

Report on
Service Efficiency and Customer Analysis of E-banking at Dhaka Bank

By
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An internship report submitted to the **BRAC Business School (BBS)** in partial fulfillment
of the requirements for the degree of
Bachelor of Business Administration

BRAC Business School
BRAC University
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Declaration

It is hereby declared that

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

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Letter of Transmittal

Mr. Riyashad Ahmed
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Subject: Submission of Internship Report

Sir,

With all due respect, I am pleased and honored to inform you about the submission of my internship report on “Service Efficiency and Customer Analysis Of E-banking at Dhaka Bank.” as per the requirements of the course BUS 400. This report reflects on all the general and practical knowledge that I have gained during the 3 months period of my appointment as an intern in Dhaka Bank Limited, Mirpur Branch. These 12 weeks of my internship has helped me to understand the work process in a corporate bank branch through personal involvement in various duties that I was assigned.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible. I trust that the report will meet the desires.

Sincerely yours,

Zakir Abdullah

Student ID: 18304076

BRAC Business School

BRAC University

Date: 22 November 2022

Non-Disclosure Agreement

This agreement is made and entered into by and between Dhaka Bank Limited and the undersigned student at BRAC University, BRAC Business School

.....Zakir Abdullah.....

Acknowledgement

First, I want to thank to my almighty for keeping me healthy and giving me the strength to keep working. I would also like to thank my internship supervisor, Mr. Rashed-UL-Momen sir, who is an honorable man. Without his help and direction, it would not have been possible to finish this report. His humble presence helped me shape this report so that it met the standards of BRAC University. Secondly, I would like to thank my internship supervisor, Mr. Riyashad Ahmed sir, for helping me write my report and keeping track of my progress. Sir helped me out by giving me good ideas that made it possible for me to finish the report on time. Last but not least, I would like to thank the Office of Career Services and Alumni Relations (OCSAR) for all the help and information they gave me about the internship program and for answering any questions I had about it.

Executive summary

Dhaka Bank limited is one of the well reputed banks in the banking industry of Bangladesh. This private bank has a huge reputation in terms of giving their top-notch services. General banking unit of this bank is continuously working for these services for their consumers. On the other hand, e-banking service of Dhaka Bank is introduced for a long time and performed really well by fulfilling the expectation of the consumers. Almost all the services of the bank can be performed by the bank under this e-banking service. So, this report basically gives an idea regarding the different kinds of electronic services of Dhaka bank. Moreover, it also shows how efficiently the e-banking service is working for the consumers. There is also a survey for the loyal customer where they give their opinions on various topics which will help the readers to understand how effectively the e-banking service is working in different dimensions along with the different benefits. In addition, personal observation is also used to make this report stronger to highlights the service efficiency of e-banking at Dhaka Bank.

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List of Acronyms

GB	General Banking
FVP	First Vice President
FDR	Fixed Deposit Receipt
CEO	Chief Executive Officer
ATM	Automated Teller Machine
DPS	Deposit Pension Scheme
ROE	Return on equity
NID	National Identity Card

Chapter 1

1.1 Student information

I am Zakir Abdullah and my student Id is 18304076. Currently, I am doing my internship course as a student from BRAC Business School in BRAC university. I have completed all of my academic courses and done my major in finance and minor in marketing.

1.2 Internship Information

1.2.1 Period, Company Name, Department/Division, Address

I have done my internship in Dhaka bank limited (DBL) at Mirpur branch. The time period of my internship was three months. I worked as a intern from 1st July, 2022 to 30th September 2022 and also worked there in the General Banking (GB) department of that particular branch. My office address of Dhaka Bank Mirpur branch is Plot # 1, Road # 5, Block # A, Section # 10, Mirpur, Dhaka.

1.2.2 Internship Company Supervisor's Information: Name and Position

The name of my supervisor was Rashed-Ul-Momen Sir and he is FVP (First Vice president) and at the same time working as a manager operation of Dhaka Bank Mirpur branch. In addition, he also monitors the overall banking performance on a daily basis including the general banking, credit and the cash department of the branch. In addition, throughout my internship journey he was very helpful and cooperative which helps me to overcome my challenges.

1.2.3 Job Scope – Job Description/Duties/Responsibilities

My on-site supervisor Rashed-Ul-Momen sir assigned me in the general banking department at my office. So, my task was basically based on the general banking or retail bank such as handling the customer as per as their needs like giving forms, maintain the debit card and checkbook balance and also issuing it, giving the solvency certificate and the bank statement to the customers verification, opening the online ezy bank account and DBL go apps etc. I also worked with the five officers in the general banking unit and the working environment is friendly which helps me to fulfill my task smoothly as well.

1.3 Internship outcomes

1.3.1 Students contribution to the company

From the 1st day of my internship the task has been given to me by my on-site supervisor and I worked as per as their instruction. For instance, if a customer come to the bank to collect their credit card or debit card, there are certain steps I have to follow like verifying the signature of that person from me besides colleagues. Also, if any customer asking for a banking statement, I have to give a form to that particular customer and after that I just print out the bank statement from the as per as the customer given information. So, basically there was a lot of work load pressure in the bank and I just try to reduce that pressure from my colleagues and also form my organization supervisor as well. Though My contribution is not enough to disappear that pressure totally, but it will help the other bank employees to do their work timely and more efficiently.

1.3.2 Benefits to the student

I have gained a lot of benefits while doing my internship at Dhaka Bank. First of all, one of the core benefits I get is the practical experience within our office environment. Before the internship I have never worked any office as an employee. So, my knowledge is totally based on the academic perspective. But after doing my internship, I realize that how the banking tasks has been done steps by steps accordingly along with the real experience. In addition, I have also experienced the broaden view of daily banking actives widely by the help of my senior colleagues. Not only that, they also share me their professional experience how to be more efficient and grab the good opportunity at the workplace. Moreover, the overall three months banking experience not only helps me to understand the office norms and values but also enhanced my interest to do job in the banking industry as well. So, these are the benefits I got while doing my internship.

1.3.3 Problems/Difficulties (faced during the internship period)

Though the three-month internship provides me the opportunity to learn a lot of things but there are some difficulties or obstacle which I have faced during this period of time. First of all, it kills a lot of time because of the traffic jam when I go to my office from my home. In fact, the situation becomes worst when there is heavy rain outside. Secondly, in my opinion the time period of this internship program is not enough to learn all the activities of banking sector. Because I have not work with others department that much separately. So, the company can offer me an organized program where the fresher like me can practice the works of different departments. After that, the banking tasks are very sensitive. The reason is one digit or one alphabet can change the setup of a bank account. So, I have to very careful for those responsibilities along with my working efficiency.

1.3.4 Recommendations (to the company on future internships)

The company should offer an organized internship program where they can have the test of the all the banking activities of different department. Moreover, the bank should also practice remote working system for the interns through the online so that they can work from their home if there is any emergency case or the situation like the pandemic comes in this world.

Chapter 2

2.1 Introduction

Dhaka Bank limited is well known private commercial bank in Bangladesh. This bank starts its journey in 1995. Mirza Abbas, a well-known Bangladeshi politician, established Dhaka Bank Limited with a worth of 1,000.00 in authorized capital and TK 100,000.00 in paid-up capital at that time. From the beginning, this bank has always tried to helps people according to their needs with their money. So, Dhaka Bank was able to build a strong brand image in the minds of its customers. Its tag line is "Excellence in Banking," and it works hard to reach this goal. In addition, the banks ambition is to help customers realize in their minds by giving them the best technology along with the best products and services This bank is well-known for its good governance practices, its ability to change and grow with its customers' needs, its ability to adapt to changes in the banking world.

2.1.1 Mission

Dhaka Bank has significant mission to reach its goal accordingly. The mission of Dhak Bank Ltd. is, " To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in Banking. " (Dhaka Bank LTD, 2022)

2.1.2 Vision

Dhaka Bank also a broaden vision to keep their well service for the future aspects as well. The vision of Dhaka Bank is, "To be the premier financial institution in the country, providing high-quality products and services backed by the latest technology and a team of highly motivated personnel to deliver Excellence in Banking." (DBL,2022)

2.1.3 Corporate values

Dhaka bank limited has six dimensions in their corporate values for being more efficient on their banking service. Each of the factors plays significant role to reach their goals. So, these values are practiced highly inside the organization continuously.

- Customer Focus
- Integrity
- Quality
- Teamwork
- Respect for the Individual
- Responsible Citizenship

2.2 Overview of the company

2.2.1 About Dhaka Bank Limited

With the goal of providing better banking services, Dhaka Bank Limited has 109 branches spread across 31 districts in Bangladesh. There are also 22 sub branches and 57 ATM (Automated teller Machine) booths are available along with the 1960 motivated employees for the smooth banking service for their consumers at Dhaka Bank. The Managing Director and CEO of this bank is Mr. Emranul Huq and he has been appointed in this post since February 22, 2020. Moreover, He started his banking journey as a management trainee at the bank Credit & Commerce International (BCCI) in 1986.

This bank offers a wide range of services and financial products such as e- banking, corporate facilities, services for students and women, asset management etc. Dhaka Bank Limited is dedicated to finding new ways to meet its customers' needs. The faith can be judged by how good

the packages are that its clients offer and how much its investors get out of it. Since then, it has reached the top of the financial world in every way possible. The general public accepts Dhaka Bank Limited because it is strong and works hard in the financial sector. Moreover, the bank has already won a number of awards in the banking industry of Bangladesh for its great work. These include The Banker Award in 2018, the CSR Award in 2006, and the South Asian Federation of Accountants Award in 2005.

2.2.2 Corporate Culture of Dhaka Bank

People and culture are very important parts of their plan to improve customer service. They are trying to build a reputation for Dhaka Bank that is based on a culture of self-confidence and excellent customer service. They are also working to improve the skills of their employees, pay them fairly, and treating the same values. Dhaka Bank's main purpose was to assist people and their culture by making sure they got the following:

- Empower and put trust in our people to respond appropriately and act responsibly.
- Encourage a consistent set of ideals that underpin the bank's worth.
- Ensure sustainability and revolution that must be reflected in their identity, image, and culture, as well as their societal significance.
- Establish a team that feels jointly responsible for overall success and is rational and cohesive in its representation of Dhaka Bank to the greatest effect.

2.2.3 Products and Services offered

Dhaka Bank Limited is an intellectually advanced institution that offers a variety of national and international banking goods and services. With the support of the marketing team, the bank has built a product list to fulfill the demand of their both the corporate and individual clients in

Bangladesh. The marketing team has expertise serving diplomatic objectives with other global banks. Dhaka Bank Limited is committed to the establishment and maintenance of business relationships, as well as the supply of comprehensive financial services, all while exceeding client expectations for service. In addition, the bank is also continuously working to be more efficient in their service and that is one of the main reasons to bring the concept of e-banking in their banking operation.

2.2.3.1 Current account

Current account is basically for the corporate clients of the Dhaka bank and this bank also holds a large quantity of current account. The benefits of this account are that it requires minimum number of deposits and also get a free atm card along with a low service charge to the account holders.

- Least deposit requires: 10,000 Tk
- Service charge (Yearly): 1000 TK and vat
- Per month maximum Withdrawal: According to the consumer's transaction profile
- Cheque Book: Tk 5.00 per page
- ATM Card: 475 TK per year (1st year free)

2.2.3.2 Savings Account

Savings account is basically for the individual but this saving account have lot of features and services which attracts the consumers.

- Least deposit requires: 5,000 Tk
- Service charge (Yearly): 600 TK and vat
- Per month maximum Withdrawal: According to the consumer's transaction profile

- Cheque Book: Tk 5.00 per page
- ATM Card: 475 TK per year (1st year free)

2.2.3.3 Fixed Deposit Receipt (FDR)

FDR helps the consumers to pass an easy loan from the bank. Not only that, it helps the customer to get a credit card as well which can allow them to enjoy a lot of discount offers from different institutions.

- Least deposit requires: 5,000 Tk
- Tenure: Minimum 1 Month and Maximum 2 Years (Provision for Auto Renewal)
- Maximum Interest Rate: 6.50%

2.2.3.4 Deposit pension scheme (DPS)

Future savings are equivalent to a pension earned over the course of one's lifetime. A few years' worth of monthly savings contributions might result in a stream of relief and advantages. Dhaka Bank DPS is motivated to collect a substantial quantity from tiny frequent deposits. It provides low interest rates and affordable monthly payments to our consumers. As a distinguishing feature, Dhaka Bank DPS provides the full maturity benefit for the just-completed period, even if the customer cashes out prior to your preferred timeframe.

- Monthly installment, minimum TK 500
- Monthly installment, minimum TK 500
- Any number of accounts can be open
- Premature encashment includes immediate earlier maturity value

2.2.3.5 Kotipoti Deposit Plan

Kotipoti Deposit Plan assists in attaining money and status using Taka ONE CORE. Every saver is captivated by the status of great fortune. An individual with ten million Taka in a bank account or savings account stands out in our socioeconomic surroundings. Being a millionaire is connected with a particular degree of distinction and difficult to attain for others.

- Monthly deposit scheme to reach a goal amount
- Be a glorious KOTIPOTI comfortably faster in 4 to 15 years
- Any number of accounts (singly or jointly)
- Any institution club, or nonprofit organization also eligible
- Overdraft facility up to 80% of the deposit amount
- Free issuance of VISA Credit Card (first year)

2.2.3.6 International Trade and Foreign Exchange

International Trade is the most significant business operation for Dhaka Bank Limited. With its global network of correspondents and outstanding ties to the world's leading financial institutions, the Bank provides a vast network of trade services to facilitate the required transactions. This is handled by the Narayanganj, Chittagong, and Sylhet branches in Dhaka. These offices handle import and export operations for customers of various sizes. The Dhaka Bank Limited provides a wide range of Trade Finance services. Dhaka Bank Limited offers specialized guidance for all International Trade requirements, including-

- Issuing, notifying, and validating Documentary Credits
- Coordinating forward exchange coverage.

- Export Bills buying and negotiation.
- Bills of Exchange Discounting
- Bill Collection Services
- Assist clients in insuring all risks.

2.2.3.7 Islamic banking

Islamic banking is based on interest-free economic transactions, as well as cooperative involvement and the sharing of gains and losses through various human-oriented forms of financing. Dhaka Bank Limited opened its first Islamic Banking branch in Motijheel Commercial Area, Dhaka, on 2 July 2003, in response to the growing popularity of Islamic banking in Bangladesh. These Islamic Banking offices do not charge interest and share both earnings and losses. Regarding Islamic Banking, Dhaka Bank Limited has performed well. Islamic Banking Branches' operational profit, as well as Islamic Banking Branches' import and export operations, performed exceptionally well, allowing Dhaka Bank to earn a great deal more money overall. Dhaka Bank Limited is also a member of the Islamic Banks Consultative Forum (IBCF) in Dhaka and the Central Shariah Board for Islamic Banks of Bangladesh. There are two Islamic Banking Branches at Dhaka Bank that perform their work under the Islamic Shariah, which prohibits receiving or paying any form of interest. The operation of these two branches differs significantly from that of other branches.

2.2.3.8 Other product & services

Apart from those above-mentioned core services there are some other products as well which will be offered by the Dhaka Bank for their consumers and this will be listed below:

- Personal Loan
- Home loan

- Car loan
- General Loan
- Student banking
- Gift Cheque
- SME banking
- Locker service
- ATM Card
- Visa Debit card
- Credit Card
- Internet Banking
- Tuition fee payment
- Tuition fee collection
- Bundle Savings Account
- Utility Bill payment
- Honorable seniors
- Special Deposit scheme
- Lakhpoti deposit scheme
- Student's Ledger
- Edu savings plan

2.3 Management Practices

2.3.1 Leadership style

To continue its operations, Dhaka Bank Limited never adopted a singular or distinct leadership style. However, the institution employs a variety of leadership styles to ensure that it constantly meets the expectations.

Autocratic leadership: I observed an autocratic leadership style at Dhaka Bank, where the line manager or person in charge assigned tasks to subordinates with a strict deadline. All subordinates are required to fulfill their allocated responsibilities by the deadline, which is an example of an autocratic leadership style. In this method, the operation manager and the person in charge can communicate their objectives and ideas for enhancing the branch's overall performance with their subordinates.

Participative Leadership: Different unit of the bank such as the credit department and the trade department, all employees perform their great deal by working together. I observed the departments' collaborative efforts to respond to the auditing team.

Democratic Leadership: Whenever the branch makes a significant decision, the manager and manager of operations invite all subordinates to discuss and justify their point of view in order to obtain a judgment that is both comprehensive and effective.

The appropriate mix and combination of these leadership styles enables Dhaka Bank to accomplish its industry goals. In addition, the autocratic leadership style aids in the close monitoring of employees, whereas the other two aid employees in gaining positive energy from the workplace.

ORGANIZATIONAL HIERARCHY

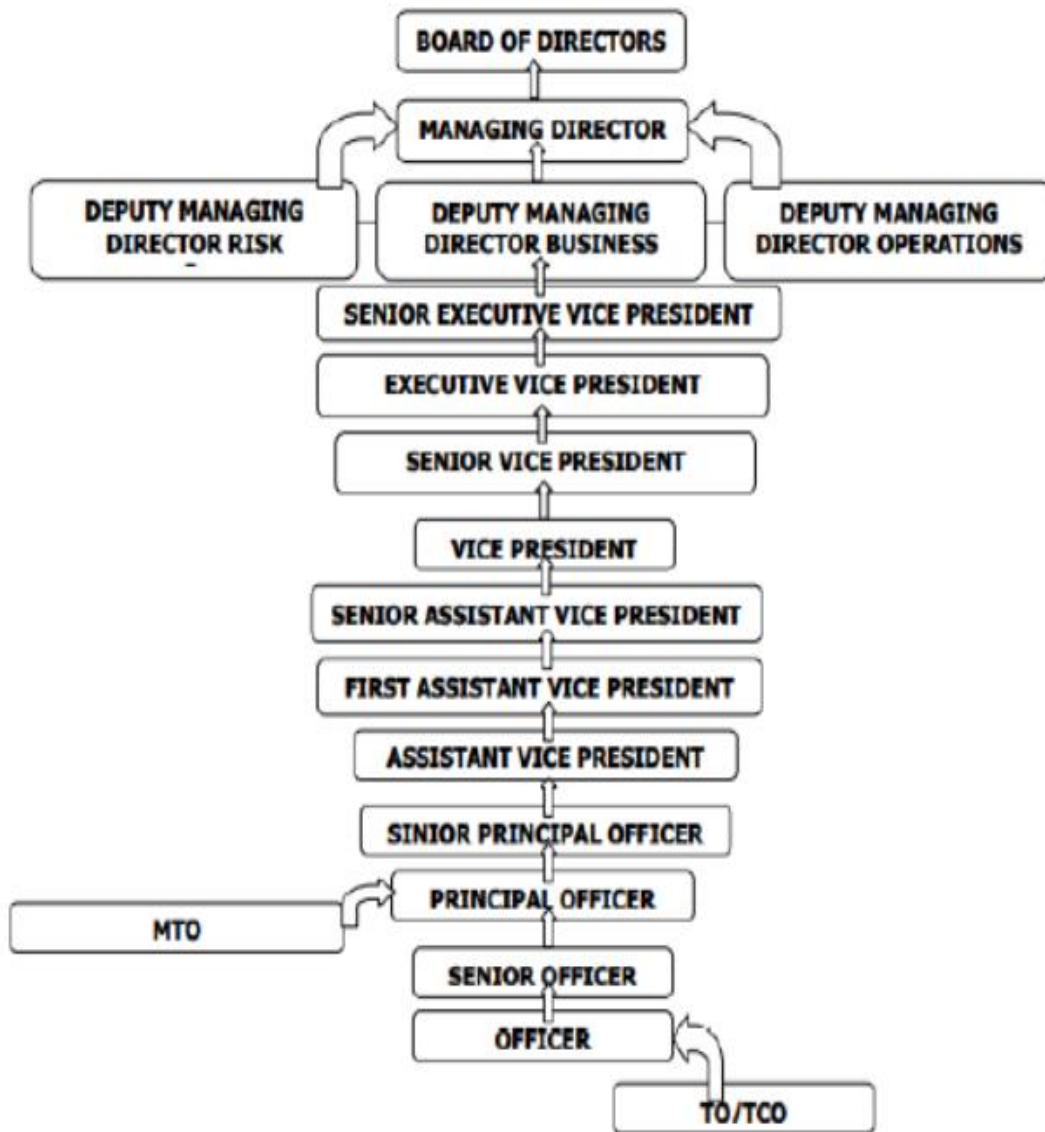


Figure 1: Organizational Hierarchy of Dhaka Bank Limited

2.3.2 Dhaka Bank Human Resource Planning Process

Dhaka Bank sees its human resource function as a way to build up the number of talented people who want to work there, as well as to support the bank's core values and build practical employee core competencies. The whole HR planning process helps Dhaka Bank figure out its future leader so that it can reach all of its goals. The bank knows it needs to plan its human resources well to work better and more accurately. Their human resource planning includes figuring out how many people the bank will hire shortly, identifying the required skills, knowledge and ability to remain competitive in the market. Moreover, it also works by evaluating employees' and subordinates' skills, knowledge, and competence to sort out how the bank is doing and what it should do to help its employees improve.

2.3.3 Recruitment & Selection

In terms of recruitment, Dhaka Bank implies its way of finding potential and qualified candidates and encouraging them to apply for an upcoming or current job opening. Also, Dhaka Bank sees selection as the process of choosing the best candidates for the bank and then putting them in the right jobs. This bank has a strict policy for hiring and choosing employees. Even though the bank hires both from the outside and from within, it mostly prefers to hire from the outside because it helps the bank find the most qualified and fresh candidates. Dhaka Bank posts ads for external hiring on their website, LinkedIn, bdjobs.com, daily newspapers, and also in the social media as well. The bank also hires people on campus from time to time. Candidates can also apply on the Dhaka Bank career page or send their curriculum vitae directly to the HRD email address. The bank may also offer them jobs depending on how well the interns do. The recruitment and selection process are made up of a few steps and these steps help the bank to find potential employees who are the most passionate, confident, qualified, smart, and skilled. After all of these steps, the best

candidates get a permanent job with Dhaka Bank. The Recruitment steps for Dhaka Bank is given below:

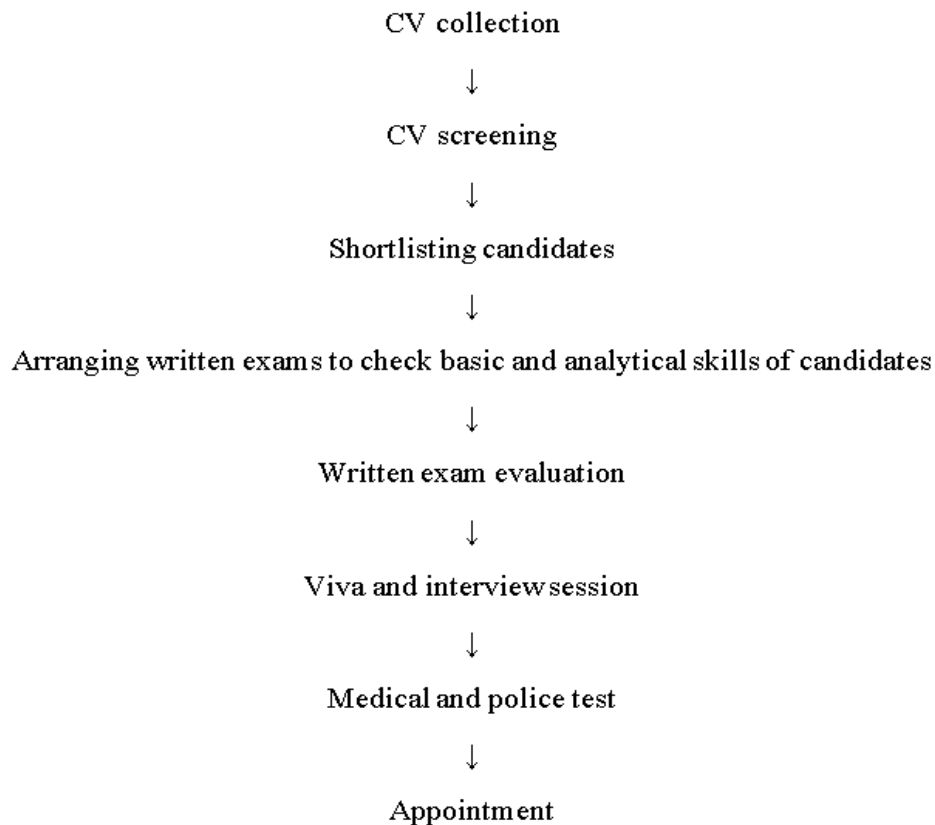


Figure 2: Recruitment process of Dhaka Bank

2.3.4 The Compensation System of Dhaka Bank

It is neither strange nor unusual that most of the bank's employees are firstly motivated by compensation, rewards, and other advantages. Dhaka Bank highly focuses on providing employees with a flexible, competitive, and equitable compensation package. An employee's total compensation is comprised of several components, such as the base wage, provision funds, health fund, housing allowance, etc. The Dhaka bank hopes to provide its staff with family benefits,

health benefits, retirement programs, and insurance benefits, in addition to the required 15 days off each year. With a well-planned pay structure, Dhaka bank keeps its staff engaged and motivated.

2.3.5 Training & Development Initiatives

Dhaka bank often gives training and development programs, seminars, and online sessions to enhance the efficacy of its staff so that the bank's total performance may increase. Training and development initiatives assist Dhaka Bank employers in highlighting workers' skills and knowledge. According to workers, training and development activities allow them to reconfigure their existing talents and acquire new ones. Moreover, this financial institution ensures training and development activities mainly in the form of on-the-job and off-the-job training to fulfill the organizational knowledge and increase productivity in the challenging environment. The Authority's primary purpose is to understand the actual banking world, market position, or environment. Essentially, these strategies are part of the principle of learning via practice. In contrast, examples of off-the-job approaches include case studies, video demonstrations, classroom lectures, and further programmed education, e.tc.

2.3.6 Performance Appraisal System

The organization implements performance appraisal systems to evaluate workers based on a variety of indicators of performance. This system ensures that the bank receives the actual result for paying all its employees. The bank keeps an eye on its workers' activities, and employees are liable and accountable for whatever they do in the workplace. Undoubtedly, it provides the staff members with the essential opportunity to focus on trying to better themselves via creativity. Various criteria are considered when assessing an employee's success at the bank, such as their

history of previous jobs. In addition, the bank uses input from managers, peers, and suppliers and an organized feedback system to analyze the performances of its staff.

2.4 Marketing Practices

Dhaka Bank's marketing techniques or strategies can be defined as the most efficient marketing effort in the banking industry because of its reputation. Undoubtedly, this is one of the most important areas from which they can draw new consumers and grow the bank's clientele. Dhaka Bank Limited's marketing strategies focus on getting the word out about the bank's current and new financial offerings. Dhaka Bank's branding and the messaging team aim to build, protect, and extend the bank's reputation as a trusted provider of superior banking products and services.

2.4.1 Marketing strategy

Databank follows different types of strategies to fill up their targets which is given below:

- Dhaka Bank has a well-planned marketing plan which has been passed thorough the managers in every branch of the bank and every employee has an individual target on it. For example, credit card campaign is going on right now along with different benefits and employees are trying fill up their target as much as they can.
- The Bank's Marketing Department will regularly distribute bank-wide circulars with deposit status updates.
- Keep in touch with the bank's major depositors on a regular basis to ensure their participation in all of the bank's activities.
- Banks must either distribute investment goods themselves or direct their corresponding branches to do so, in order to attain asset diversification and reduce risk.

- Bank always try to make strong relation with the existing consumers and also try to keep connected with the new ones as well. In that case, they more focus on the social medias t grab the attention of the customers.
- They also do the internet banking as well to promote their offers on a regular basis. On that note they basically try to make understand to their customer that they are making the banking work easy for them by launching the ezy bank and DBL Go apps etc.

Moreover, marketing team of the Dhaka Bank are always encouraged to their consumers to invest in a variety of ways, including contests, promotions, advertisements, ceremonies, awards, special interest rates, and many more. The bank also promote itself on key holidays such as women's day, pohela falgun, pohela boishakh, new year's, Eid, and puja by offering exceptional deals for a limited amount of time during these events. This bank is always working to improve the quality of all of its services in an effort to provide higher levels of satisfaction to its customers.

2.5 Financial Performance and Accounting Practices

2.5 .1 Financial performance of Dhaka Bank

Particulars	2021	2020	2019	2018	2017
Return on equity (ROE)	10.53%	11.28%	9.28%	8.18%	9.21%
Net Profit Margin	13.78%	11.46%	7.25%	7.16%	10.90%
Asset Turnover	0.09	0.12	0.15	0.14	0.12
Financial Leverage	1.69	1.22	0.68	0.78	2.26

Table 1: Financial performance of Dhaka Bank

AS a well-known reputed bank, Dhaka Bank always focus on the financial performance of the bank. Looking into the performance Dhaka bank take its decision for the upcoming opportunities and the sustainability. So, every year this bank announces the annual report where it contains the balance sheet, income statement and the cash flow along with other information as well. Considering the analysis of last five years from the year 2017-2021, we found the ups down number in several dimension from the annual report of Dhaka Bank. First of all, in ROE we have gradually improvement form the last year apart from the year 2021.ROE is an essential factor of any organization as it indicated the return on the shareholders equity. So, in terms of ROE it is not bad at all. Secondly, the constantly increase in net profit margin from, the 10.90%-13.78% considering the year 2017-2021 indicates the ability to finance in different opportunity along with the liquidity of the bank. But an opposite scenario has been found is the asset turnover. Because at the year 2017 the asset turnover is 0.12 and from this it decreased till 0.09% which is a not good

for a bank at all. In contrast, financial leverage is increased from 0.43percent than the previous year which is a good sign for the bank.

2.5.2 Accounting Practices

Dhaka Bank's annual reports are compiled using the accrual method. This approach utilizes the historical cost convention as well as the idea of a going concern as its foundation. In order to create their financial reports, they are regulated by IFRS, which stands for the International Financial Reporting Standards. This International Financial Reporting Standard (IFRS) also incorporates several significant laws and regulations, such as the Companies Act from 1994, the International Accounting Standards (IAS), the Bangladesh Securities and Exchange Commission Rules from 2000, and a few more. The Bangladeshi taka, abbreviated as BDT, is the country's official currency, and it is used across all of the financial accounts. The expense of acquiring the IPR is written down over time using the straight-line technique, and it is their responsibility to charge depreciation. The depreciation rates are given below:

“Nature of assets	Rate of Depreciation
Furniture and fixtures	10%
Office appliance and equipment	20%
Computer equipment's	20%
Software	20%
Motor vehicles	20%”

(DBL,2021)

Table 2: Rate of depreciation

2.6 Operations Management and Information System Practices

The objective of the operating division of Dhaka Bank is to ensure that each and every one of the bank's customers has an exceptional experience whenever they contact with the institution. This division is participating in the reshaping of their fundamental, essential, and linked processes so that they can achieve their aim. Additionally, this sector makes use of cutting-edge technologies in order to boost efficiency while simultaneously cutting expenses. The operations division of Dhaka Bank is a well-balanced combination of a number of other departments to provide smooth coordination with the bank's other business units. Their operational procedures ensure a seamless and straightforward style of implementation, which is necessary to accomplish their banking aims. The protection of confidential data of their customer is a focus of the Bank's policy for information and communications technology (ICT). So, they always try to follow these steps:

- ❖ Assist the bank in establishing a secure and dependable IT infrastructure.
- ❖ Identify and manage potential data security threats.
- ❖ Reduce the threats associated with the usage of electronic banking technologies, including cash holding machines and others.
- ❖ Handling the daily problem and solved it in an efficient way
- ❖ In order to better understand their legal protections, users of IT attend frequent training sessions on a regular basis.

Dhaka bank maintains a competent and powerful IT section to manage daily activities. It is impossible for the employees to carry on without a secure information infrastructure account, DBL Go are few from instances of Dhaka Bank's powerful and modern technology. Databases for all employees, as well as accounts, credit, trade, CPC loans, and LCs, are maintained by the HR

department. In conclusion, the bank's success can be attributed to the high quality of its information systems.

2.7 Industry and Competitive Analysis

2.7.1 Porter's Five forces

Porter's five forces is really helpful to understand the current industry scenario with the other competitors. Dhaka Bank porter five forces considering the five dimension is given below:

1. Threats of new entrants: As more banks meet customer demand, more competitors may enter the market. The number of banks has increased considering the past decade. Despite stringent capital requirements, Bangladesh's banking system attracts domestic and international financial companies. These banks are offering more attractive products to increase market share. They're also willing to provide customer exchange costs, which will be alarming for the bank. Many multinational and local financial institutions, including Standard Chartered, HSBC, and BRAC Bank, have launched operations in Bangladesh to increase their market share. Due to their youth, these banks have uneven distribution channel access. Increasing their market share will help them overcome this difficulty in a few years. Despite restrictive government rules, many banks have gained market share. These influences threaten DBL. As a result, the banking sector in Bangladesh is undergoing consolidation and severe rivalry, and this is expected to continue for several years because of possible entrants.

2. Threats of substitute: Several financial institutions are considering extending their services in Bangladesh. They're developing a number of services that could replace banking. On the other hand, it will take time for these institutions to become fully operational. Therefore, there is no danger in the immediate or intermediate future. Additional banking firms can complete numerous

leasing businesses a bank is liable for, but their size is limited. Commercial banks' profit margins may be affected by these institutions. Such as IPDC, IFC finance etc. Certain processes that bank execute, such as export and import, cannot be substituted.

3. Bargaining power of suppliers: Most of the important services that financial institutions need is provided by fund providers. They come from many different types of customers, and each of these types is a perfect example of how the business works. On the other hand, the market is the most important thing that determines what the rate of interest will be. The central bank also has the power to decide what the possible range of interest rates is. Because of this, the power to negotiate can vary from low to high, depending on how the market is doing. The coming wave of interest rates in the single digits will have a big effect on most financial institutions, which will focus on getting deposits at lower interest rates. On the other hand, if the interest rate on national savings certificates doesn't go up, this could lead a lot of retail customers to choose to put their money into them. Dhaka Bank will have to look for new ways to get money in order to become less dependent on a few sources. They will put most of their efforts into saving up time deposits so that they don't have to focus as much on the money market and so that their counterparty has more power in negotiations.

4. Bargaining Power of Buyers: A significant number of financial institutions operating in the market and others getting regulatory clearance have led to an increase in buying power due to lower conversion costs. The latest industrial trend. Due to higher fixed expenses, banks are urged to acquire new clients, who may exhibit rate sensitivity. Retail and small firm clients are price sensitive. People today have access to many information sources. Competition among banks has raised pricing sensitivity. Price is crucial for corporate customers. Despite the financial crisis, they're making the most of their

negotiating power since IF prices are so low. Dhaka Bank will focus on improving customer management and marketing the DBL experience. The goal is to increase commissions.

5. Competitive rivalry: Several banks, like BRAC Bank, Eastern Bank Ltd., City Bank, and Premier Bank, are releasing innovative banking products and services to stay competitive and even provide superior goods and services. This has led to intense rivalry among financial institutions. After considering the data at hand, the competition is really high along with the rivalry, and the danger posed by new entrants is increasing quite well. It would not be easy to retain competitiveness and thrive in a market where nearly all local and foreign banks plan to increase their market share at every opportunity. So, Dhaka Bank must become more creative and competitive to keep and expand its current consumer base.

2.7.2 SWOT Analysis of Dhaka Bank

The SWOT analysis Of Dhaka Bank is given below considering the weakness, strength, opportunity and threats.:

Strength:

Dhaka Bank is a formidable financial institution that actively pursues adopting new technologies to stay ahead of the competition. For instance, the first bank in Bangladesh now offers the Bkash service to Dhaka Bank. More than that, the bank uses modern technologies to manage both internal and external processes. In addition, they are able to serve their consumers more quickly and offer them more modern facilities. Dhaka Bank, one of the most successful and influential private commercial banks in Bangladesh, has built a strong brand and a loyal customer base. The bank has made a significant impact on the financial services sector. Dhaka Bank has a large and dedicated customer base and an established reputation in the financial services sector. Customers have been

loyal to this bank for years. On the other hand, the banking employees of Dhaka Bank are both efficient and professional. For further growth, the bank relies on a team of professionals who are both skilled and well-trained, as well as on an efficient, effective, and powerful management team. Moreover, a cutting-edge banking system that makes banking simple for customers by way of the "DBL Go" digital banking app. Their ATM network covers almost the entire country and the bank now offers "Student Ledger" accounts for college students "Oroni" for women. So, understanding the needs and wants of the consumers is also considered as the core strength of this bank

Weakness:

First of all, the bank's marketing team of Dhaka bank is not connected with all of their advertisement channels in our country because it can hardly be seen promoting their financial services and products through television and commercials. This is why many people are unaware of their brand-new services. Secondly, there aren't enough ATM stalls for the large number of customers. Moreover, the majority of ATM stalls are small and awkwardly sized. Their customers have a lot of issues regarding it. Also, the bank has a lengthy loan approval process that is restrictive, time-consuming, and subject to sanctions. As a result, many clients are frustrated and seek loan approval from other financial institutions. lastly, increasing innovation and improved technology, the bank's operating costs have gone up.

Opportunities:

Dhaka bank might open new branches to grow its business and make more money as their customer base grows. In addition, they can set up more ATM booths to provide customers with better services and keep making money. They can also come up with customer services based on

demographics, such as customized services based on household income. The Federal Funds can also lend money to Dhaka Bank. They can also get more advice and help from Bangladesh Bank to stay in the market. There are also times when the government can help. Online banking is getting used to by the consumers day by day. The rise of e-banking could be an excellent move for Dhaka Bank because of the global pandemic and demand.

Threat

Since new financial institutions have entered the market, competition has intensified. Therefore, it is essential to differentiate the given services to maintain the market. There are several financial institutions that offer similar services. The vast majority of banks provide products and services that are almost identical. The Dhaka Bank have to design their service or present their offers in a unique way to their customers. Moreover, whenever there is domestic instability in a country, financial institutions and businesses institution face different issues to survive in the market. Due to the ongoing recession in the worldwide inflation, Dhaka Bank has to make some backup plan to tackle the current challenges as well.

2.8 Summary and Conclusion

Dhaka Bank must be one of the most well-known banks in Bangladesh to have done so well in such a short time. Every day, this bank gets closer to reaching all its goals, such as its mission and vision. The CAMEL analysis of Dhaka Bank shows that it is working hard to reach its strategic goals and is in a strong position in the market. Also, because of the pandemic, most banks are still trying to keep their costs and losses as low as possible. However, Dhaka Bank has a higher EPS and also follow good techniques to boost the number of financial services and products in the market. Dhaka bank started with a paid-up capital of BDT 100 million and is now one of the

country's most successful and largest banks. Their trip shows how far they have come and where they are going. Dhaka bank has built a strong reputation among its customers and in Bangladesh's financial industry. Also, the bank is increasing the number of its products and services and getting more and more customers by doing things no one else is doing. The bank started with only BDT 34 million in the capital, but now it has 109 branches all over Bangladesh and is one of the biggest banks in the country. So, the bank's journey shows how hard it has worked to reach its goals and objectives.

2.9 Recommendation

As an intern I have some recommendation for the bank as I have experienced a closure look by being an employee of Dhak Bank. This suggestion may help them to be more effective banks for the upcoming future to hold their reputation on the banking sector as well.

1. The bank shouldn't give its employees too much work so that they have to work extra hours, which makes them unhappy on the job.
2. Dhaka Bank can set up some planning sessions in which all employees can participate. Because when the session is going on the employees do not have anything to say and for this reason many employees do not feel any interest during that particular session.
3. The bank can give all of its workers free checkups on pandemic situations for their employees' uninterrupted banking service.
4. Rotations should be practiced for the employees in different circumstances
5. The people in charge should be strict enough to keep everyone in line, but not so strict that anyone gives up.
6. Online sessions should be held after the office hour because front desk workers cannot pay enough attention because they also have to help customers.

Chapter 3

3.1 Introduction

The service of e-banking is getting familiar day by day in Bangladesh because of the invention of new technologies. In a recent time of global competition, a bank needs to be able to deliver services of a world-class standard, be devoted to achieving exceptional levels of customer satisfaction, and play a crucial role in an economic sector. Moreover, the consumer now wants high-quality products from banks with many options. So, banks always try to figure out the wants and needs of the consumer and try to give their service according to the demand of them. In addition, good customer service is one of the most important things driving the bank into the high-tech hierarchy. At the same time, Banking is a big part of the service industry of any nation and is one of the most demand-driven fields. And now, the demand is growing because more and more people realize how important it is to live a better life which signifies that more people are working hard to earn, save, and invest their money to improve their lifestyle. Also, banking is a customer-driven business, which make the bank realize that the customers are the most valuable part of their business. On the other hand, customer loyalty is also essential in the banking sector, which depends on how well the bank treats its customers before a bank can expect a customer to stick with the brand. Also, if a bank wants to keep its position in the market and improve it, its main focus should be on customer service. So, to give better customer service, the banks bring the concept of e-banking. On the other hand, e-banking makes the banking task very easy for consumers, and the efficiency of online services has no boundaries or limits. By taking the e-banking service people can do their business transactions within a second or minutes. As people are now very busy with their work, e-banking is becoming popular rapidly. That's why Dhaka Bank also offers the e-banking service system by understanding the needs and wants of their customer. The major e-

banking service provider for them is the Dhaka bank ezy account apps and DBL go apps and both of them have a very good reputation on the mind of consumers because of their good smooth experience. As a result, these two apps for Dhaka bank not only help the employees to reduce their workload but also help them to increase their working efficiency as well.

3.1.1 Benefits of Dhaka bank EZY Apps

Dhaka Bank ezy apps is basically account opening application designed by the Dhaka Bank for their consumers. Here, the customer needs just need the National Identity Card (NID) both for the account holder and the nominee along with the signature. Other things like the photo are taken instantly by the mobile or other devices. So, if we compare it with the manual procedure of account opening the tasks is very little. Because in the manual process the employee has to take all the information of the customer one by one and after that he or she has to write it into the form manually. Not only that the consumers have to bring photos as well which is the most common problem while opening any bank account. So, this ezy bank apps is reduce the huge work load from the customers and employee. Moreover, this ezy bank account also has some benefits as well such as:

- Account creation from anywhere in Bangladesh with a valid Mobile Number.
- No initial deposit is required to start an ezy Account.
- A minimum deposit of Tk 1,000 is required to receive a free debit card and 10 free checks.
- Free cheque book with 10 leaves for the initial issue.
- Free VISA/MasterCard Debit Card 1st Year.
- The Dhaka Bank ATM offers free cash withdrawals.

- Internet-based transaction facility.
- Free monthly electronic statements.
- Issuing deposit scheme and auto registration for the DBL Go apps

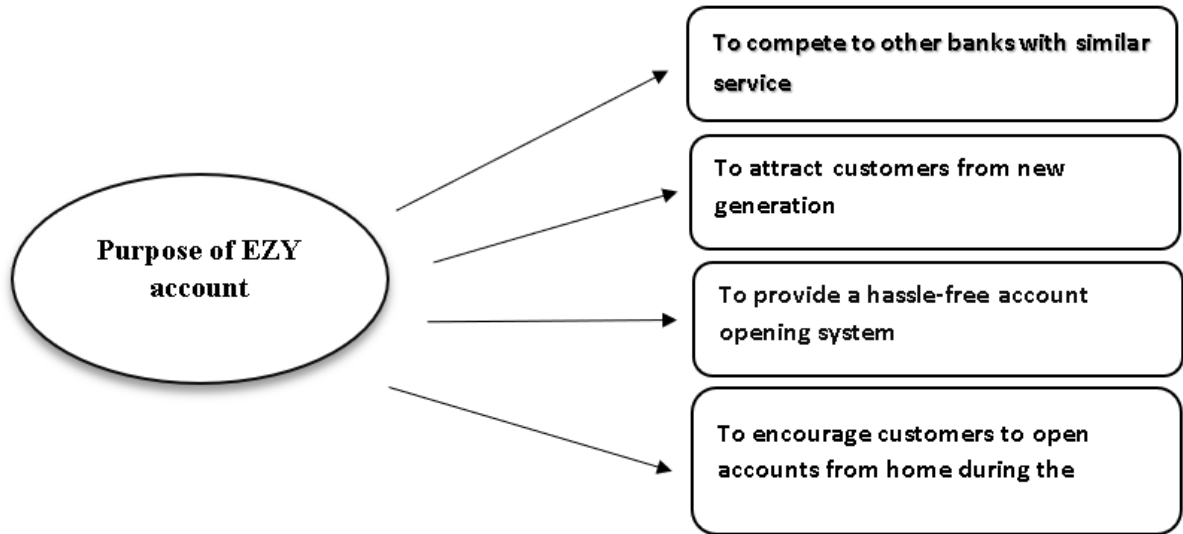


Figure 3: Purpose of ezy account

3.1.2 Benefits of Dhaka bank DBL Go Apps

After the opening of banking account through the ezy banking apps the DBL go apps activate automatically for the account holder. Moreover, the account holder who does not open account via ezy bank apps also can have access to the DBLgo apps by filling up a DBL go form. The core benefits of this apps are that the user can enjoy almost all the banking activities from home or anywhere in the country. For instance, to check the balance of a a bank account the user just has to log in to the apps and tapped to the accountant the work has been done. Moreover, they can

transfer the fund from Dhaka bank to any other banks in Bangladesh by using this apps. Not only that that they can send it to the financial mobile network service as well such as Bkash, Nagad, Upay etc. Furthermore, they can also see the offers of the debit card and the credit user of the Dhaka bank like the air alliance, dining, electronic and automobiles, furniture, hotel, restaurants etc. In addition, the app user can also request service like issuing debit credit cards or visa debit credit and others. On the other hand, the consumer can also see the latest information by using the apps. For example, if the interest rate change changed, it shows automatically into the application and the consumer can also apply it from here. Other information such as near bank branches and ATM or the automated teller machine has been shown in the DBL go apps for any emergency cash withdrawal for the consumers. The customer can also pay different kinds of utility bills by using the apps as well. On the other hand, this app does not have any kind of charge or the hidden charge at all. At the same time this apps are very user friendly and people can do their banking activities on their preferred time. So, doing all the task from home remove a huge hassle both for the customers and the banking employees. Even some tasks can be done within a second or a minute which indicates that service efficiency of Dhaka Bank along with the quality has increased incredibly.

3.1.3 Literature Review

E-banking helps the people to get the best output in terms of banking service from the bank. In addition, the whole banking sector is also heavily relied on this internet services. Even in some circumstances the banking task cannot be performed without the help of e-banking. According to Daniel (1999), e-banking is basically the delivery of financial services and information to the customers using electronic terminals such as personal computers and other devices. Electronic banking service starts its operation since 1995, through the American Maryland Presidential Bank

where they make it available for their consumers to be a bank account opened via online. (Drigă, I., & Isac, C. 2014). After that, this new method of service has also entered into the Bangladesh and now almost all of the reputed banks are using it for their consumers. Kamil (2010) admit that several private commercial banks (PCBs) and foreign commercial banks (FCBs) in Bangladesh offer this internet banking, and online banking services within branch networks. Moreover, with the use of e-banking, financial institutions may be able to reduce operational costs, reach new customers and broaden their product offerings in the areas of payment processing, customer support and other traditional banking functions (BCBS, 1998). At the same time, Halperin (2001) also adds that e-banking will help banks cut costs, make more money, and make things easier for customers. So, as a private commercial bank Dhaka Bank launch the ezy account and DBL Go apps during the pandemic time. This application reduces their works drastically. Because before the pandemic time the employees have to collect the information manually then have to write it into the form and after all the procedure duty officer send it to the head Office. But in terms of the Ezy bank account the employee just types it into the apps and the apps automatically submits all the client information to the authority instantly along with the approval. On this note, our Managing Director Sir Mr. Emranul Huq also add that ezy accounts and DBL Go apps are really efficient for collecting the data from the consumers and not only that the customer information is also safe and secure as well. Because of the well-developed and organized structure of e-banking service the higher individuals who needs a secure confidential personal information also like to prefer to do their banking tasks under Dhaka Bank. So, there is no doubt regarding the efficiency of E-banking service at the banking sector in Bangladesh.

3.1.4 Objectives of the study

The main purpose of this study to give a proper idea regarding the electronic service of Dhaka Bank. Moreover, this study also shows that how effectively and efficiently the e-banking service of Dhaka bank has increased their productivity by using this new method of service. On the other hand, this research also presents the scenario of critical condition to the readers such as how the e-banking service tackle the covid-19 situation by giving the consumers constant service without any kind of interruption.

3.1.5 Significance

The significance of this report is to give a scenario how well the bank is performing under the e-banking service very smoothly for a long time. It also shows how Dhaka bank survives in the pandemic situation where it is almost difficult for others bank especially for the small banks to run the bank at that time. In contrast, the study will also encourage the other bank who still do not launched any kind of e-banking service for their banking activities. Moreover, the reader will also know a lot of information which will build a strong trust in their mind that nowadays this new banking service is totally safe and secured by experiencing the service. As a result, people will get more familiar into it day by day and hopefully one day the older citizenship also used to without any fear or any hesitation.

3.2 Methodology

The main target of this report is to identify the efficiency of e-banking service along with the service quality. In addition, the qualitative methodology is followed, and both the employees' and the customers' perspectives and experiences are taken into consideration throughout the report. Also, the research uses a survey created in google form to investigate whether or not there is a correlation between the level of customer satisfaction and the variables under investigation. At the

same time, the reader will find this report to be better organized because to the integration of observational details of the activity, personal experiences, suggestions from specialists, and directives from higher authorities.

3.2.1 Sampling strategy and size

The report is conducted with the help of non-probability sampling. To be more specific, the report was put together by choosing employees who were easy to get in touch with. Moreover, most of the participants of the survey is the loyal clients of Dhaka bank as they use the e-banking services most than the others. The survey was also conducted around 20 participants from the different branches of Dhaka especially from the Mirpur and the Paltan branches.

3.2.2 Data Collection

For this report, I have used both the primary data and the secondary data to conduct this study which will be described below:

3.2.2.1 Primary data

Different kind of primary data is used through the survey question where 15 questions are available for the participants. Moreover, an interview session is also conducted along with the mobile call for clarification and the authentication of the information.

3.2.2.2 Secondary data

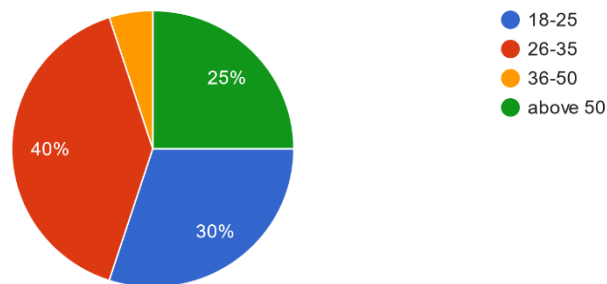
Secondary data is also applied for the research purpose of the report such as annual reports of Dhaka bank, newspaper or other internship reports and the research paper regarding the e-banking service of banking sector etc.

3.2.2.3 Participant requirement

I have conducted a survey where participants are mostly the loyal consumers of Dhaka bank. Moreover, all of the consumers have experienced with the e-banking service of Dhaka Bank and most of them are between the age of 18-40 years.

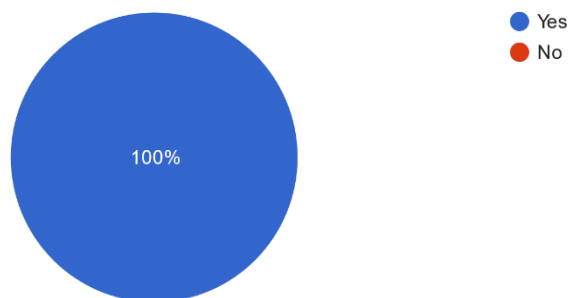
What is your age?

20 responses



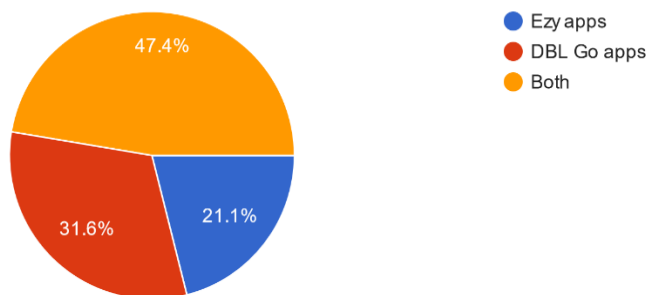
Have you ever experienced the e-banking service of Dhaka Bank?

18 responses



If yes, Which e-banking service you have chosen for your banking activities at Dhaka bank?

19 responses



3.2.3 Questions of the survey

The survey question for this study is given below

1. Are you a customer of Dhaka Bank?
2. What is your age?
3. Have you ever experienced the e-banking service of Dhaka Bank?
4. If yes, which e-banking service you have chosen for your banking activities at Dhaka bank?
5. How long it takes for completing a banking task for you using the e-banking service of Dhaka bank?
6. How was your experience regarding the e-banking service of Dhaka bank?
7. "The e- banking service of Dhaka Bank enables consumers to do their banking activities without any hassle." How likely do you agree? (Rating 1 to 5 in linear scale)
8. "Using the e-banking service, the customer can save their valuable time while doing their business task along with the efficiency." How likely do you agree? (Rating 1 to 5 in linear scale)
9. "E-banking service helps the customer of Dhaka bank to be more cost effective as well." how likely do you agree? (Rating 1 to 5 in linear scale)
10. "Electronic service of Dhaka Bank increase the banks productivity Undoubtedly. "How likely do you agree? (Rating 1 to 5 in linear scale)
11. Which of the benefits of e-banking service is the most appreciated by you as a consumer?
12. In which time do you think that e-banking service of is Dhaka bank the most effective for their consumers?
13. Do you recommend the e-banking service of Dhaka bank to others?

3.3 Finding and analysis

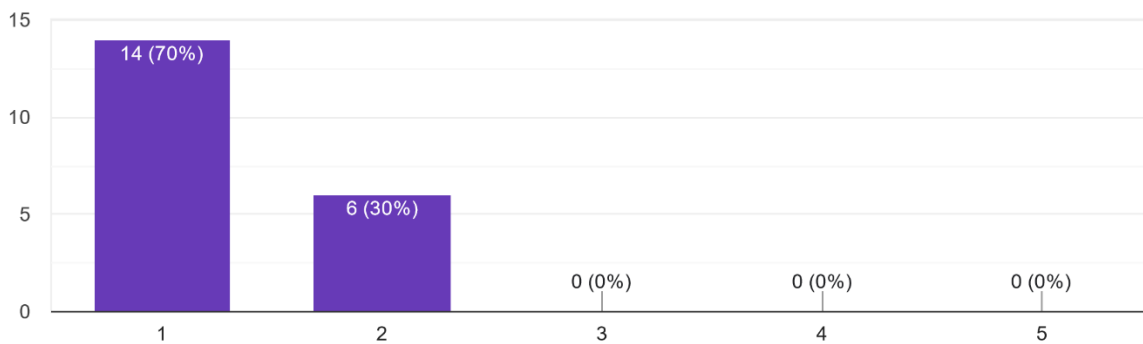
Though Dhaka bank can perform their all the activities without the use of e-banking service, but the efficiency will not be same as now. That is the reason why they include the e-banking service at their workplace. Moreover, from our survey we have also found that this bank has increased their efficiency in various dimensions at the working environment which will be discussed below:

3.3.1 Increased the productivity

Strongly agree = 1 Agree = 2 Neutral =3 Disagree = 4 Agree = 5

"Electronic service of Dhaka Bank increase the banks productivity Undoubtedly."How likely do you agree?

20 responses



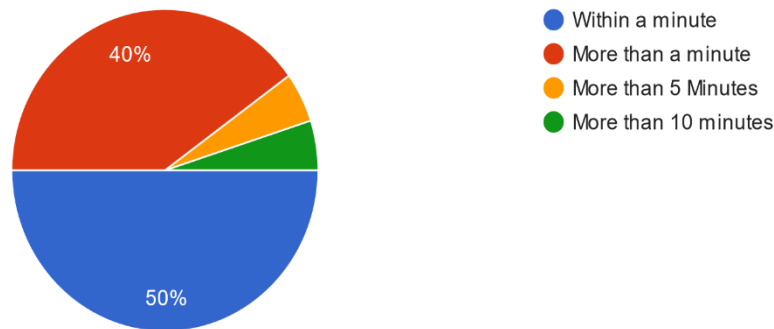
Without any doubt the e-banking service of Dhaka bank has increased their productivity for a quite long margin if we compare it with the previous working strategies. Previously if any customer can want to open a bank account, he or she has to wait in the line for the service for the bank officer. But now by knowing the instruction from the website or from the officer the customer can easily open his or her bank account by himself or herself. So, at a single time a lot of consumers can open their account and the account just open instantly and there is no task to submit the account form to the head office. In addition, we have also asked our participants about the productivity of the e-banking service of Dhaka bank where around 70% of the respondent strongly agree and 30% of

the respondents agree that the productivity of this bank has increased undoubtedly. So, the authority should keep this method of service for the betterment of their productivity at workplace.

3.3.2 Quick and smooth service

How long it takes for completing a banking task for you using the e-banking service of Dhaka bank?

20 responses



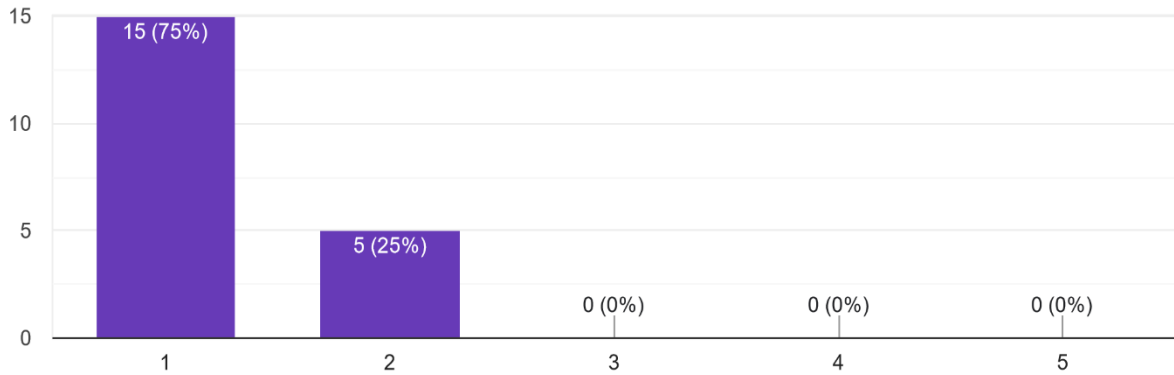
The electronic service is also has become very user friendly for the consumers. Because the consumers just need a smart device and internet connection nothing else. At the same time the service is also very fast as well. For instance, if anyone want transfer their money to another account, he or she just have to select the fund transfer option from the DBL go apps, then select the account number and confirmed yes to send it. Most of the time the fund will be transfer within a minute. On the other hand, in our survey we have also asked our participant about the quick response of the e-banking service. Where I have also found that 50% of the participant have confirmed that their service has done within a minute and 40% of the participants has agreed that their service need more than a minute to complete their banking task. Also, 5 % of the also say that their task finished more than 5 minute and 10 minutes. Because, they have used ezy apps to open the new banking account and it needs a time to take photos and submitting the NID document. Otherwise, this e-banking service is really quick along with the smooth performance for the consumers.

3.3.3 Cost effective

Strongly agree = 1 Agree = 2 Neutral =3 Disagree = 4 Agree = 5

"E-banking service helps the customer of Dhaka bank to be more cost effective as well." how likely do you agree?

20 responses



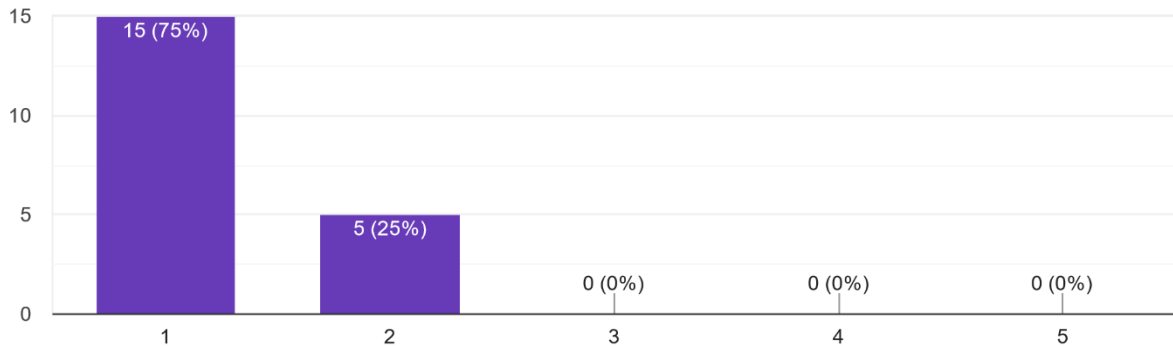
The e-banking service of Dhaka Bank is really cost efficient for the customers. The reason is there is no charge for using the apps or for downloading the application. The customer can use it without any cost. In addition, if the customer goes to the bank to do their business work at the branches there are some travel costs. But if they use the e-banking service apps they can do it from home without any transportation cost. In the survey, 75% of the participant strongly agree that the emotronic service is cost effective. Not only that, 25% of the respondent also agree that they can save more money while doing the business task compared to the past. So, people are really getting advantages while using the e-banking service.

3.3.4 Reduce hassle

Strongly agree = 1 Agree = 2 Neutral =3 Disagree = 4 Agree = 5

"The e- banking service of Dhaka Bank enable consumers to do their banking activities without any hassle." How likely do you agree?

20 responses



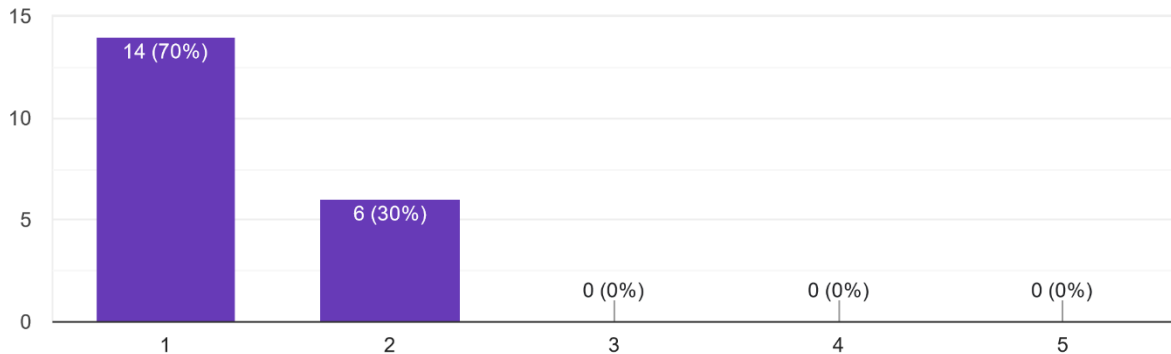
New technologies are invented to make our life easy and comfortable. So, e-banking technology in banking sector also make the task easy for both the consumers and employees. Because, people are nowadays very busy with their daily life and it is not always possible to come to the bank every day for doing their business activities. Instead of that, customer of the Dhaka bank just opens the apps and do their banking related task. By doing that, that consumer do not have to stand up for a long time in the line at the cash counter or do not have to write any banking slip for depositing the money. In fact, the they can do their business transaction from anywhere inside the country. In the survey, 75% of the respondent strongly agree and 25 % of the respondent agree with the statement that the e-banking service enables them to do their banking activities without any hassle. So, the e-banking service helps the consumer of Dhaka bank significantly.

3.3.5 Time management

Strongly agree = 1 Agree = 2 Neutral =3 Disagree = 4 Agree = 5

"Using the e-banking service, the customer can save their valuable time while doing their business task along with the efficiency." How likely do you agree?

20 responses

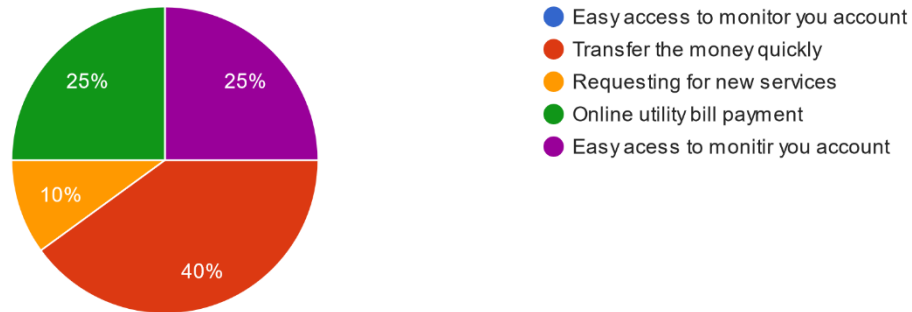


One of the core benefits for the e-banking service is that it saves a lot of time for the customer Dhaka bank. There are many people where they have to come to the bank daily or weekly basis for their business. But after introducing the e-banking service from Dhaka bank, these people get the most benefited from it. Because, now they can transfer the money from the home or office or wherever they wanted to. Moreover, if they want the cash money, they can withdraw it from their near automated teller machine. As a result, they do not have to come bank daily or weekly basis and spend the time around three to four hours. Instead of that they can use this time to do their other business-related tasks. Not only that, all the participant in the survey also come to the point that e-banking service save the valuable time along with the quality service and this is one of the core reasons that the customers are getting used to with it day by day.

3.3.6 Most benefited services

Which of the benefits of e-banking service is the most appreciated by you as a consumer?

20 responses

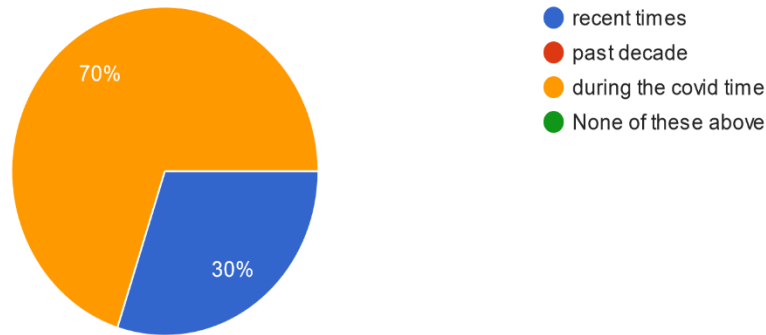


Though there are many e-banking services offered by Dhaka bank but among them I do survey with the core services of this bank. Where different participant chooses different option based on their preferences and experience. First of all, around 40 % of the people have voted that transfer the money quickly form home is the most benefited from them. The reason is they do not have to come to the bank for that which saves their time and money. Moreover, easy access to the account is also appreciated. Because, after the transaction, the first concern of the user is to check the balance and they can see it from their home which is very comfortable for them. At the same time, utility payment is also beneficiary for consumers where 25% of people have voted in this option. Because paying bill by using the DBL go apps helps the customer to reduce the hassle significantly. On the other hand, 10% of the people have also liked the new offerings and service seeing from home. For instance, if a customer wants to open a deposit scheme, they can do it by using the apps by showing the latest interest rate. Not only that, they can also pay the monthly payment using the e-banking service as well. So, these are the most benefited e-banking services appreciated by the customers evaluated by survey and the personal observation.

3.3.7 Service efficiency during covid-19

In which time do you think that e-banking service of is Dhaka bank the most effective for their consumers?

20 responses

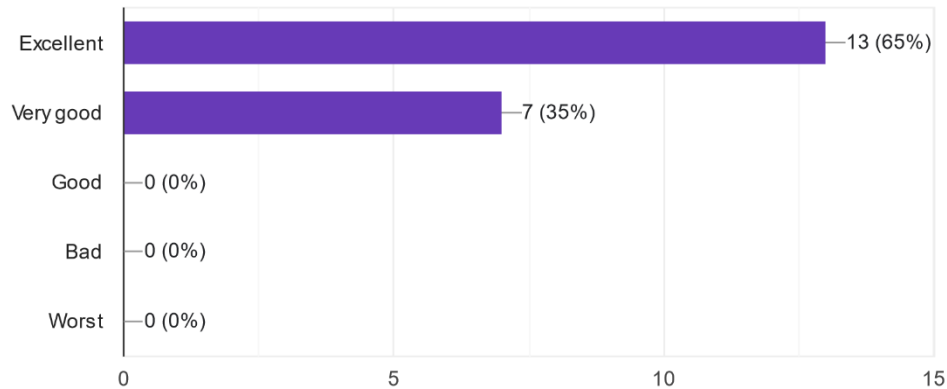


The e- banking services basically the two apps such as ezy and DBL go apps that helps the bank to perform their banking task without any interruption. We all know that during the pandemic it is quite impossible for us to go outside and do our daily staffs. Same as that, the banking activities cannot be done as the consumers cannot come to the bank because of the restriction of the government. So, in that time this this two apps have done magnificent services. Because, people use it from their home at the time of lockdown. They just give the bank account number to the other people whom will give them the money and the money has been transferred smoothly within a short time. In addition, people can also create new account by using the ezy apps at home. Also, can withdraw money to the mobile financial services. Customer can also deposit their money as well. So, almost all the task can be performed by using the e-banking service. In the survey, 70% people also have admitted that during the covid -19 period the e-banking service is the most efficient compared to others and there is no doubt about that.

3.3.8 Customer evaluation on E-banking

How was your experience regarding the e-banking service of Dhaka bank?

20 responses



The respondent of our survey has evaluated the overall performances of e-banking at Dhaka Bank. Where there are five options available for them. All of the participants give positive feedback regarding the e-banking service of Dhaka Bank. Like 65% of the people have admitted that the e-banking service of Dhaka Bank is excellent in service. At the same time 35% of the respondents say that this digital service is working really good for them to perform their banking activities. So, this review indicates that the electronic service of Dhaka Bank is doing a great job for the bank and is also very user-friendly for the consumers. In addition, they should keep this service and also update this service according to the demand of their customers. Because the demand will change over time by the invention of new technologies and there is an alternative for the reputed institution like Dhaka Bank to cope up with the modern technologies.

3.4 Recommendation

Though the e-banking service of Dhaka bank is working perfectly getting connected with the new people day by day but there is benchmark for perfection. First of all, the first suggestion is for the IT (Information Technology) division for the Dhaka bank. Because, e-banking needs some technical updates to give their user smooth experience along with the efficiency and this app stops for a specific time while IT division is doing the maintenance of the app. So, they should fix it as fast as they can. Because this is one of the concern issues for the bank consumers. In my opinion, the bank also should invest resources on it. On the other hand, they can also use modern technologies for the smooth user experience such as scanner code can be used in easy apps so that all the NID information can be taken just a second from the website. Moreover, the Dhaka bank should increase the marketing strategy to promote their product and offerings. In that case they can show the swiftness of their e-banking service. Also, the ATM booth of Dhaka bank should be increased as much as they can because they are only source when it comes emergency for the consumers. Also, in the ATM booths there should be system of issuing and delivery of checkbooks and debit cards. So that, customer do not have to come to the banks which reduce the overall workload from the both perspective of consumers and employees.

3.5 Conclusion

In conclusion, the e-banking service is one of the major components of Dhaka bank to increase their service efficiency and play a vital role in their banking sector. So, the more they can upgrade themselves in this new technology, the more they can attract new consumers for their banking business. The customer should also encourage the banks as this service provide almost all of the banking service with lot of benefits. But without any doubt, introducing the e-banking service in the banking sector make a new era in terms of service efficiency in Bangladesh.

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