



**Dutch-Bangla Bank**

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**ডাচ-বাংলা ব্যাংক**

আপনার বিশ্বস্ত সহযোগী

**INTERNSHIP  
REPORT ON  
DUTCH-BANGLA  
BANK LIMITED**



Inspiring Excellence

## **Internship Report**

### **Fall 2017**

***“An Evaluation of the Point of Sale Services Provided by  
Dutch-Bangla Bank Limited”***

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**Date of Submission:**

December 21, 2017

## **Letter of Transmittal**

21<sup>st</sup> December, 2017

Mr. N.M. Baki Billah

Lecturer

BRAC Business School

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### **Subject: Submission of Internship Report**

Dear Sir,

I am pleased to submit to you my Internship Report on the three month Internship Program that I undertook in the E-Business Division at Dutch-Bangla Bank Limited. The title of the report is “An Evaluation of the Point of Sale Services Provided by Dutch-Bangla Bank Limited”. This report has been prepared as per the requirement of the internship program.

I have tried my best to make this report as informative and accurate as possible with the use of the knowledge I have gathered throughout my undergraduate life and also during my internship period. While preparing this report, I have learned many valuable lessons and techniques which will help me in my future endeavors.

Without your guidance and suggestions, I would not have been able to prepare this report according to the proper guideline. For this reason, I consider myself fortunate to have you as my faculty supervisor. I am truly grateful to you for your kind support

Sincerely Yours,

Md. Khalek Imtiaz

ID: 13204041

## **Acknowledgement**

First of all, I would like to thank the Almighty Allah for giving me the strength and ability that enabled me to successfully pursue the Internship program and complete this research report.

I would like to thank my Internship faculty supervisor, Mr. N.M Baki Billah for his valuable guidance and suggestions that helped me in preparing this report according to the guideline of the research report.

I would like to express my gratitude towards the authority of Dutch-Bangla Bank Limited for providing me the opportunity to do Internship in the E-Business Division of the bank. This report could not have been prepared without the supervision and support of Mr. Md. Abedur Rahman Sikder (SEVP & CRBO) & Mr. Md. Kamruzzaman (SVP). Also I would like to thank Mr. Md. Mahabubul Islam (VP), Mr. Md. Abed-Ur-Rahman (AVP), Mr. Md. Basharul Haque Patwary (SEO), Mr. Al Arif Ul Haque (SEO), Mr. Saiful Haque Bhuien (SEO), Mr. Mohammad Kamrul Hasan (SO), Mr. Abdullah-Al-Mahmud (SO), Mr. Mohammad Ziaur Rahman Pappu (SO), Mr. Mohammad Mahbubur Rahman (Officer), Mr. Sheikh Mohammad Ali (TO) and Mr. Md. Iqbal Hossain (TO) for their valuable guidance.

I am also grateful to the Assistant Relationship Officers and other officers for giving me an overview of the services provided to the Point of Sale merchants by the bank. Lastly, I would like to thank my parents and friends for continuously supporting me during the highs and lows of life.

## **Executive Summary**

This report has evaluated the overall point of sale (POS) operations of Dutch-Bangla Bank Limited and effectiveness of its services in that regard. Because of an increasing number of cardholders in the country, it has become vital for banks to stay ahead in the POS merchant acquiring service. A thorough description of how the POS system works has been provided. This report will act as a guideline for all employees, officers and managers of DBBL. It will help in understanding the steps in the merchant acquiring process, POS terminal installation process, POS replacement/withdrawal process, transaction dispute management, merchant payment, competitive analysis and the strategic initiative of DBBL. The various services that the merchants require after the acquiring and the functions of the personnel involved are also elaborated. Because the merchant acquiring and services are the key elements of the POS system, a research was performed to assess the effectiveness of the services that are provided to them. A survey was conducted in which the merchants were the respondents. The purpose was to collect data related to the satisfaction level of the merchants. The data was used to analyze whether the merchants were satisfied with the services of DBBL or not. It was done using statistical tools and analysis. The weak links in the POS services of DBBL were identified and it was explained why these occur in the whole process. Recommendations were provided using the suggestions provided by the merchants and the assessment of the operations were made using general observation. With the guidance and information provided by my senior officers, the best possible evaluation was achieved. Overall findings and recommendations can prove to be useful for the management in order to make decisions for improving the services to the merchants in the future and stay ahead of the competitors in the market. Finally, the report contains a summary towards the end that provides a glimpse of the key outcome of the study and specifically answers the key problems identified in the report.

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## **Part 1: Overview of the Organization**

### **Background:**

Dutch-Bangla Bank began its operation as Bangladesh's first joint venture bank. The bank was a collaboration between local shareholders led by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO.

From the beginning, the aim of the bank has been financing high-growth manufacturing industries in Bangladesh. The reason being that the manufacturing sector exports Bangladeshi products all over the world. Thereby financing and focusing on this sector helps Bangladesh to achieve the desired growth. Dutch Bangla Bank other focus is Corporate Social Responsibility (CSR). Even though CSR is now very common, DBBL is the leader in this sector and termed their contribution simply as 'social responsibility'. Due to its investment in this area, Dutch Bangla Bank is now one of the largest donors and the largest bank donor in Bangladesh. The bank has received various international awards because of its unique viewpoint as a socially concerned bank.

Dutch Bangla Bank was the first bank in Bangladesh to be completely automated. The Electronic-Banking Division was formed in 2002 to pursue rapid automation and bring modern banking services into this sector. Full automation was completed in 2003 and hereby introduced plastic money to the Bangladeshi people. Dutch Bangla Bank also operates the country's biggest ATM service and in the process significantly reduced consumer costs and fees by 80%. Moreover, DBBL's choice of the low profitability motive for this sector has surprised many critics. Dutch Bangla Bank had pursued the mass automation in Banking as a CSR approach and never sought profitability from this sector. As a result it now provides the best banking technology services to all its customers. Because of this thought process, most local banks have joined Dutch Bangla Bank banking infrastructure instead of operating their own.

Even with a history of large technological investments and an even larger donations, consumer and investor confidence has never slowed down. Dutch-Bangla Bank stock created the record for the highest share price in the Dhaka Stock Exchange in 2008 ("Brief History", 2017). DBBL operates its own network and automation. DBBL has over 4,000 ATM's installed all over Bangladesh, making it the largest network in Bangladesh ("DBBL branches to reach 79, ATMs

850 by yr-end", 2011). On 3 June 2010, Dutch Bangla Bank announced internet payments gateway system (Nexus Gateway). Using their Internet Payment Gateway merchants are able to charge their customers' Visa, Masters, DBBL Nexus and Maestro cards online. Currently DBBL has more than 400 e-commerce Merchants ("DBBL Introduced Internet Payments in Bangladesh", 2010).

**Mission:**

Dutch-Bangla Bank engineers enterprise and creativity in business and industry with a commitment to social responsibility. "Profits alone" do not hold a central focus in the Bank's operation; because "man does not live by bread and butter alone".

**Vision:**

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all their lives worth living. DBBLs essence and ethos rest on a cosmos of creativity and the marvel-magic of charmed life that abounds with spirit of life and adventures that contributes towards human development.

**Core Objectives:**

Dutch-Bangla Bank believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking. Taking cue from its pool esteemed clientele, Dutch-Bangla Bank intends to pave the way for a new era in banking that upholds and epitomizes its vaunted marquee "Your Trusted Partner"

**Key Information:**

Year of Establishment: 1996

Authorized Capital: 400 Crore

Paid-up Capital: 20 Crore Taka

Customers: More than 21,009,000

Number of Employees: 1800



Total Number of Branches: 173

Total Number of Fast Tracks: 747

Total Number of ATM Booths: 4455

POS Merchants: 7180

Rocket Merchants: 10146



## **POS Merchant Operations of DBBL:**

DBBL's POS terminals accept following cards:

- Dutch Bangla Bank's proprietary Nexus card
- Any MasterCard Debit, Credit, Maestro
- Any Visa Debit, Credit, Electron
- Any UnionPay

### **Acquiring Merchants**

The operations of DBBL's POS system begins with acquiring merchants. Merchants of DBBL are those businesses that sell products and services to end users. Cardholders will not be able to purchase the goods and services in the outlets of those merchants unless the merchant has installed a POS terminal. A POS terminal or a payment terminal is a device that is used to process card transactions at the outlet of the business. From bank's perspective, it will be futile to aim to increase the amount of the bank's cardholders if it has not made agreements with the merchants. DBBL has 7180 POS merchants all over Bangladesh which is the largest POS service provided by a bank in Bangladesh.

### **Assistant Relationship Officers (ARO)**

The process of acquiring POS merchants is not possible without Assistant Relationship Officers (AROs). AROs are responsible for doing the fieldwork. They are systematically assigned different areas and they work under their team leaders/area managers. One of the most crucial tasks of these AROs is the acquiring of merchants.

The AROs deal directly with the merchants in every aspect of the entire POS merchant operation of DBBL from acquiring the merchants to ensuring that the merchants are receiving the best service from the bank. Their work is marketing oriented as they are communicating, persuading and providing information and services in order to profitably sustain the relationship with the merchants.

### Tasks Performed by AROs

Acquire merchants and make agreements	Checking/Solving issues with POS Terminals	Provide tools and information to the merchants	Evaluate the performance of the merchants
<ul style="list-style-type: none"> <li>➤ Search for potential merchants by evaluating the sales potential of the business</li> <li>➤ Persuade the merchants by offering them benefits of using DBBL POS Terminals</li> <li>➤ Providing agreement form and helping merchants fill up the form</li> </ul>	<ul style="list-style-type: none"> <li>➤ Transaction disputes</li> <li>➤ Fraudulent activities of merchants</li> <li>➤ Requirement of paper roll</li> <li>➤ Problems with battery/charger/SIM</li> <li>➤ Requirement for replacement/withdrawal</li> </ul>	<ul style="list-style-type: none"> <li>➤ Technical information on how to use terminals</li> <li>➤ Provide paper roll, battery, charger, SIM</li> </ul>	<ul style="list-style-type: none"> <li>➤ Check monthly/daily/weekly sales volume</li> <li>➤ Check for the requirements for merchants</li> <li>➤ Build long term relationships with the merchants</li> </ul>

#### **Process of Acquiring Merchants:**

- The ARO will visit the potential merchants and communicate with them. If they do not have an existing account with DBBL, the ARO will request them to open an account with DBBL. Some merchants may not be willing to open an account with DBBL. In that case, if the merchant has a large sales potential, BEFTN agreement can be accepted. For that, the ARO needs to take consent from the Team Leader/Head of Acquiring/Head of E-Banking.
- After opening the bank account, the merchant will need to fill up the merchant agreement form and sign the form in front of the ARO.
- The ARO will collect the merchant agreement form and the required documents for approval process
- The ARO will submit the merchant agreement form and required documents to the team leader
- The team leader will verify either by visiting the outlet or contacting over the phone.
- He/she will assess the file by verifying the merchant's signature and photo
- After the assessment, if the team leader is satisfied, he/she will send the file to the operations unit

- The officials from operations unit will do MATCH (Member Alert to Control High Risk Merchant) on the Master Card website
- If the merchant's record is clean, the operations team will submit the file to the Head of Merchant Acquiring for supporting the file for approval
- The Head of E-Banking Business Division will either approve or reject the file of the merchant.
- The approved file will become eligible for Data Capture and the rejected file will be sent back to the team leader
- If approved, Operation unit will capture the Merchant data on "Merchant POS Entry" portal.
- Authorizer will authorize Merchant data on "Merchant POS Entry" portal
- Card Operation Division (COD) uploads Merchant data in UBS
- IT Operation Division (ITOD) uploads Merchant data in SWITCH

### **POS Terminal Installation Process**

After the merchant acquiring process is completed, POS terminal is then installed in the outlet of the merchant.

- Team Leader prepares installation paper and sends to operation unit who give requisition for total required POS for the day to Inventory Management Officials
- Operations Unit will provide the POS terminal, SIM and other accessories to the Vendor Engineer
- The vendor engineer will configure the POS terminal
- The team leader will inform the respective merchant about the probable date and time of the installation of POS terminal
- The vendor engineer will take the POS terminal and install it in the outlet of the merchant in presence of the ARO

## **POS Terminal Replacement**

The POS terminal in the outlet of a merchant may be replaced for the following reasons:

- If POS Terminal does not work properly
- If POS Terminal is partly/fully damaged
- If POS Terminal is old Model (does not contain new software)
- If POS Terminal needs to be repaired

### **Process of Replacement:**

- ARO will withdraw the existing POS Terminal, SIM and related accessories, before the day of replacement and deliver it to the respective Team leader
- Team leader will give the POS Terminal, SIM and related accessories, one copy of withdrawal paper to inventory Management officials. Inventory Management officials will withdraw the existing POS from the assign TID from inventory Management System
- Inventory Management officials will keep the POS to store or provide vendor for service/repair
- On case to case basis new POS may be replaced without withdraw of existing POS with proper approval, but operation team will return the existing POS to Inventory Management officials within next working day.
- Team Leader will prepare replacement paper and send to Operation Unit and they deliver it to vendor engineer with a workable POS, SIM and related accessories.
- Vendor engineer will replace the new POS as like as the process of installation.
- After replacement, Team leader will preserve the replacement paper in the respective Merchant file with Merchant/authorized person/outlet manager, Team leader, ARO signature as like as installation

## **POS Terminal Withdrawal**

### **Reasons for withdrawal of POS terminal:**

- If POS transaction is zero or unsatisfactory for a certain period
- If Merchant does suspicious POS transaction
- If POS is damaged fully/partly by merchant
- If Merchant is not willing to use POS at his/her outlet
- If Merchant outlet will be closed soon
- If Merchant wants to close his/her POS linked Bank account

### **POS Withdrawal Process:**

- After fulfilling any one of the above reasons for withdrawal, ARO will inform it to the respective Team leader
- Team Leader will recommend the assigned ARO to withdraw the POS with SIM, related accessories and with signature of withdrawal paper
- ARO will deliver the POS to the respective Team leader on next working day of withdrawal.
- Team leader will give the POS Terminal, SIM and related accessories one copy of withdrawal paper to inventory Management officials. Inventory Management officials will withdraw the existing POS from the assign TID from inventory Management System
- After withdrawal from inventory Management system by inventory Management officials, he/she will keep the POS in store or provide vendor for service/repair
- Team leader will preserve the withdrawal paper to respective Merchant File
- Operation unit will close the Terminal ID/ Merchant ID in Switch with the help of ITOD according to the approval of Head of Merchant Acquiring and Head of e-Banking Business Division

## **Transaction Dispute Management**

There may be transaction disputes between merchants and customers because of “Time out” error. It may occur because of heavy load in the server. It is an unwanted situation for both the merchant and customer because the customer’s account gets debited but the merchant does not receive his payment. Hence the transaction is incomplete. It can be a time consuming process to solve this dispute. The following actions need to be undertaken in order to effectively resolve this issue:

- Operations unit will ask for copy of POS transaction sales slip with valid signature of customer to respective team leader according to the instruction of COD
- Team leader will collect copy of sales slip through ARO and provide it to operations unit within mentioned time
- Operations unit will provide it to COD for dispute settlement
- Operations unit will maintain a data base of sales slip copy request monthly basis and provide to Head of Merchant Acquiring and Head of e-Banking Business Division
- ARO will collect information from Merchant regarding due payment(POS transaction amount not added to Merchant account)
- She/he will provide it to Team leader
- Team leader will provide it to operations team and after verifying, operations team will send it COD for dispute settlement
- Operations unit will maintain a data base of due payment complain monthly basis and provide to Head of Merchant Acquiring and Head of e-Banking Business Division

## **Merchant Payment:**

- Operations unit will check POS transaction before transaction amount transferred to Merchant POS linked account
- If any suspicious transaction found, then Operation unit will hold that payment for respective Merchant with the help of COD
- As per mail, COD will transfer POS transaction amount to Merchant account after deducting MSF



**Merchant Service Fee (MSF):**

Merchant Service Fee (MSF) is the rate that is charged by DBBL to its merchants per transaction. The amount is deducted from the gross sales of the merchants and the merchant receives the net payment. It may be need to be revised for the following reasons:

- If the merchant requests for a revision of the MSF
- If other banks give POS with lower MSF rate
- To adjust with the market competitive rate

**Strategic Initiative of DBBL**

The key strategy of DBBL involves sustaining good relationship with the valuable existing merchants and acquiring new merchants who have good sales potential. The bank aims to acquire those merchants that have an outlet that is large enough as bigger merchants have more sales potential. The outlet must be in a location where customers are likely to buy goods and services using debit/credit cards. Also their products and their prices are key factors. If the business sells products and services that are low priced and have less luxurious value, customers are more likely to use cash to make those purchases. Which is why it is important to assess whether customers will use their debit/credit cards in the outlet of the merchant before making a decision to acquire them.

For the existing merchants, DBBL aims to provide all the support necessary to help the merchants increase their sales volume because it will help fulfill the objectives of both the merchant and the bank. Whenever the POS terminal requires any servicing such as paper roll, battery, charger, network error, the management and officers of DBBL try their best to make sure that the service reaches the merchants with the help of the AROs. There are various personnel involved in the overall operations of the merchants. They all need to coordinate and work towards a common goal in order to achieve the best results.

## Competitors of DBBL in POS Service

Bank	POS Terminals
Dutch-Bangla Bank Limited	7180
The City Bank Ltd.	6473
National Bank Ltd.	1830
Prime Bank Ltd.	750
BRAC Bank Ltd.	2700
Mutual Trust Bank Ltd.	1150
Premier Bank Ltd.	530
IFIC Bank Ltd.	N/A
UCB	N/A

DBBL have installed highest number of POS terminals with 7180 POS terminals across Bangladesh. The market for POS acquiring is becoming more and more competitive with time. Banks have introduced dedicated cards that can only be used in the POS terminals of the respective banks. The City Bank Ltd. is the closest competitor of DBBL in the POS service in the country.

## Tasks Undertaken in the Internship Program

As per the instruction of my superior officers, I visited different areas in Dhaka city along with the Assistant Relationship Officers (ARO) to observe how the merchant acquiring business works and how the bank ensures their service to the merchants. I visited the following areas: Baily Road/Shantinagar, Bashundhara City, Jamuna Future Park, Dhanmondi, Elephant Road, Gulshan/Banani. It was important to visit different areas to get a much clearer picture of the whole process because the types of merchants and their requirements vary from place to place.

I was asked to prepare a survey questionnaire and visit the merchants on my own. The purpose of this survey was to find out whether the service provided by DBBL is maintaining the standards they have set over the years. This task has formed the basis of this research report. As the analysis of the survey results would not only help me prepare this research report but also help the management of DBBL to identify key issues and make important future decisions.

## **Lessons Learned from the Internship Program**

I believe pursuing Internship at DBBL was a very productive experience. It has provided me an opportunity to accumulate knowledge about an industry that I was not familiar with. I was able to learn about the process of POS merchant acquiring, the strategies of banks to provide the services and the personnel involved in carrying out the operations. The work environment of DBBL was excellent and everyone at the office was very welcoming towards me. Over the course of the program, I met some wonderful human beings who are extremely knowledgeable and experienced in their field. Simply communicating and spending time with them has instilled great confidence in me. Every day there was something new to learn from them whether it's their punctuality, skills, experience, knowledge, attire and even their thought processes. This experience has been invaluable for me and I am confident that whatever I have learned from this Internship program will definitely help me grow as a person and help me succeed in both my professional and personal life.

## **Part 2: Introduction to the Study**

### **Rationale of the Study**

Globalization has had a significant impact on the purchase behavior of the people of Bangladesh. There has been a gradual shift towards the use of credit and debit cards. In the last few years, use of mobile banking services has also increased. People are also purchasing products from websites now more than ever for which the banks need to facilitate the payments. For making purchases of large amount, people now prefer to use these alternative methods of payment to avoid the hassle of carrying cash with them. Many consumers may also feel safer to use to these services as they do not have the fear of losing their cash. Another factor that plays a key role in the shift in purchase behavior is that the use debit/credit cards and mobile banking services is much quicker and time saving than using cash. This rapid rise in the number of non-cash consumers in Bangladesh has made it important for the banks to assess the needs and wants of those consumers and come up with the appropriate strategies to attract them. However, it is not just the buyers of goods and services who are the target customers of the banks. Merchants are also equally important. Without the merchants, the payment process will not be functional. Acquiring merchants, providing them services and maintaining relationship with them is a crucial aspect of the payment service of banks. This has led to increasing competition among the banks to acquire the merchants by offering them the best service possible. With these issues in mind, this topic was selected in order to perform a study that will provide an evaluation of the effectiveness of the merchant services provided by DBBL.

### **Statement of the Problems**

This report aims to address the following issues:

- Issues faced by DBBL's merchants during transactions
- The effectiveness of the services provided to DBBL's POS merchants
- Challenges faced in providing the services to the merchants
- The level and intensity of competition faced by DBBL
- What factors lead to the dissatisfaction of the merchants

## **Scope and Limitation of the Study**

This report discusses in detail the various merchant services that is provided by DBBL and also the issues that arise with them. The satisfaction level of DBBL's merchants are measured by performing a survey on the merchants and analyzing those results. Suggestions and possible solutions are provided in this report which can be useful for the management of DBBL for making future decisions. However, while preparing this report, there were some challenges that I faced:

- It was challenging to ask all the questions to the merchants because they were busy conducting their business activities
- In some of the shops, the managers they were not available. I had to ask the questions to the employees
- I was able to interview only POS and rocket merchants
- There was not enough time to interview the customers and also E-commerce merchants of DBBL which affected the overall preparation of the report
- The survey had to be conducted twice as the questionnaire needed to be changed for better results
- Many updated information they were difficult to find

## **Objectives of the Study**

This **report** aims to assess and evaluate the effectiveness of the merchant services provided by DBBL. The overall objectives of this study is divided into two categories: Broad objectives and specific objectives.

### **Broad Objectives**

In this study, the general objective is to measure the effectiveness of all the services that DBBL provides to its POS merchants.

### **Specific Objectives**

The more detailed and specific objectives that this report aims to achieve are the following:

- To find out the satisfaction level of the POS merchants of DBBL
- To assess the requirements of the POS merchants of DBBL
- To find out the challenges faced by DBBL in providing services to the merchants and how they can be improved

- To know the level of competition that DBBL is facing from other banks in order to strategize how they can stay ahead
- To evaluate the overall performance of the POS merchant services of DBBL

### **Review of Literature:**

“A point of sale system is a blend of software and hardware that lets merchants to take transactions and simplify key daily business activities (Guinn, 2016).”

Retailers benefit significantly from the automation and organization provided by the POS terminal system. However, it’s also essential to comprehend how these components operate together to assist in overcoming certain pain points. Latest POS systems do more than just provide flexibility when processing daily transactions. “They improve a merchant’s chances of success by providing them with tools to integrate business processes (Guinn, 2016) .”

Implementing latest technology can be overwhelming and daunting prospect. As the POS is the core system of a business, it might be difficult to think about replacing it. Which is why many retailers have not made the change yet. Those businesses that have still not installed POS in their outlets have the risk of hampering the progress of their operations and miss out on critical data that could assist them in growing their business quicker. Having key data about their customers, their stock level and when they should order more supplies are examples of information a POS offers (Guinn, 2016). This is significantly applicable in the perspective of a developing country like Bangladesh. Businesses in general are reluctant to adapt to new technology as they feel it may be risky.

New start-ups and businesses need a Point of Sale system that’s functional. The best POS systems should do much more than just perform transactions. Good point of sale systems created for businesses should offer time-saving features such as inventory management, marketing tools, customer tracking, EMV PIN pad integration and accounting management. But with hundreds of features available ("Top Features Of A Solid Retail POS System On-Premise Vs Cloud", 2017).

Currently, there is a method for performing POS payment for products and services by debiting a customer’s bank account through electronic fund transfer or by billing a customer’s credit card. For example, some super shops have key pads very identical to those found in automated teller machine (ATM) applications. A shopper in such a super shop can choose to pay for his groceries

by directly debiting his bank account. If the shopper so chooses, the shopper hands his ATM card to the supermarket cashier who swipes the card through a magnetic stripe reader on the key pad. The magnetic stripe reader reads the customer's bank account information located on the magnetic stripe on the shopper's ATM card. The cashier then gives back the shopper's ATM card to the shopper and gives the key pad to the customer who enters his personal identification number (PIN). The customer's bank account information and PIN is transferred electronically through the ATM network to the customer's bank which either accepts the information and debits the customer's account or declines the information. The acceptance or rejection is electronically transmitted through the ATM network back to the super shop (Reeder, 1997).

Likewise, many businesses accept credit cards as a method of payment for products and services. Customer who chooses to pay for products and services on a credit card gives his credit card to a cashier. The cashier swipes the credit card through a magnetic stripe reader on a device given by the credit card issuer for the acceptance of credit card transactions. The magnetic stripe reader detects the customer's credit card information located on a magnetic stripe on the customer's credit card. The cashier then hands the customer's credit card back to the customer. The customer's credit card information is transferred electronically to the customer's credit card issuer. The credit card issuer either accepts or declines the credit and the acceptance or rejection is electronically transmitted back to the business (Reeder, 1997).

The prevailing methods for POS payments have some negative attributes. For example, to adhere to present banking industry standards, it is mandatory for the customer to be present at the merchant's premise, the merchant must have exclusive hardware at his outlet to perform the credit or debit transaction and must swipe the customer's credit or debit card through a magnetic stripe reader on his own and the merchant must ensure that the acceptance of the debit or credit is received before completing the order (Reeder, 1997).

According to the report ("System and Method for Authorizing Electronic Funds Transfer at a Point of Sale", 1998) it is an attribute of the POS system to provide the method for a customer to sanction an electronic funds transfer by a merchant at the point of sale which permits both the customer and merchant to keep copies of the transaction documents for their records. It is another attribute of this POS system to offer an uncomplicated system and method for a customer to sanction an

electronic funds transfer by a merchant at the point of sale by the use of a specially configured two-part check, without the requirement for additional documents.

Card payments are increasing drastically in growing and developing markets. It's a phenomenon triggered by a blend of rising card circulation, changes in consumer behavior and increasing merchant acceptance. Maintaining it will need smart acquiring strategies combined with planning and supported by data analytics (Miller, Kuncheria and Brigado).

Merchant acquiring is a profitable business that currently continues to give significant returns to its stakeholders. However, possibly no other segment in the payments operation is facing as many possible business challenges and distracting alternative technologies. For merchant acquiring, it is the most profitable times as well as the most challenging of times ("The Future Of Merchant Acquiring: The Best Of Times And The Worst Of Times", 2013).

### **Bangladesh Perspective**

Nowadays e-commerce, e-business and financial services industry have significantly become an essential element of business strategy and a strong impetus for economic progress. As a third world developing country, Bangladesh is well behind to achieve the expected level in global banking system. So it is their demanding need to update the banking system (A. H. M. Saidul Hasan, 2010).

According to a report published in The Daily Star (4th April, 2010) Bangladesh ranked 118th in the global Network Readiness Index in 2009-10 up from 130th a year ago, showing an improving trend in the information and communication technology sector. People have worries over security and confidentiality. They like to feel their cash in their hand. They don't trust in virtual money transfer. In the field of IT new technology is being introduced regularly. The one which is very attractive in the present might get outdated in the near future. So to have a competitive advantage over the competitors the banks must always upgrade their services. The shift towards internet banking might marginalize the customers who do not have online access or who are not technologically efficient. Online Banking is new in their system. Only a few banks are now providing internet services in dealing with banking requirements. Most of the banks are providing only accounting information online. Actual fund transfer and fund disbursement is not possible in all the banks that are providing online banking services. So this product will enjoy the advantage of being a first mover (Rahaman, 2016).



In Bangladesh, credit card and point of sale services (POS) are already offered by a one fourth of local banks, while ATM and internet banking are growing rapidly especially in big cities. The Bangladesh railway owned a high-speed optical fiber network (1,800 km) parallel to the railway path that occupied most of the important parts of Bangladesh. This optical fiber network can be used as the fundamental network of e-banking in Bangladesh. For example, mobile phone operators such as Grameen Phone and Ranks ITT of Bangladesh used this optical fiber network through which they reached even in rural areas with their services (Islam, 2005). It is promising that some of the Foreign Commercial Banks and Private Commercial Banks are already using this optical fiber network for performing online transactions, ATM and POS services. From the banks' perspective, the first gains for the banks offering e-banking services was a more efficient branding and better receptive to the market. The other advantages are possible to measure in monetary terms. The primary aim of every company was to magnify profits for its shareholders and banks are not any exception. Automated e-banking services offered a great chance for boost their profits. The most important gain from the bank customers' point of view was drastic saving of time by the automation of banking services processing and introduction of a convenient maintenance tools for handle customer's money (A. H. M. Saidul Hasan, 2010).

## Part 3: Findings, Analysis and Recommendations

### Satisfaction Factors

Factor No.	Satisfaction Factor
1	POS Terminal Repair and Maintenance
2	Network of POS Terminal
3	Provision of Paper Roll
4	Transaction
5	Payment Service
6	Speed of Service
7	Behavior and Communication Skills of AROs
8	Requirement of Other Services
9	Branch Related Services
10	Service of DBBL Compared to Other Banks

**Factor 1 (POS Terminal Quality):** Whenever there is a problem with the POS terminal, it may need to be repaired or even replaced. If it is not done properly and within time, it will become difficult for merchants to carry out transactions and there will be loss of sales. The quality of the POS terminal can determine the satisfaction level of the merchants.

**Factor 2 (Network of POS Terminal):** A good network of the POS terminal is crucial for the transactions to take place smoothly. If the network is not available, merchants will not be able to make sales using the terminal. This can lead to higher dissatisfaction.

**Factor 3 (Provision of Paper Roll):** Paper roll is needed for each transaction for the printing of the sales slip. Also to check the sales level and transaction record, print outs need to be taken with the use of the paper. Not receiving the paper rolls timely can lead to dissatisfaction among the merchants.

**Factor 4 (Transaction):** There may be transaction disputes between the merchant and the customer because of the time-out error. When the server is heavily loaded, the transaction may be

incomplete. The customer's account gets debited but the merchant does not receive the amount. High level of such disputes and inability to provide solution will lead to higher dissatisfaction.

**Factor 5 (Payment Service):** After giving the settlement of the transactions, the merchants will receive the payments in their accounts the next day. Some merchants require more cash than other merchants for operating their day to day activities. Late payments may cause those merchants to become dissatisfied

**Factor 6 (Speed of Service):** Apart from troubles with network, transaction and requirement of paper rolls, the merchants may also face other issues such as battery, charger and difficulty in operating the POS terminal. In that case the AROs need to be available to provide solution to those problems. If they are late and unresponsive in providing the services, it will cause higher dissatisfaction.

**Factor 7 (Behavior and Communication Skills of AROs):** The way the AROs behave with the merchants and how effectively they communicate with them is a key factor in the merchant's satisfaction criteria. Positive and friendly behavior combined with accurate communication will please the merchants and they will be most likely to give good return for the bank.

**Factor 8 (Requirement of Other Services):** Merchants may require various services from DBBL other than POS terminal such as loans and DPS. This factor was used to find out whether the bank is looking after the requirements of the merchants.

**Factor 9 (Branch Related Services):** Merchants often need to visit the branch for depositing and withdrawing cash and for other services. They also use the ATM like regular customers. The quality of the branch related services will also determine the satisfaction level of the merchants.

**Factor 10 (Services of DBBL Compared to Other Banks):** The competitors of DBBL are doing the best they can to provide a great service to their merchants. Most merchants, especially large ones, have installed multiple POS terminals from different banks. Therefore, they receive services from different banks. This allows them to assess which bank is providing them the best service. If another bank is proving the merchants better service than DBBL, it will lead to higher dissatisfaction.

## Scale of Responses

The merchants were asked to rank each of the factors from a scale of 1 to 5. The rating they give to each factor determines how satisfied they are with each of these factors. The rankings were arranged as follows:

1	Very Unsatisfactory
2	Unsatisfactory
3	Average
4	Satisfactory
5	Very Satisfactory

## Methodology of the Study

For this study, mostly primary data was used for the analysis and interpretation. The respondents of the survey were the merchants that use the POS Terminal services of DBBL. A close-ended questionnaire was prepared which included the satisfaction factors. Simple random sampling was used. A total of 70 respondents took part in the survey. The survey was conducted in various locations in Dhaka city namely Baily Road, Shantinagar, Bashundhara City, Jamuna Future Park, Elephant Road, Dhanmondi, Gulshan and Banani. The questionnaire also included one open ended question where the merchants were asked to provide suggestions to improve the services and make general comments. This helped in preparing the recommendations for this study. Some data from secondary sources were also used namely online articles, annual reports and other previous reports made on DBBL. To analyze the responses of the survey, IBM SPSS Statistics was used. A Chronbach's Alpha analysis was performed to test the reliability of the data. The mean and standard deviation of each of the factors were interpreted to find out how the bank is performing in terms of those factors. The inter-item correlation matrix provided an analysis of how closely related each of the factors are to other factors. Finally, a frequency distribution analysis was performed to assess the most occurring scores for each of the factors.

## Analysis and Interpretation

### Chronbach's Alpha

		N	%
Cases	Valid	70	100.0
	Excluded <sup>a</sup>	0	.0
	Total	70	100.0

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

All respondents took part in the survey.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.806	.784	10

According to (Goforth, 2015), many researchers suggest that a Chronbach's Alpha value between 0.65 and 0.8 is generally acceptable for the results of a data to be considered reliable. A higher value may be desired in certain cases. Any value less than 0.5 is unacceptable. In this case, the Chronbach's Alpha is 0.806 which is higher than the acceptable range. This suggests that the instruments or the factors used are internally consistent and reliable. Further analysis can be done with this set of data.

**Item Statistics**

	Mean	Std. Deviation	N
FACTOR1	2.6857	.94090	70
FACTOR2	2.3429	.94617	70
FACTOR3	3.5571	.73496	70
FACTOR4	2.9286	.90604	70
FACTOR5	3.1143	.73313	70
FACTOR6	3.3143	.98603	70
FACTOR7	3.6857	.89350	70
FACTOR8	2.7000	.64494	70
FACTOR9	2.9429	.65686	70
FACTOR10	2.7714	.98056	70

A mean score of 3 explains an average response. Any average score greater than 4 can be considered satisfactory and less than 3 can be considered unsatisfactory for this study. An average score between 3 and 4 is relatively satisfactory but needs improvement. In this case, there are 6 factors namely factor 1, 2, 4, 8, 9 and 10 have mean scores below 3 which is unsatisfactory. None of the factors have crossed the average score of 4. Network of POS terminals which is the 2<sup>nd</sup> factor has scored the lowest with a mean score of 2.3429. On the contrary, the behavior and communications skills of the AROs which is the 7<sup>th</sup> factor has scored the highest with a mean score of 3.6857.

Factors 1, 2, 4, 6 and 10 have high standard deviation (greater than 0.9). This suggests that they are more spread out from the mean of all scores.

**Inter-Item Correlation Matrix**

	FACTOR1	FACTOR2	FACTOR3	FACTOR4	FACTOR5	FACTOR6	FACTOR7	FACTOR8	FACTOR9	FACTOR10
FACTOR1	1.000	.709	.404	.381	.158	.467	.363	-.086	.111	.612
FACTOR2	.709	1.000	.492	.621	.110	.473	.438	-.043	.242	.664
FACTOR3	.404	.492	1.000	.235	.068	.575	.579	-.040	.187	.481
FACTOR4	.381	.621	.235	1.000	.231	.285	.187	.062	.188	.503
FACTOR5	.158	.110	.068	.231	1.000	.190	.011	.074	.014	.158
FACTOR6	.467	.473	.575	.285	.190	1.000	.755	-.169	.185	.465
FACTOR7	.363	.438	.579	.187	.011	.755	1.000	-.166	.142	.314
FACTOR8	-.086	-.043	-.040	.062	.074	-.169	-.166	1.000	.301	-.064
FACTOR9	.111	.242	.187	.188	.014	.185	.142	.301	1.000	.137
FACTOR10	.612	.664	.481	.503	.158	.465	.314	-.064	.137	1.000

The Inter-Item Correlation Matrix measures how closely related the variables are to one another. According to (BrckaLorenz, Chiang, & Laird, 2013), a good scale should have an average Inter-Item Correlation Matrix between 0.15 and 0.50. The scale should not exceed the range of 0.15 to 0.85. None of the values have exceeded 0.85. Factor 1 (POS terminal repair and replacement) and 2 (Network of POS terminal) have an Inter-Item Correlation of 0.709. Factor 6 (speed of service) and 7 (behavior and communication skills of AROs) have an Inter-Item Correlation of 0.755. In both cases, it suggests that they are very closely related to each other. On the other hand, factor 8 has negative correlations with factors 1, 2, 3, 6, 7 and 10. Therefore, Requirement of Other Services has a very weak relation with most of the other factors.

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FACTOR1	27.3571	20.233	.630	.570	.771
FACTOR2	27.7000	19.286	.754	.716	.754
FACTOR3	26.4857	21.848	.591	.467	.779
FACTOR4	27.1143	21.291	.519	.460	.785
FACTOR5	26.9286	24.560	.186	.129	.817
FACTOR6	26.7286	19.853	.640	.672	.769
FACTOR7	26.3571	21.363	.519	.641	.785
FACTOR8	27.3429	26.316	-.043	.167	.832
FACTOR9	27.1000	24.323	.261	.188	.809
FACTOR10	27.2714	19.766	.656	.552	.767

Any item which if deleted leads to a higher Chronbach's alpha value than present (0.806) can be considered to be removed from the analysis. Factor 5, 8 and 9 if deleted will give a Chronbach's Alpha of 0.817, 0.832 and 0.809 respectively. Therefore, the Chronbach's Alpha if Item Deleted for payment service, requirement of other services and branch related services is higher than the present Chronbach's Alpha value of 0.806. Removing these three factors from the analysis will help in achieving a higher reliability of the data set. They also have poor corrected Item-Total Correlation of 0.186, 0.043 and 0.261 respectively which are well lower than the rest of the factors. This suggests that they have weak relation to the other factors used in the data set.



## **Frequency Distribution**

The frequency distribution analysis will help in assessing how the merchants responded to each of the factors by finding out the rating they have given the most to the factors

**FACTOR1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	11	15.7	15.7	15.7
	2.00	12	17.1	17.1	32.9
	3.00	35	50.0	50.0	82.9
	4.00	12	17.1	17.1	100.0
	Total	70	100.0	100.0	

82.9% of the responses for POS terminal quality were between 1 and 3.

**FACTOR2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	18	25.7	25.7	25.7
	2.00	15	21.4	21.4	47.1
	3.00	32	45.7	45.7	92.9
	4.00	5	7.1	7.1	100.0
	Total	70	100.0	100.0	

92.9% of the responses for network of POS terminal were between 1 and 3.

**FACTOR3**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.4	1.4	1.4
	2.00	3	4.3	4.3	5.7
	3.00	26	37.1	37.1	42.9
	4.00	36	51.4	51.4	94.3
	5.00	4	5.7	5.7	100.0
	Total	70	100.0	100.0	

42.9% of the responses for provision of paper roll were between 1 and 3.

**FACTOR4**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	7	10.0	10.0	10.0
	2.00	10	14.3	14.3	24.3
	3.00	34	48.6	48.6	72.9
	4.00	19	27.1	27.1	100.0
	Total	70	100.0	100.0	

72.9% of the responses for transaction were between 1 and 3.

**FACTOR5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	4.3	4.3	4.3
	2.00	6	8.6	8.6	12.9
	3.00	41	58.6	58.6	71.4
	4.00	20	28.6	28.6	100.0
	Total	70	100.0	100.0	

71.4% of the responses for payment service were between 1 and 3

**FACTOR6**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	4	5.7	5.7	5.7
	2.00	10	14.3	14.3	20.0
	3.00	20	28.6	28.6	48.6
	4.00	32	45.7	45.7	94.3
	5.00	4	5.7	5.7	100.0
	Total	70	100.0	100.0	

48.6% of the responses for speed of service were between 1 and 3

**FACTOR7**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	8	11.4	11.4	11.4
	3.00	18	25.7	25.7	37.1
	4.00	32	45.7	45.7	82.9
	5.00	12	17.1	17.1	100.0
	Total	70	100.0	100.0	

37.1% of the responses for behavior and communication skills of AROs were between 1 and 3

**FACTOR8**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	7.1	7.1	7.1
	2.00	13	18.6	18.6	25.7
	3.00	50	71.4	71.4	97.1
	4.00	2	2.9	2.9	100.0
	Total	70	100.0	100.0	

97.1% of the responses for requirement of other services were between 1 and 3

**FACTOR9**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	4.3	4.3	4.3
	2.00	8	11.4	11.4	15.7
	3.00	49	70.0	70.0	85.7
	4.00	10	14.3	14.3	100.0
	Total	70	100.0	100.0	

85.7% of the responses for branch related services were between 1 and 3.

**FACTOR10**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	8	11.4	11.4	11.4
	2.00	18	25.7	25.7	37.1
	3.00	27	38.6	38.6	75.7
	4.00	16	22.9	22.9	98.6
	5.00	1	1.4	1.4	100.0
	Total	70	100.0	100.0	

75.7% of the responses for services of DBBL compared to other banks were between 1 and 3

Factors 3 (Provision of Paper Roll), 6 (Speed of Service) and 7 (Behavior and Communication Skills of AROs) have been rated “4” the most. Apart from these three factors, all other factors have been rated “3” the most. With very few ratings between 4 and 5, the results have led to poor mean scores for most of the factors. The cumulative frequency has shown that a high percentage of the responses for most of the factors were between 1 and 3 (Very poor to average). This is a very poor indicator.

### **Findings of the Study**

According to the inter-item correlation matrix, POS terminal’s quality is very closely related to the network of the POS terminal. A good network ensures that a transaction can take place smoothly. Most other issues with POS terminals such as battery, charger and lack of paper rolls can be solved quickly but the network is more unpredictable. Therefore, the merchants highly associate POS terminal’s quality with the network of the POS terminal. The speed of the service of AROs and behavior/communication skills of the AROs have a very close relation as well. The reason for this could be the fact that merchants will be satisfied with an ARO who gives quick service and therefore, it may come across as a sign of a good behavior and effective communication. The requirement of other services has very weak relation with most of the other factors. It appears to be an external factor that has very little association with POS merchant operations of DBBL.

As none of the factors have scored above 4 on average, the result suggests that the overall performance of DBBL in providing services to their POS merchants is not up to the mark. 6 factors namely POS terminal quality, network of POS terminal, transaction, requirement of other services, branch related services and services of DBBL compared to other banks have scored below 3 on average which is in the range of poor to average. A significant level of improvement is required to overcome the issues related to these factors. The other four factors namely payment service, provision of paper roll, speed of the service of AROs and behavior/communication skills of AROs have an average score between 3 and 4. This suggests a performance from average to good. Even these factors will need to be strategically revised so that they can lead to higher satisfaction among the merchants.

## **Recommendations**

Improving the services to POS merchants will need to begin with the investment in the best quality of POS terminals and its accessories. Most merchants have talked about the high quality and updated POS terminals that is provided by other banks such as City Bank Ltd. Increasing the inventory of the most updated POS terminals in the market will help DBBL in providing their merchants with the most up-to-date service. This will please the merchants as it will be more convenient for them to operate those terminals. Since DBBL nexus has a large number of cardholders, the pressure on its server is high. The server of POS should be upgraded to a higher level so that it can accommodate more transactions at a given time. A strong server that is capable of taking the load of a large number of transactions will solve the problem of transaction disputes to a great degree and also it will reduce the troubles caused by poor network. The payment service can be improved by providing the merchants their payments earlier after settlement as some of their competitors are already disbursing the payments quickly. Receiving the payments early and always on time will allow merchants to withdraw cash which they can use to operate their day to day business activities.

The quality of the service provided by the Assistant Relationship Officers (AROs) can be improved by giving them more incentives to work harder. Increasing the monetary incentives can be a good way to start. Doing fieldwork can be expensive and if the monetary rewards are not sufficient, their motivation will be low. The paper rolls provided to the merchants are carried by the AROs. This may also be hampering their performance because the paper rolls are quite heavy and it is difficult

to carry them all day especially if the area allocated to the officer is big. An alternative method of providing the roll should be considered preferably by employing dedicated personnel for proving the paper rolls only. The training can be made more comprehensive where the AROs are prepared in such a way that they communicate with the merchants more effectively and understand the technicalities of their work much more clearly before starting their fieldwork. They need to be trained to become more proactive instead of being reactive. The practice of visiting merchants only when they call needs to be changed. Regularly checking on the merchants will make them feel good about the services and it will help in building good long-term relationship with them. It is essential that the AROs are presentable in every aspect because they are representing the bank to the merchants.

DBBL also needs to look after the extra needs of the merchants as a means of cross-selling. The merchants may need some other services from the bank such as SME loans and DPS. They need to be provided more information on the bank's services to try and sell them to the merchants. Along with the POS merchant services, these other services can be marketed to them to increase the profitability of the bank. Brochures can be provided to the merchants where all the technical details are provided about the POS terminal service. The merchants can refer to those brochures whenever they face some issue. The branch related services can be bettered by reducing the amount of time it takes to provide service to customers. Hiring extra personnel and using more sophisticated software and equipment can help in achieving that. The behavior of the staff at branches need to be friendlier. Lastly, it is essential for DBBL to monitor the activities of the competitor banks to assess what they are doing better. After speaking to the merchants, it was evident that the main competitors of DBBL namely City Bank Ltd. and BRAC Bank Ltd. are doing better at providing service in terms of the POS terminals, payment process and also the services of their AROs are more effective and proactive because they seem well motivated. If DBBL can improve on these key components, they will be tough to beat considering the strength and popularity that they already possess in the banking industry.

## **Conclusion**

The POS merchants of DBBL face various issues while making transactions. Most of these issues are related to the network of the POS terminals. During the survey merchants explained various issues they face with DBBL's POS service. One of the main issue was the time-out error where the customer's account gets debited and they receive an SMS notification immediately but the merchant does not receive the amount. This causes a major dispute as customer claims the product because the amount has already been deducted from their account. As it is clear from the results, the network of the POS terminals is below par. While printing the sales slip, the paper gets stuck which also causes inconvenience to both customers and merchants. Many merchants have difficulty operating the terminal as it becomes difficult to remember all the technical functions. The larger merchants who provide higher sales seem to be getting better service than those merchants with lower sales. Merchants at many locations have been operating with POS terminals that are not functioning well and need a replacement of the terminals. They have also raised the issue of slow service at the branches of DBBL. Most of them are not satisfied with the services of DBBL when it is compared with other banks like City Bank Ltd. They have reported that DBBL's competitors are providing better POS terminals that have good network and also the overall services are much more proactive. These issues have become a big challenge for DBBL. The mean scores and the frequency distribution analysis suggests that the performance of DBBL's POS merchant services is unsatisfactory in general and leaves a lot to be desired. The main challenges that DBBL faces in providing the services to its merchants are currently the unavailability of updated POS terminals, inefficient method of providing paper roll to merchants, late payment service and lack of proactivity in the service. Failure to overcome these challenges is causing more dissatisfaction among the merchants. They want quicker solution to their problems and if it is not addressed in time, the level of satisfaction will keep declining. Currently, the strength of the competition faced by DBBL is intense as other big banks are devoting more time and resources to POS merchant acquiring service. It is unlikely that the level of competition will subside in the near future because more banks will join the merchant acquiring business and there will be greater demand for this service combined with the increasing use of plastic money in making purchases.

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## Appendix

### Merchant Satisfaction Survey

**Merchant Name:**

**Merchant Location:**

Question	1	2	3	4	5
POS Terminal Quality					
Network of POS Terminal					
Provision of Roll for POS Terminal					
Transaction (Accuracy, Dispute, Error)					
Payment Service					
Speed of Service of AROs					
Behavior and Communication Skills of AROs					
Requirement of Other Services Such as Home loans, SME Loans					
Branch Related Services					
Service of DBBL Compared to Other Banks					

- **As a valuable merchant of DBBL, do you have any recommendation/comments for improving the services?**

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