results consists of three parts, at the top of each result there is a title tag which is the identity of any webpage. It is

placed before description and URL in each search result. By reading the title, visitors can know about the page in very short. It is also shown on the top of any web browser when the webpage is open in that particular browser.

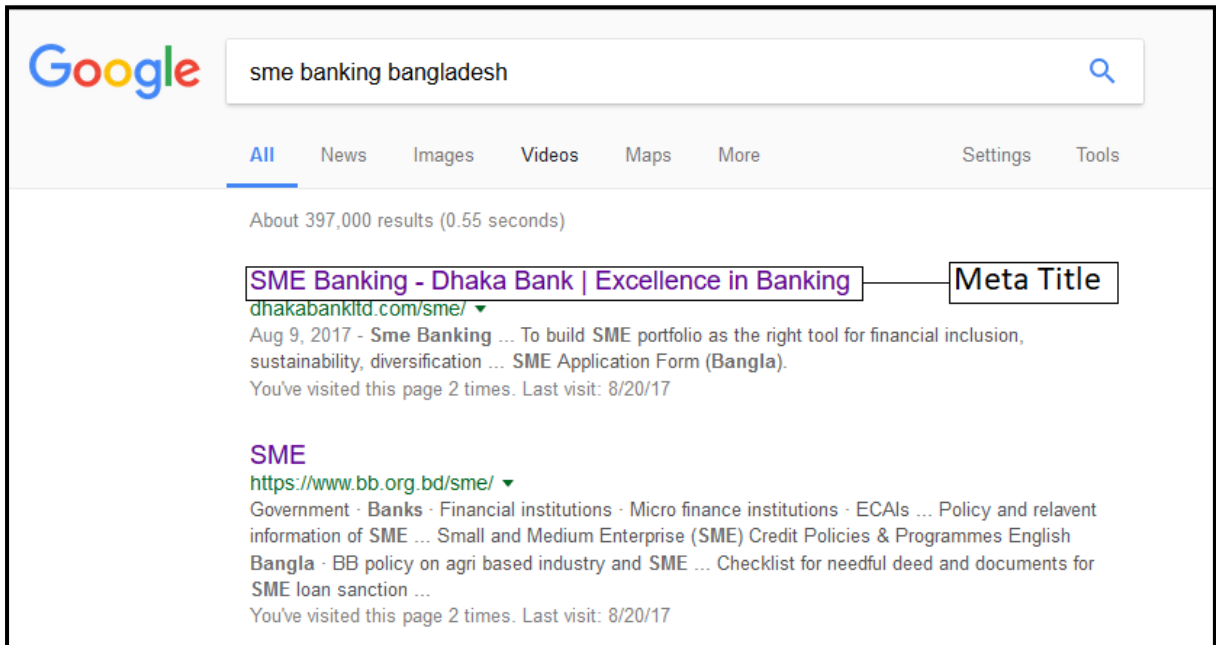


Figure 4: Meta Title of Dhaka Bank Limited

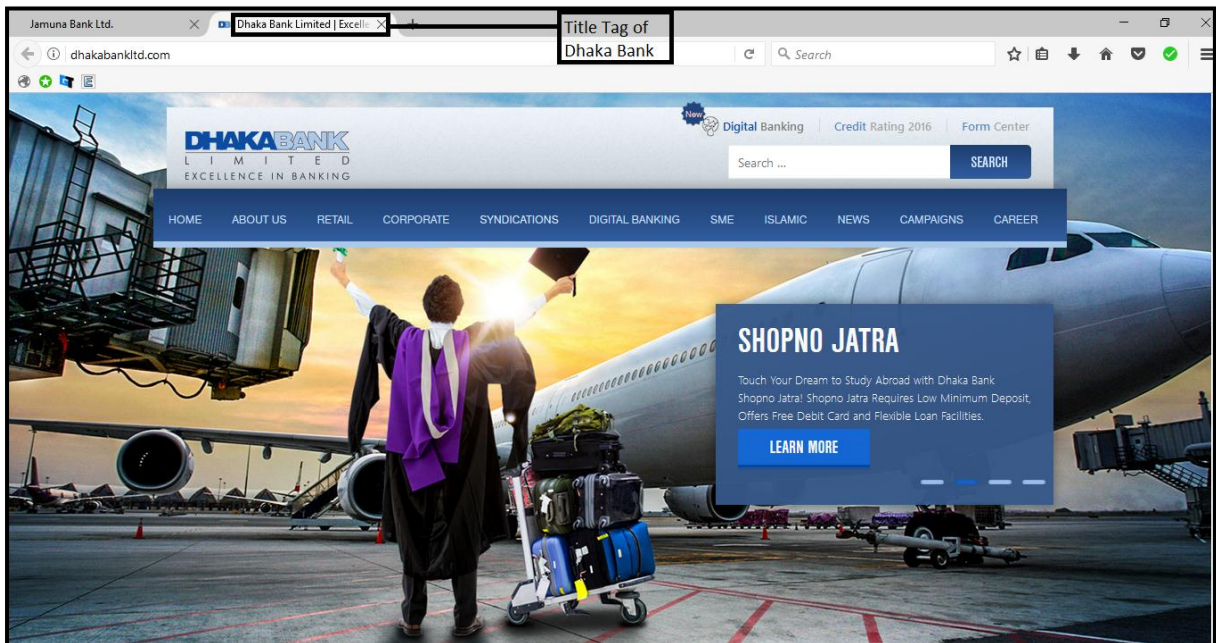


Figure 5: Title on the top of the Home Page of Dhaka Bank Limited

A good usable webpage should have a proper description of itself. The description should be short and will not be shown in the page but will be shown in the search engine. This section as well as the title tag section are written in the head section of a webpage. It is quite larger than the title tag or meta title tag. It is shown below the title tag and URL in each search result. By having a look in this meta description in search engine one can easily know what is the page is about and whether to access it or not.

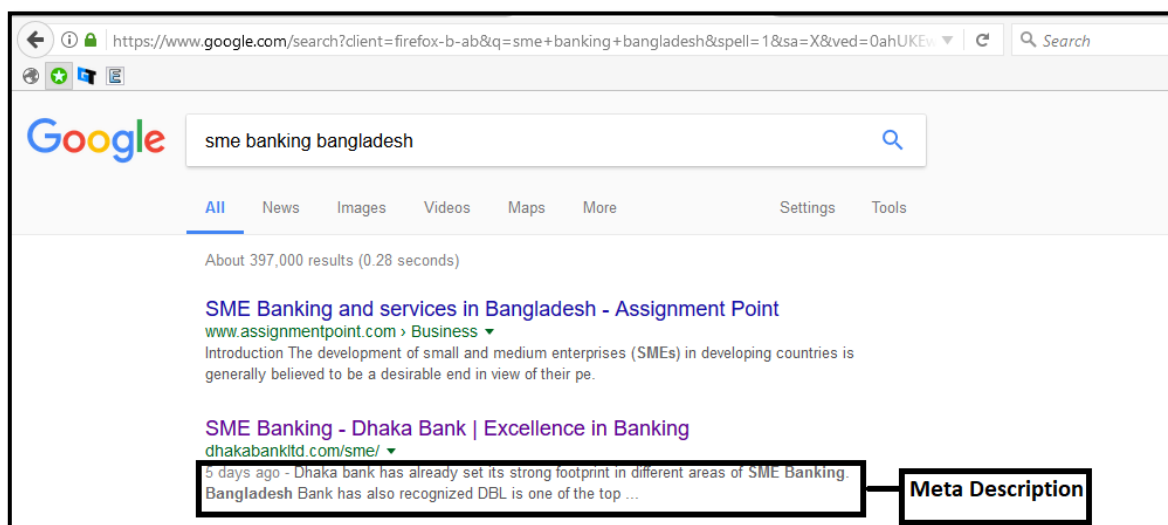


Figure 6: Meta Description of Dhaka Bank Limited

Any website which is not responsive is a good and usable one. Website should be responsible so that mobile or tab users can also use the website through their smartphone or tablet. A responsive website can resize itself and the contents of its page so that it can fit in to display of any sizes. As most of the people now are smartphone users and prefer to surf the internet through smartphone, it is mandatory to build the website responsive.

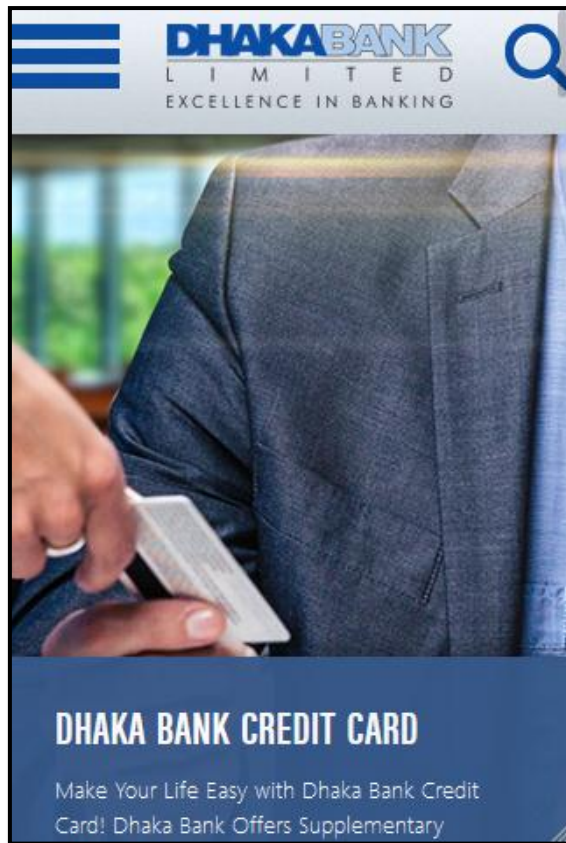


Figure 7: Responsive Mobile View of Dhaka Bank Limited

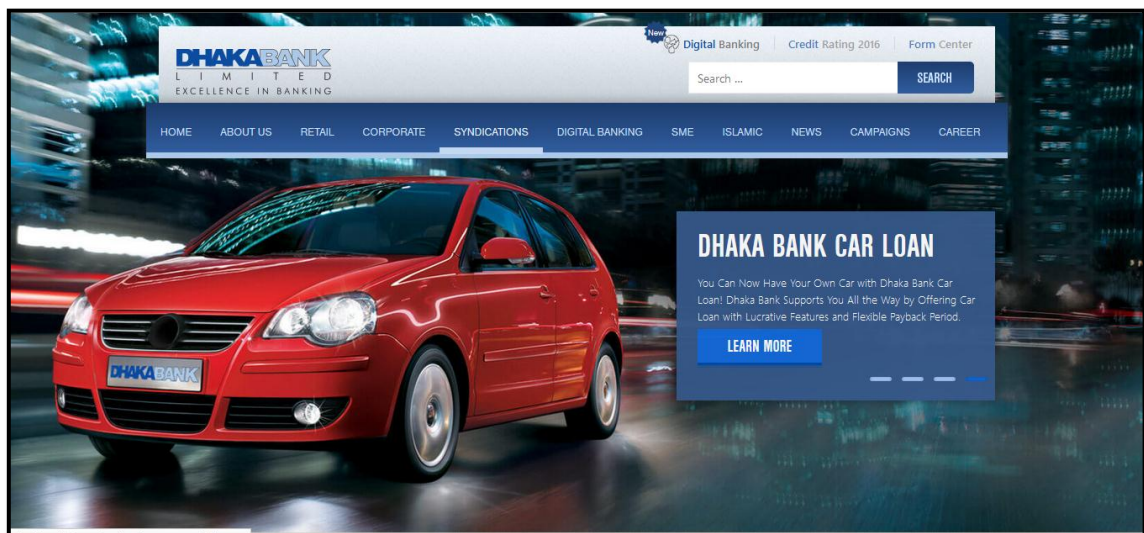


Figure 8: Desktop View of Dhaka Bank Limited

Everyone does not use the same browser for browsing. Some people use FireFox, some use Opera, some use Chrome. Even there are some people who use older version of browsers due to their older version of operation system. In this case, if a website does support every browsers, it will lose a huge number of its visitors. So, website should be compatible with all the browsers, at least the major ones.

A good website should be a fast one. Websites which take lots of time to load are disappointing. If a visitor need to wait a long time for loading, he or she will lose patience at one time and leave the website, maybe forever.

Sitemap is also an important thing for a good usable website. Sometimes people cannot find page in a website. A sitemap will help him or her to find that page easily in the website. The sitemap not only helpful for people but also helpful for search engine. It shows the structure of the website.

I have worked in Jamuna Bank Limited as an intern for three months and worked on the web usability of Jamuna Bank Limited. In this report the web usability of Jamuna Bank Limited has been discussed on the basis of the above mentioned criteria.

2.2. Problem Statement

I have been through 3 months internship period in Jamuna Bank Limited, Sonargoan Road Branch, and have come up with this report on Web Usability of Jamuna Bank Limited. The main question of which we should look for answer is "Is the website of the Jamuna Bank Limited usable?" To find the answer of these question we should look for the following question as well:

- Does the website have a proper title tag or meta tag?
- Does the website have proper meta description tag?
- Can the website resize itself according to the width of any device?
- Is the website compatible with most of the major browsers?
- Does the website take less time to load in any browser?
- Does the website have sitemap for its user?
- Does the website have breadcrumb list?

2.3. Purpose of the Project

The main purpose of preparing this project report is to check the usability of the website of Jamuna Bank Limited. This is the primary objective but to achieve this primary objective we should go through some secondary objectives too:

- To analyze the website properly
- To analyze the meta title
- To analyze the meta description
- To check the mobility or responsiveness of the website
- To check out the compatibility of the website with almost all the major browsers
- To check the speed of the websites to load in the major browsers
- To check the sitemap of the website
- To check the breadcrumb list in the website

2.4. Limitations

While preparing the report, I have given my best effort to prepare the report successfully, still there were some drawbacks. First thing was the time. The time given to me to prepare the report is not sufficient to come up with a better output. The employees of the bank were too busy to help me sometimes. This report requires the use of different online or offline tools for the testing. Many websites are blocked and software are not allowed to be installed in Jamuna Bank Limited. So, I had to carry my laptop there. Besides, I did not have any desk there, so, space was a big limitation for me.

2.5. Importance of Web Usability (Literature Review)

Internet websites have become a competitive tools that are now widely used by many business organization to attract customers, to improve the quality of service and to boost the financial performance (Acharya, et al., 2008) but not all websites can help to achieve this goal. The effectiveness of the website depends on the quality of the website which can be determined through web usability. It is the most important tool to determine the quality of the websites (Mvungi & Tossy, 2015). Web usability

depends on difficulties a user face while navigating a website and it is also needed to be ensured that a user can navigate the website for a long time with comfort and without having any problem (Sahni & Dubey, 2014). Proper design now has become one of the important element that is required for being usable to website users but there are other elements too as well (Garett, et al., 2016). Web usability is very important because if people face difficulties while navigating or browsing a website, it is obvious that they will leave and look for another website with same topic and due to the competition it is not hard to find another better version of website with same topic. It is just one click away. So, it is very important to focus on the usability of the website for any organization (Sahni & Dubey, 2014).

2.6. Methodology

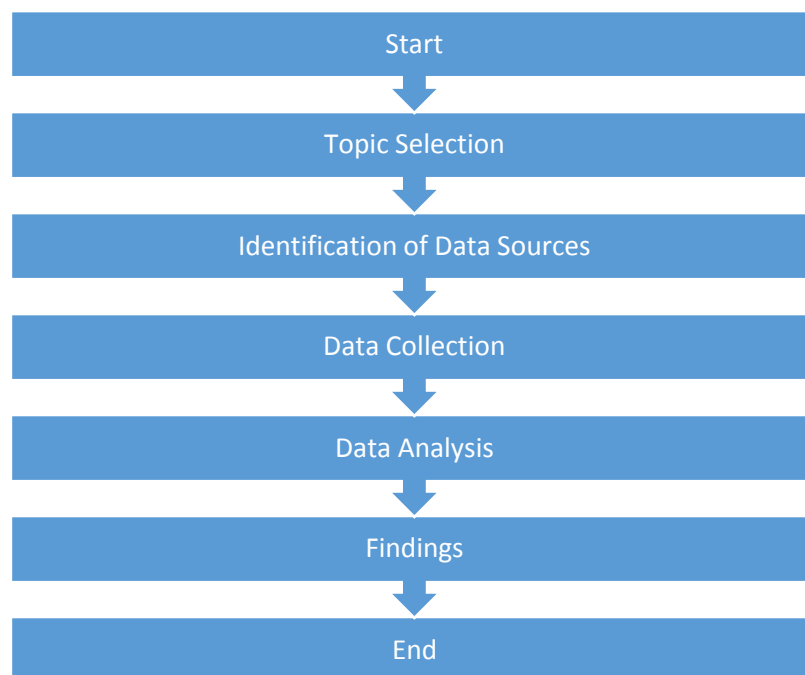


Figure 9: Work Flowchart

This report on the web usability of Jamuna Bank Limited, a qualitative report, is prepared based on both primary data and secondary data. Primary data were collected through discussion with individuals about their experience, testing through different tools and secondary website data were collected through journal articles, website articles and the annual report of Jamuna Bank Limited.

To study on the web usability of Jamuna Bank Limited which is the main objective of my project, I need to study on the following things too which are the parameter of my project:

- Meta title or title tag
- Meta description
- Mobility
- Compatibility
- Loading speed
- Sitemap
- Breadcrumb list

For compatibility test, I have used major browsers like Mozilla Firefox, Microsoft Edge, Opera and Chrome. Unfortunately, Safari which is also a major browser could not be used due to the operating system. For speed test, PageSpeed Insight from Google Developers and Pingdom have been used. For the inspection of page elements I have chosen Mozilla Firefox.

The preparation of this report started from May 30, 2017 and ended on August 22, 2017.

2.7. Findings

If I want to check the web usability of Jamuna bank Limited we need to check title tag, meta description, mobility, compatibility, loading speed, sitemap and breadcrumb list of the website of Jamuna Bank Limited. In this part, I am going to discuss the findings of my study regarding these parts of the website of Jamuna Bank Limited.

2.7.1. Title Tag or Meta Title

Jamuna Bank Limited does not have a proper title tag of its webpage. As a result, it is difficult to find Jamuna Bank Limited by searching with any relevant keywords. Jamuna Bank can only be found by searching by Jamuna Bank Limited.

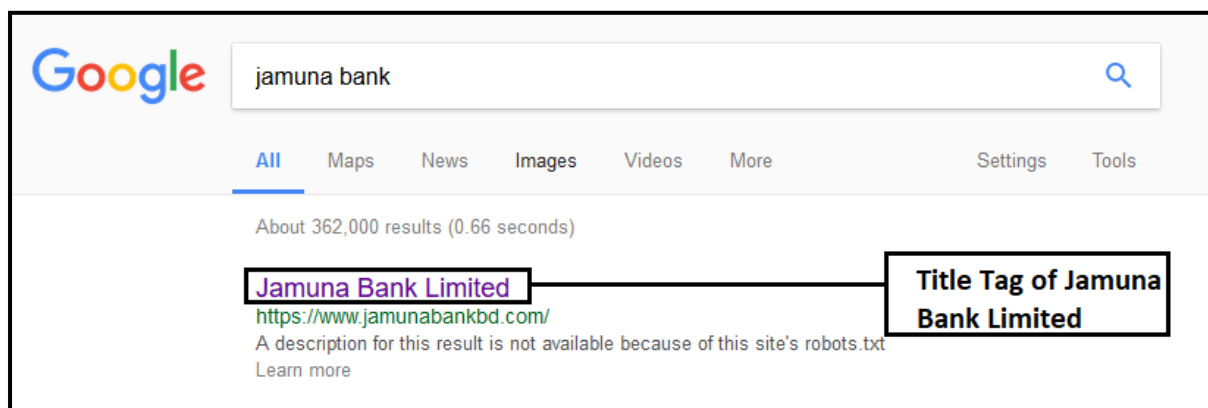


Figure 10: Title Tag of Jamuna Bank Limited in search engine

It is previously discussed that title tag tells the visitor, in short, what the page is about. So, it should provide accurate and concise information. It is not only helpful for the visitor to know about the page but also helpful for page ranking. Generally, the maximum limit of characters used in the title tag that are to be shown in the search engine is 65 - 75 characters (Fishkin, 2015) but Jamuna Bank Limited only used 17 characters. Millions of results are shown in the search result. Visitors do not visit each of the result. They scan through the results by having a look at the title tags (Leavitt & Shneiderman, 2006) and meta description tag. So, a unique and informative title tag could be helpful for any website as well as Jamuna Bank Limited. It is also shown on the top of the website in any browser.

Another important thing about the title tag is that title tag should be different on each page. The same title tag that is used in the home page should be used in any other page but Jamuna Bank Limited has used the same title tag in each of their page.



Figure 11: Home Page Title of Jamuna Bank Limited

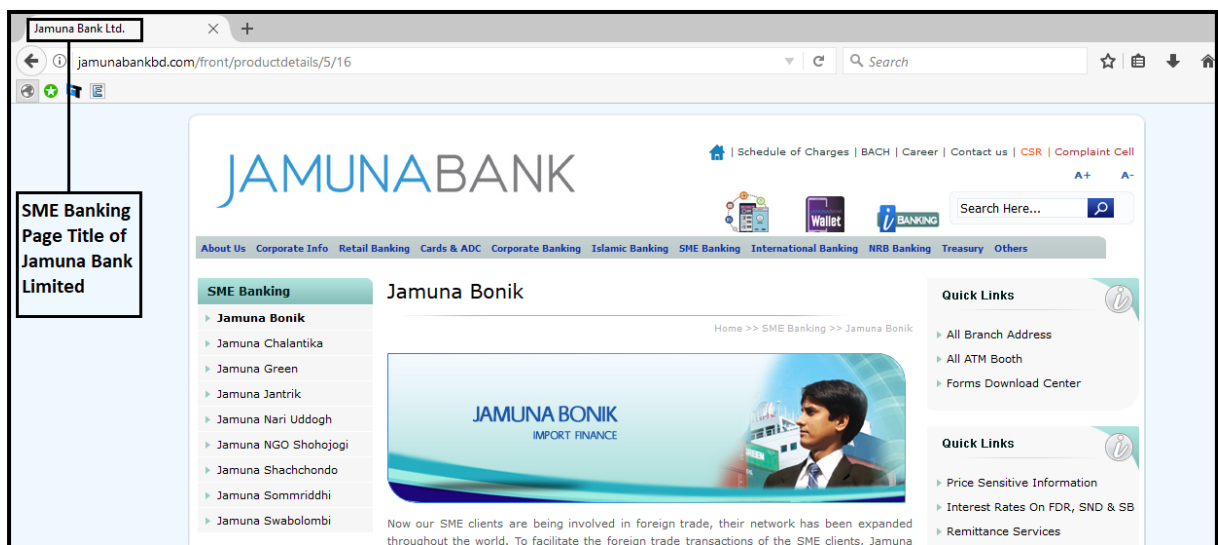


Figure 12: SME Banking Page Title of Jamuna Bank Limited

We can see from the above two figures (Figure 11 & 12), the title of all the pages of Jamuna Bank Limited are the same. It is barrier towards the usability of the website of Jamuna Bank Limited because even if it is found in the search engine visitors will not understand what the page is about.

2.7.2. Meta Description

Every meta tag is own importance. Meta description is an important meta which is helpful to attract visitors towards the webpage. Visitors can see this meta description only in the search engine. It is a snippet or summary of the webpage. It should be lengthy but not too lengthy. The maximum length of the meta description should be 160 characters which is the limit to show in the search engine (Fishkin, 2015). It is larger than meta title.

If we have a look in the search engine we will find the meta description below the title tag and URL of each result but Jamuna Bank Limited does not have any meta description in their webpage. When people search in the search engine they first read the meta title and description and after that they visit website. As Jamuna Bank Limited does not have any meta description, there is nothing to show in the search engine. It is their really a big weakness in the cyber world.

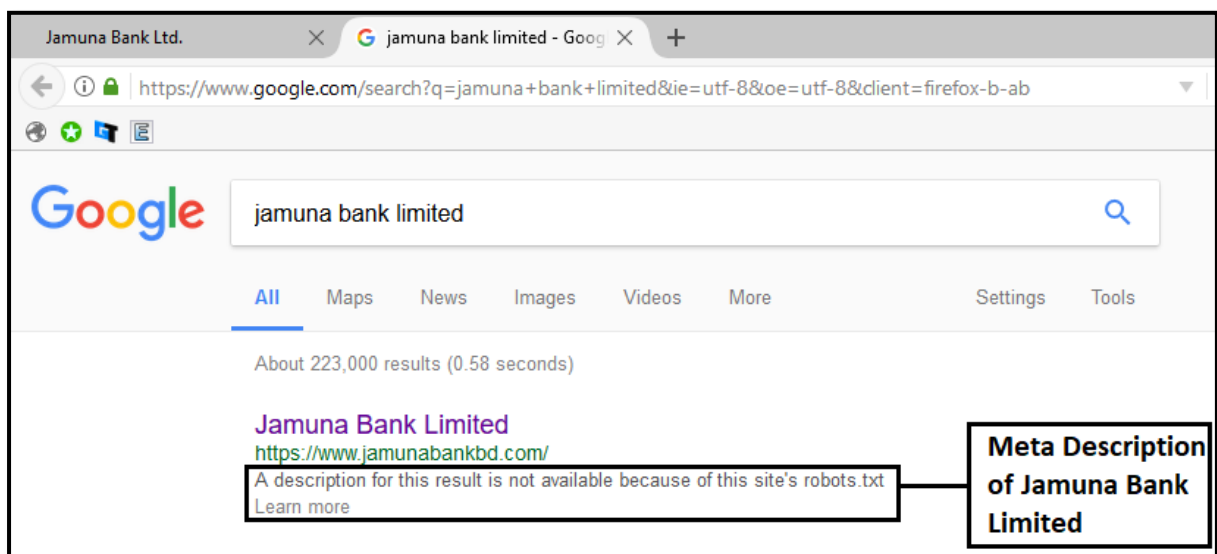


Figure 13: Empty Meta Description of Jamuna Bank Limited

2.7.3. Mobility or Responsiveness

In this part we will discuss the findings regarding the mobility or responsiveness of Jamuna Bank Limited but we should know why it is so important. The number of smartphone users, now – a – days, is increasing day by day. The even prefer to browse websites through the smartphone rather than desktop or laptop. So, every website should be made in such a way so that users can navigate the website using smartphone or tab without any difficulties. That means the website should be able to resize itself and its content according to the screen size of any device. Generally, the main idea is that in a good responsive website visitors do not need to scroll horizontally or zoom in or out to read the contents. It should be fit with the width of any device.

Now, if we go to the URL of Jamuna Bank Limited from any mobile device or tab, it will only display the desktop version. One needs to zoom in or scroll horizontally to read the content which creates a bad impression. Visitor can get irritated or annoyed while navigating the website of Jamuna Bank Limited in a mobile or tab.



Figure 14: Mobile View of Jamuna Bank Limited

2.7.4. Compatibility with Browsers

Now, another criteria of web usability is the compatibility with all the major browsers like Mozilla Firefox, Microsoft Edge, Internet Explorer, Google Chrome, Opera and Safari. It is good for Jamuna Bank Limited that their website is compatible with almost all the major browsers but the structure of the website, most of the time gets broken.

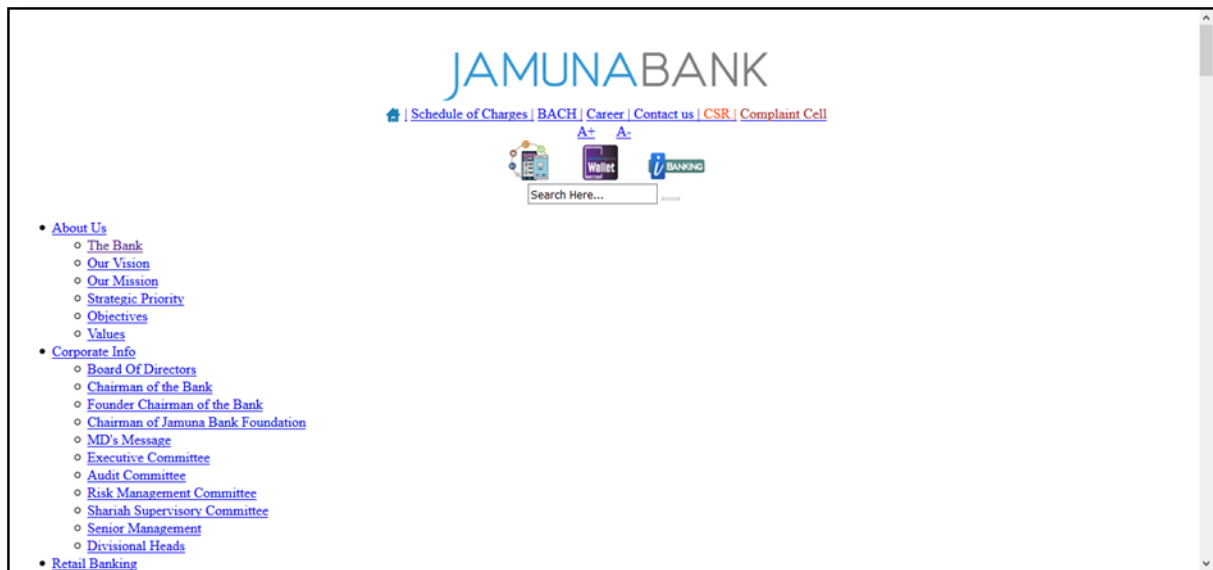


Figure 15: Broken Homepage of Jamuna Bank Limited

2.7.5. Loading Speed

When a website loads slowly, it is not unusual for a visitor to become agitated or irritated. Every visitors wants their visited website to be fast. Now, if we have a speed test on Jamuna Bank Limited, we will find out disappointing result of Jamuna Bank Limited. Google PageSpeed Insight scored the desktop version of the webpage of Jamuna Bank Limited 43 out of 100 and scored its mobile version 39 out of 100.

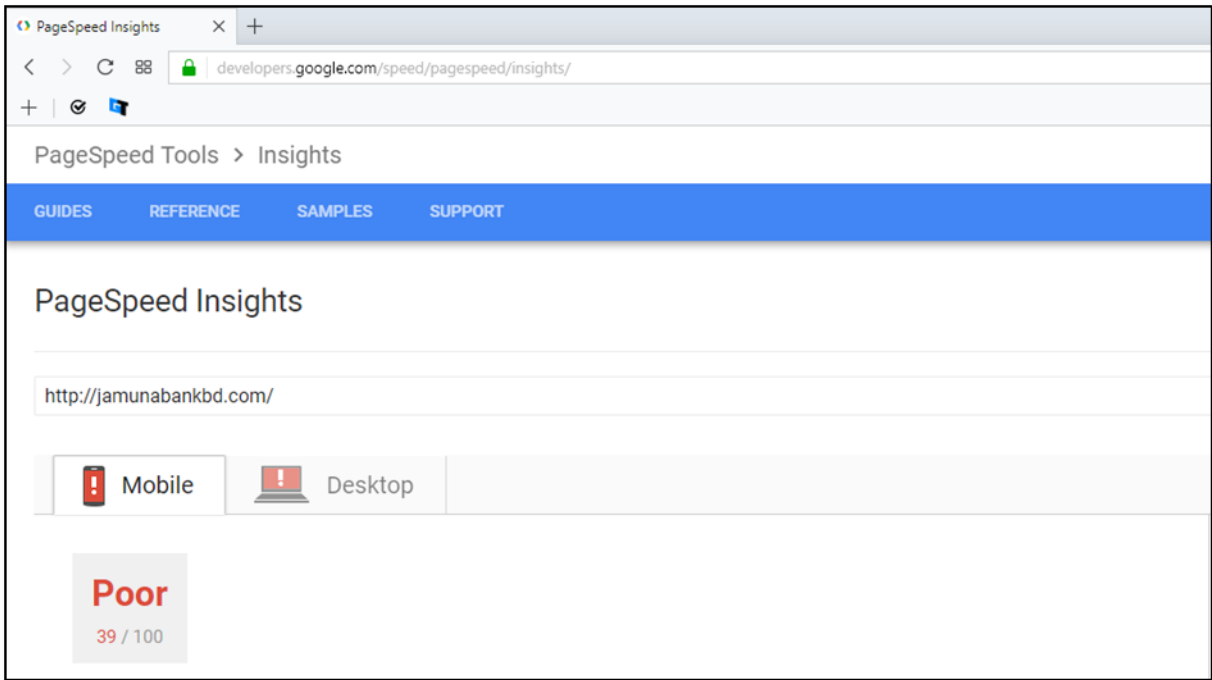


Figure 16: Score of Jamuna Bank Limited (Mobile Webpage) done by Google PageSpeed Insight

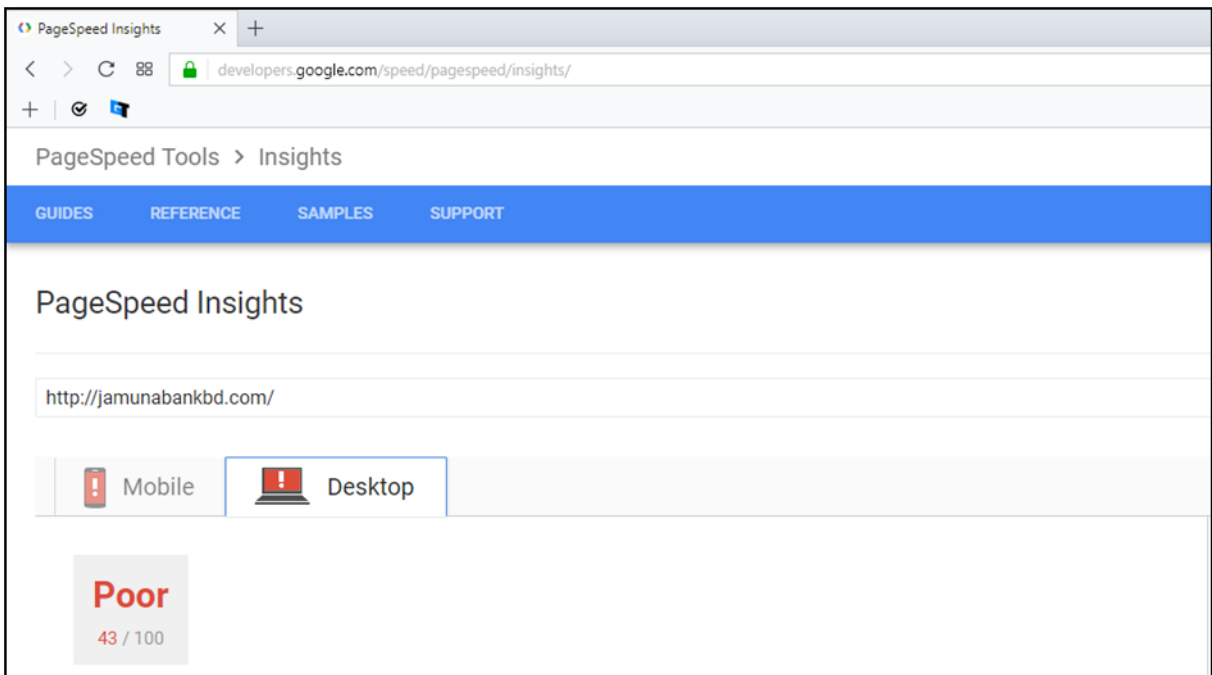


Figure 17: Score of Jamuna Bank Limited (Desktop Webpage) done by Google PageSpeed Insight

It is needed to be informed that the browser where the website of the Jamuna Bank Limited loads faster is the Microsoft Edge but the time it takes to load is not so satisfactory. Jamuna Bank Limited takes 7.04 seconds to load in Microsoft Edge.

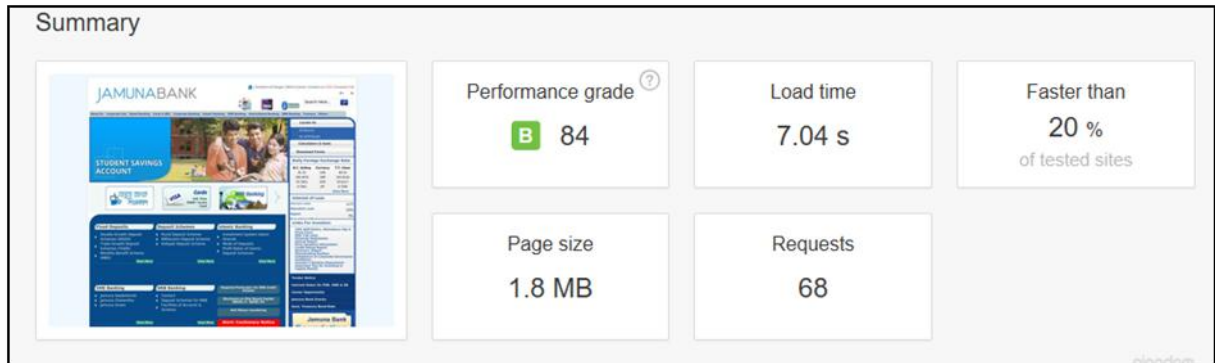


Figure 18: Pingdom SpeedTest result of Jamuna Bank Limited in Microsoft Edge

It is slower in other browsers too. The results from different browsers show us that the website of Jamuna Bank Limited is really slow. It requires more than 7 seconds to load in any browser but it is surprising that the loading time in Mozilla Firefox is more than any other browser. Unfortunately, it was not possible to test in Safari as it is only in MAC OS.

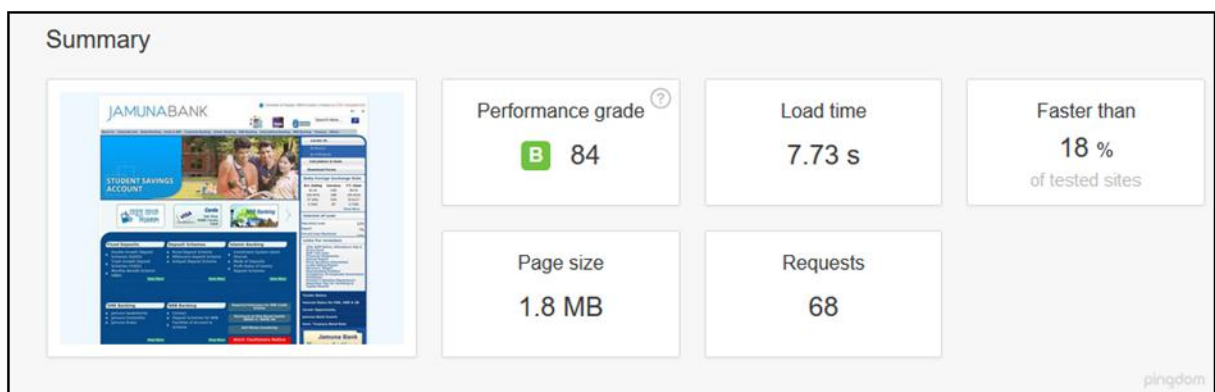


Figure 19: Pingdom SpeedTest result of Jamuna Bank Limited in Firefox

2.7.6. Sitemap

Sitemap is an important criteria for any website. It is a simple page which containing the structure of a website. Sometimes people cannot find page they are looking for. This sitemap helps them to find out the page. It is also help to rank up a website. Google crawler can easily crawl through the sitemap. Jamuna Bank Limited which failed in most of the criteria of web usability has failed in this criteria too. Jamuna Bank Limited does not have any sitemap neither for the visitors nor the search engine. For better understanding of the sitemap, Apple Incorporation’s sitemap has been shown below.

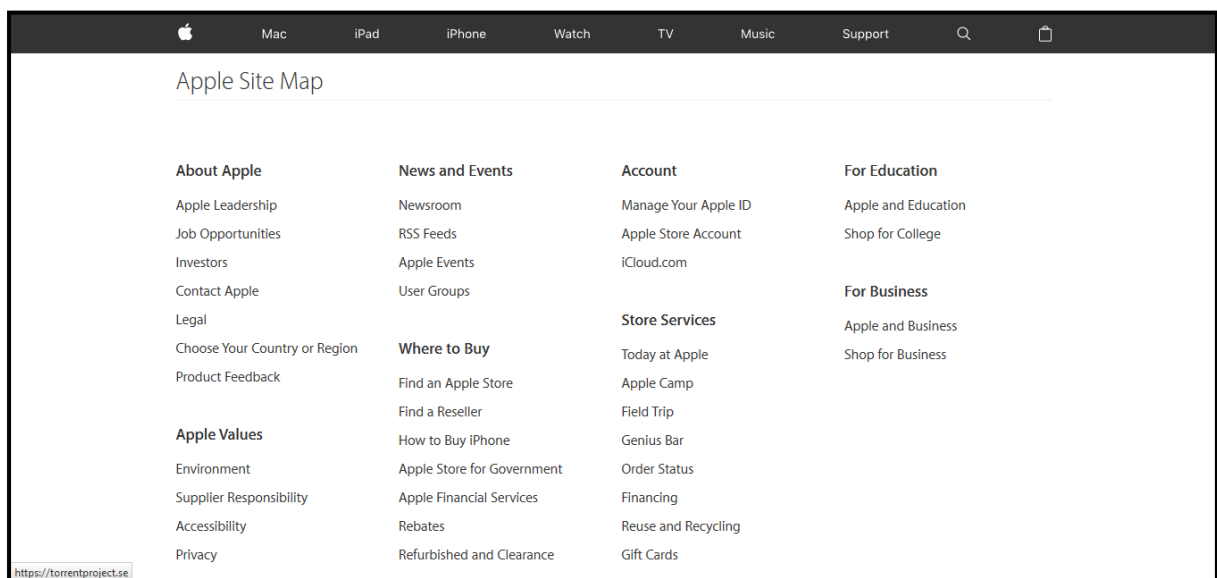


Figure 20: Sitemap of Apple Incorporation

2.7.7. Breadcrumb Lists

Breadcrumb lists is placed on the top of a webpage. It helps the visitors to quickly and easily move from current page to previous page or the root page in a click. The breadcrumb list should have link on each page that was navigated before. Jamuna Bank Limited do have a breadcrumb list but they are not provided with links which means they are not clickable. With the breadcrumb list in Jamuna Bank Limited, visitors will not be able to move to the previous page or to the root page in a click. So, there is no use of this breadcrumb lists.

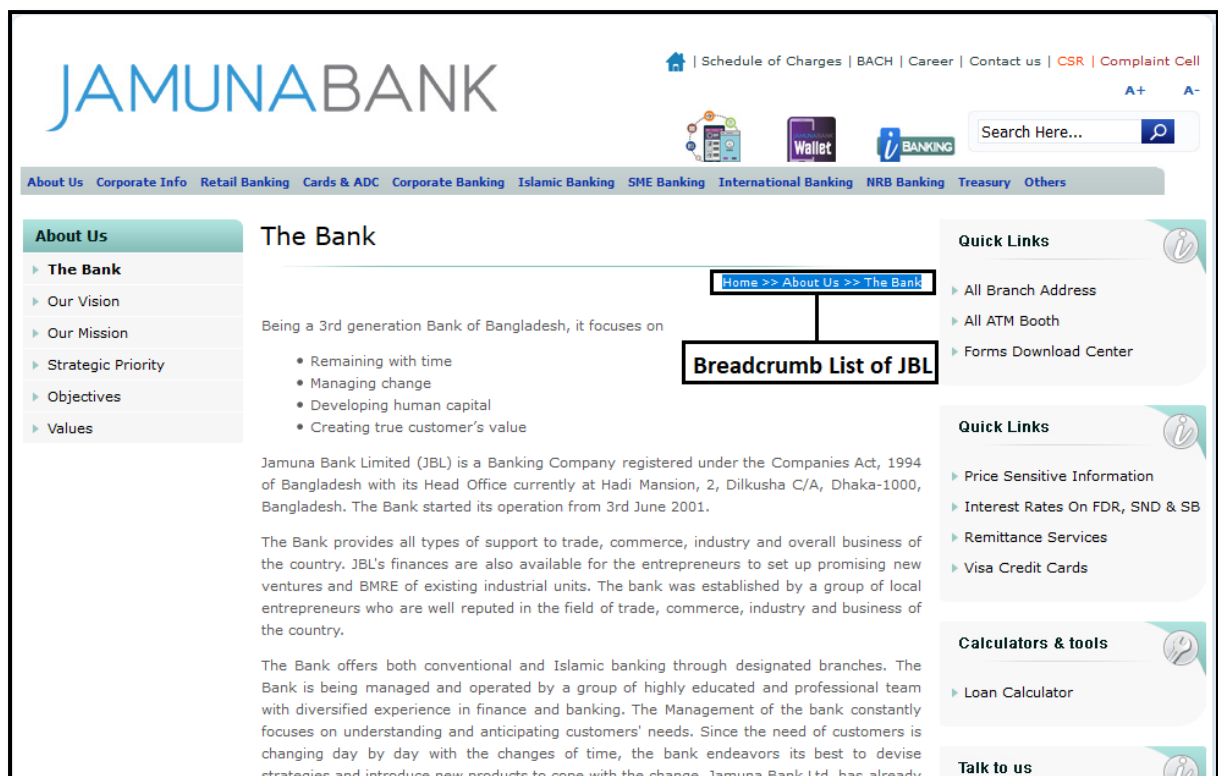


Figure 21: Useless Breadcrumb Lists of Jamuna Bank Limited

2.8. Recommendation & Conclusion

The website of Jamuna Bank Limited has failed in most of the criteria of web usability test. So, by considering those problem, I have come up with my recommendation for the improvement of the website of Jamuna Bank Limited.

- Title tag of the website of Jamuna Bank Limited should be improved. As the limit is 65-75 character including space, it should put some of their major service in the title tag of home page. For example, Jamuna Bank Limited – Auto Loan, SME Banking, NRB Banking and other Banking Service Provider.
- Each page of the website of Jamuna Bank Limited should have different title. For example, if it is about us page then the title should be "About Us – Jamuna Bank Limited".

- The website of Jamuna Bank Limited should be made responsive so that it can be easily compatible with every device. It should be made in such a way so that it is not needed to scroll horizontally to read content.
- Jamuna Bank Limited should use lighter size of image and other content so that the page loads faster. The size of the website should be reduced.
- Sitemap page should be added to the website of Jamuna Bank Limited for better navigation so that people can find the page they are looking for from the sitemap.
- Breadcrumb lists in the website of Jamuna Bank Limited should be updated with links so that visitors can navigate to previous page or to the root page in a click. It should be added for better user experience.

There are lots of criteria to measure the usability of website but in this report only a few ones have been discussed but still the result of Jamuna Bank Limited web usability test is not satisfactory. The above mentioned recommendation can be helpful for them to recover those problem. They need to overcome their problem to establish a better existence of them in the cyber world.

3. Appendix

3.1. Speed Test Result of Jamuna Bank Limited in Chrome

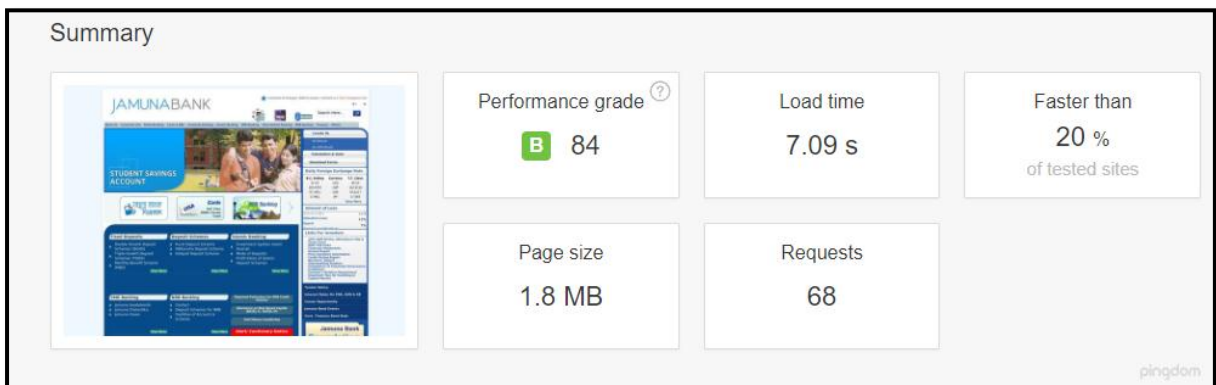


Figure 22: Pingdom SpeedTest result of Jamuna Bank Limited in Chrome

3.2. Speed Test Result of Jamuna Bank Limited in Opera

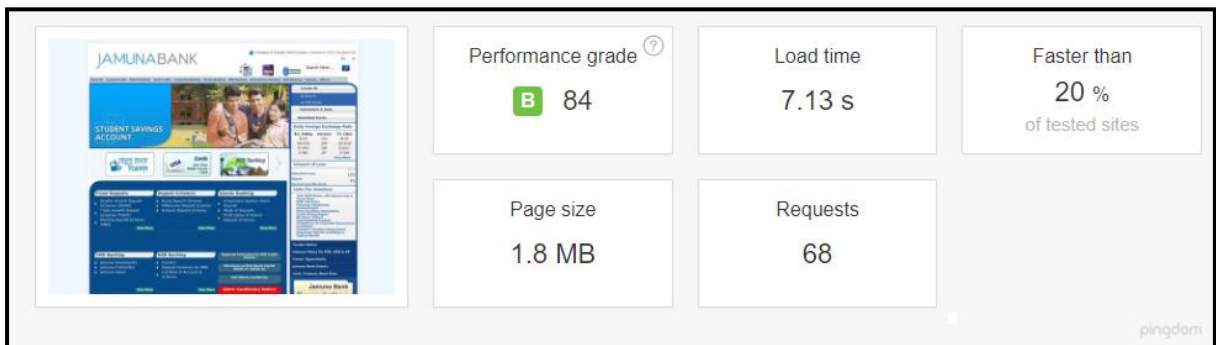


Figure 23: Pingdom SpeedTest result of Jamuna Bank Limited in Opera

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