

Report On

**Analyzing the Customer Service Experience for Mobile  
Banking Users of The City Bank Limited**

By

Ashfaque Ahmed  
19104092

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

BRAC Business School  
BRAC University  
June 2023

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## **Declaration**

It is hereby declared that

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

**Student's Full Name & Signature:**

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**Ashfaque Ahmed**  
19104092

**Supervisor's Full Name & Signature:**

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**Mahmudul Haq**  
Associate Professor, BRAC Business School  
BRAC University

## **Letter of Transmittal**

Mahmudul Haq  
Associate Professor,  
BRAC Business School  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Internship report on “Analyzing the Customer Service Experience for Mobile Banking Users of The City Bank Limited”.

Dear Sir,

I am really honored to present you my internship report titled by “Analyzing the Customer Service Experience for Mobile Banking Users of The City Bank Limited”. I am really honored to have 3-month period internship experience with “The City Bank Limited” from 5<sup>th</sup> February to 5<sup>th</sup> May. As I worked with the maintenance unit, the experience I got while serving the customers is really valuable.

I would like to thank you for all the advice and guidance that I received during this internship period. My professional skills developed with the help of your assistance.

Sincerely yours,

Ashfaque Ahmed  
19104092  
BRAC Business School  
BRAC University

Date: June 3, 2023

## **Non-Disclosure Agreement**

I, Ashfaque Ahmed is fully aware about the confidentiality about the organization that I have worked with during my 3-month internship period. During the internship period I had the access of different files and folders which contains very important information of the customers. Thus, I request you to keep this data confidential and not share this data with any third parties.

## **Acknowledgement**

I am really glad to express my heartiest gratitude towards some people who helped me out in every possible way during this 3- month internship period that I had with “The City Bank Limited”.

First of all, I would like to thanks my parents and family members for providing me proper guidance and inspiration. They motivated me throughout this whole period.

Secondly, I would like to thank my organization supervisor Mrs. Sharmin Bashir for giving me the proper guidance which actually helped me to perform better in this internship period. She helped me to increase the knowledge about the banking industry also helped me to cope up with official etiquettes.

Lastly, I would like to thank my supervisor Mr. Mahmudul Haq for assisting me throughout this whole period. With the proper guidance I was able to complete my internship report without facing any difficulties.

Thank You

## **Executive Summary**

The report contains an in-depth description of my three months long internship experience, pointing out the kindness and friendliness of the organization's employees and the crucial experience learned throughout the whole experience.

The Maintenance Unit is an essential part of the City Bank Ltd. The members of the team gave me the required direction and encouragement, allowing me to obtain firsthand knowledge of the processes and difficulties encountered in the client service industry. As I was completely new to the field, I learnt so many exciting and new things, which was not only fulfilling but also enriched with a lot of skill set.

The City Bank Limited's mobile banking users' customer care experience is also analyzed in this study. It analyzes multiple elements of the mobile banking platform, notably user happiness, accessibility, performance, and solving issues. The assessment of these elements tries to pinpoint areas in need of development and offer suggestions for how to improve client service in general.

In a nutshell, the journey of this 3 months is captured by this report, along with in-depth research of how the users are feeling about the app CityTouch

**Keywords:** Maintenance Unit, Citytouch, Mobile Banking, Bank Satisfaction, User Satisfaction.

# Table of Contents

<b>Declaration .....</b>	<b>i</b>
<b>Letter of Transmittal .....</b>	<b>iii</b>
<b>Non-Disclosure Agreement .....</b>	<b>iv</b>
<b>Acknowledgement .....</b>	<b>iv</b>
<b>Executive Summary .....</b>	<b>vi</b>
<b>Table of Contents .....</b>	<b>vii</b>
<b>List of Tables .....</b>	<b>viii</b>
<b>List of Figures.....</b>	<b>iError! Bookmark not defined.</b>
<b>List of Acronyms.....</b>	<b>x</b>
<b>Glossary .....</b>	<b>xiv</b>
<b>Chapter 1 Overview of Internship.....</b>	<b>1</b>
<b>1.1 Student Information.....</b>	<b>1</b>
<b>1.2 Internship Information.....</b>	<b>1</b>
<b>1.2.1 Period, Company Name, Department/Division, Address.....</b>	<b>1</b>
<b>1.2.2 Internship Company Supervisor's Information.....</b>	<b>1</b>
<b>1.2.3 Job Scope- Job Description/Duties/Responsibilities.....</b>	<b>2</b>
<b>1.3 Internship Outcomes.....</b>	<b>3</b>
<b>1.3.1 Student's Contribution to the company.....</b>	<b>3</b>
<b>1.3.2 Benefits to the student.....</b>	<b>4-5</b>
<b>1.3.3 Problems/Difficulties (Faced During the internship period).....</b>	<b>6</b>

1.3.4 Recommendations (to the company on future internships) .....	7
Chapter 2 Organizational Part.....	8
2.1 Introduction.....	8
2.2 Overview of the company.....	9
2.2.1 Mission.....	10
2.2.2 Vision.....	10
2.2.4 Organogram.....	11
2.3 Management Practices.....	12
2.3.1 Leadership Practices.....	12
2.3.2 Human Resource Planning Process at City Bank Ltd.....	12
2.3.2.1 Recruitment and Selection Process.....	12-14
2.3.2.2 Compensation System.....	14
2.3.2.3 Training and Development Initiatives.....	15
2.4 Marketing Strategies.....	15
2.4.1 Marketing Strategy.....	15-17
2.4.2 Target Customers and Segmentation.....	17-18
2.4.3 Marketing Channels.....	19
2.4.4 Product/new product development and competitive practices.....	19-21
2.5 Financial Performance and Accounting Practices.....	22
2.5.1 Ratio Analysis.....	22-26
2.5.2 Accounting Practices.....	27



2.6 Operations Management and Information System Practices.....	27
2.6.1 Information system.....	27-28
2.6.2 Operation Management.....	28
2.7 Liability Service Centre.....	28
2.8 Industry and Competitive Analysis.....	29
2.8.1 SWOT analysis.....	29-31
2.8.2 Porter’s 5 Forces.....	32-33
Chapter 3 Analyzing the Customer Service Experience for Mobile Banking Users	
of The City Bank Limited.....	34
3.1 Introduction.....	34
3.1.1 Background.....	34-35
3.1.2 Objectives.....	36
3.1.2.1 Broad Objectives.....	36
3.1.2.2 Specific Objectives.....	36
3.1.3 Significance.....	37
3.2 Methodology.....	37-38
3.3 Finding and Analysis.....	38
3.3.1 360 Degree App tour.....	38-39
3.3.2 Findings.....	39-48
3.3.3 Analysis.....	49-50
3.3.4 Final Result.....	50

3.4 Summary and Conclusion.....50

3.4.1 Summary.....51

3.4.2 Conclusion.....51

3.5 Recommendations.....52

3.6 Limitations.....53

References.....54

Appendix.....55-58

## List of Tables

Table 1: Target Market & Segmentation.....	18
Table 2: Return on Asset.....	22
Table 3: Return on Investment.....	23
Table 4: Operating expenses ratio.....	24
Table 5: Debt to asset ratio.....	25
Table 6: Debt to equity ratio.....	26

## List of Figures:

Figure 1: Recruitment Process.....	13
Figure 2: Partnership with other company.....	19
Figure 3: Promotional Activities “Apnar Haatei Apnar Bank” .....	20
Figure 4: Promotional Activities “Break Up with current Bank” .....	20
Figure 5: Promotional Activities “Break Up with current Bank” .....	20
Figure 6: Promotional Activities “Choriye din Noboborsher Anondo” .....	21
Figure 7: QR Code.....	21
Figure 8: Screening Question.....	39
Figure 9: Response of Question 1.....	39
Figure 10: Response of Question 2.....	40
Figure 11: Response of Question 3.....	41
Figure 12: Response of Question 4.....	41
Figure 13: Response of Question 5.....	42
Figure 14: Response of Question 6.....	43
Figure 15: Response of Question 7.....	44
Figure 16: Response of Question 8.....	45
Figure 17: Response of Question 9.....	45
Figure 18: Response of Question 10.....	46
Figure 19: Response of Question 11.....	47

## List of Acronyms

CBL	City Bank Limited
BB	Bangladesh Bank
ROA	Return on Asset
ROI	Return on Investment
BOM	Branch Operation Manager
CASA	Current Account and Saving Account

## **Glossary**

BB- The full form of BB is Bangladesh Bank. It is the central bank of Bangladesh.

CBL- The full form of CBL is The City Bank Limited. It is one of the best private banks in Bangladesh.

# Chapter 1

## Overview of Internship

### 1.1 Student Information

**Name:** Ashfaque Ahmed

**ID:** 19104092

**Program:** Bachelor's in business administration (B.B.A)

**Major:** Double Major in Finance, Banking and Insurance and Computer Information Management

### 1.2 Internship Information

#### 1.2.1 Period, Company Name, Department/Division, Address

Period: Started at 5<sup>th</sup> February, 2023, Ends on 5<sup>th</sup> May, 2023.

Company Name: The City Bank Limited

Department: Liability Service Centre

Address: Road: Jibon Bima Tower, 10 Dilkusha Commercial Area, Motijheel, Dhaka 1000

#### 1.2.2 Internship Company Supervisor's Information:

**Name:** Sharmin Bashir

**Designation:** Unit Head, Account Maintenance

### **1.2.3 Job Scope- Job Description/Duties/Responsibilities:**

I was able to successfully finish my internship at The City Bank Limited's Liability Service Center department under the Maintenance Unit. As an intern, I was responsible for assisting with a variety of customer account maintenance and satisfaction-related duties. I was able to learn about the inner workings of the banking industry, acquire practical experience in customer service, and improved my skills in data analysis and research during my time at the bank. In this report, I will discuss the internship's responsibilities I was responsible for, as well as my observations and reflections on the experience.

1. Supported with client account maintenance by validating customer information and updating account details.
2. Took part in team meetings to discuss progress, and collaborate on initiatives.
3. Responded to enquiries and resolved issues to provide customer service.
4. Effectively update PSR data in an Excel spreadsheet.
5. Contribute to procedure enhancement efforts.

An intern for the group in charge of maintenance unit must have the following qualifications:

1. Communication Skills: The ability to connect well with consumers and team members.
2. Attention to detail: Maintaining customer accounts with a strong emphasis on accuracy and exactitude.
3. Teamwork skills: the capacity to collaborate with team members to attain shared objectives.
4. Time management skills: Time Management Skills include the capacity to prioritize tasks and meet due dates.
5. Efficiency in Microsoft Excel: Be prompt and efficient in Microsoft Excel



## 1.3 Internship Outcomes

### 1.3.1 Student's contribution to the company:

During my internship at The City Bank Limited's., I worked in the department of the liability service centre under the maintenance unit. My primary duty was to update the customers' Proof of Submission of Return (PSR) information in an Excel spreadsheet. This required gathering data from various sources, organizing it, and accurately inputting it into the excel sheet. I communicated with customers on behalf of the bank to ensure that the information was up-to-date and accurate. This included informing them of any account information updates, missing documents, errors, or miscommunications. I demonstrated my effective communication skills by handling these communications with tact, diplomacy, and professionalism. I identified errors in the female Deposit Pension Scheme (DPS) database in addition to updating the PSR information. In some instances, the database contained males, which was in violation of the regulations. I reported these errors to the appropriate department, thereby ensuring that the database was accurate and current. Throughout the course of my internship, I contributed to the liability service center's effectiveness and precision. I demonstrated analytical thinking and attention to detail by identifying errors and proposing solutions and by maintaining customer accounts and accurately updating PSR information. Throughout my internship period with The City Bank Limited., I contributed to improving the effectiveness and precision of the liability service center under the maintenance department. My proficiency in communication, analytical reasoning, and attention to detail contributed to the success of the bank's operations as a whole.

### **1.3.2 Benefits to the student**

**Practical experience:** Performing as an intern at The City Bank Limited provided me with banking industry experience. I was exposed to a variety of banking operations, including customer service, compliance, and process enhancement. This experience will be invaluable to my prospective banking industry career.

**Professional development:** Throughout my internship, I gained several crucial professional skills, including effective communication, analytical reasoning, attention to detail, and teamwork. These skills are crucial for any profession and will be useful for my future endeavors.

**Networking:** Working at The City Bank Limited afforded me the chance to network with industry experts. I had the opportunity to connect with managers, coworkers, and clients, which allowed me to expand my professional connections.

**Improved resume:** My internship with The City Bank Limited will improve my resume and make me a more competent job candidate. The skills and experience I acquired during my internship will be beneficial to future employers.

**Personal growth:** My internship at The City Bank Limited provided me with an important opportunity for personal development. I gained knowledge about working in a professional setting and confidence in my skills. This experience matured me and prepared me for the rigors of the workforce.

**Exposure to new technologies:** During my internship, I was exposed to a variety of banking applications and technologies, allowing me to acquire experience with new systems and instruments. As technology continues to transform the financial industry, this experience will be useful for my future career.

**Enhanced industry knowledge:** Working at The City Bank Limited enhanced my knowledge of the banking sector. I gained knowledge of the bank's numerous products and services, as well as legal and compliance requirements. This information will be beneficial for my future career in the financial industry.

**Mentorship:** During my apprenticeship, I was able to collaborate closely with experienced experts who served as mentors. They offered me with guidance and advice, which contributed to my personal and professional development.

**Expanded perspective:** Working at The City Bank Limited introduced me to a wide variety of individuals and cultures. This experience allowed me to broaden my viewpoint and acquire a better understanding of diverse viewpoints and modes of thought.

**Enhanced soft skills:** During my internship, I gained essential soft skills including time management, priority setting, and agility, in addition to my technical expertise. These abilities will serve me well in my future career and in my personal life.

**Improved technical skills:** I utilized Microsoft Excel widely during my internship to modify and maintain client data. This experience taught me how to use the software proficiently, which will be advantageous to my future career. MS Excel is a common instrument in the banking industry, and my knowledge with it will be beneficial in any position involving data analysis and management.

During my internship at The City Bank Limited, I had the opportunity to work with Microsoft Excel, which enabled me to enhance my technical skills and become proficient in a widely used instrument in the banking industry.

My internship at The City Bank Limited afforded me the opportunity to experience new technologies, better industry knowledge, mentorship, a broader point of view, and improved soft skills. As I continue to pursue a career in the financial industry, these benefits will be beneficial to me.

### **1.3.3 Problems/Difficulties (faced during the internship period)**

**Lack of internet connectivity:** Due to security and confidentiality concerns, the computer I was using at liability service centre's lacked internet connectivity, making it difficult to complete duties that required internet access.

**Limited exposure to other departments:** Due to my limited exposure to other departments within the bank while assigned to the liability service centre, it was difficult for me to acquire an in-depth knowledge of the bank's operations and the functions and duties of different teams.

**High workload:** Occasionally, the volume of work at the liability service centre was quite high, making it difficult to finish all duties within the allotted time frame. This necessitated effective prioritization and time management so that I could finish all work to a very high standard.

**Learning curve:** As with any new profession or industry, my internship at The City Bank Limited was accompanied by a learning curve. This required fast adaptation to the unfamiliar surroundings, knowledge of the banking industry and regulations, and familiarity with the bank's policies and procedures. Despite its difficulty, this experience allowed me to acquire knowledge and expertise in a new field.

### **1.3.4 Recommendations (to the company on future internships)**

1: Allowing for more cross-functional exposure: As a bank intern, I got little interaction with other departments within the institution. Interns could gain a greater knowledge of the bank's operations and the roles and responsibilities of various teams if they were given the opportunity to assist or work with employees in other departments.

2: Encouraging feedback: Providing opportunities for interns to offer feedback on their work experiences can assist the bank in identifying areas for program improvement. This may involve periodic check-ins with administrators or anonymous polls at the conclusion of the internship.

3: Improving access to resources: As previously mentioned, the liability service centre had limited internet connectivity, making it difficult to finish duties that required internet access. Future interns could be more fruitful and productive if they had greater access to resources, such as Internet connectivity or specialized applications.

4: Offering mentorship opportunities: By pairing interns with a mentor within the bank, the interns are able to improve their skills and receive advice on how to achieve their career objectives. Additionally, this can help interns become more attached to the bank and invested in their work.

5: Updated Computers: MS Excel was outdated on the computer I was using. Windows also hasn't received an update yet. Therefore, it would be wonderful if they offered an updated version in the future.

## Chapter 2

### Organizational Part

#### 2.1 Introduction

One of the top commercial banks in Bangladesh is The City Bank Limited Bangladesh. With the intention of provide complete banking products and services for people, small and medium-sized businesses (SMEs), and huge corporations, it was founded in 1983. The bank has grown over the years and currently has a nationwide network of branches, providing a variety of financial services and products, such as corporate banking, retail banking, and investment banking.

The bank has a solid reputation for putting its customers first and is dedicated to provide top-notch services to them. City Bank has been able to develop its reputation as a dependable and reliable financial institution in Bangladesh thanks to a team of skilled and committed employees.

Moreover, City Bank has undertaken a number of measures to further its commitment to social responsibility and environmental sustainability. The bank has started a number of initiatives to empower women and advance access to finance in the nation, as well as initiatives that promote healthcare, education, and environmental conservation.

In Bangladesh, the banking industry has undergone a digitalization that has been led by City Bank. The bank introduced its digital platform, City Touch, in 2013, allowing customers to use their smartphone or tablet to utilize a variety of banking services. Clients have responded well to City Touch, which has helped establish City Bank as a pioneer in Bangladeshi digital banking.

## 2.2 Overview of the Company:

One of the top private commercial banks in Bangladesh was created in 1983 and is known as The City Bank Limited, Bangladesh. Retail banking, corporate banking, SME banking, and investment banking are just a few of the many financial services and products the bank provides to its clients, who include people, companies, and other businesses.

City Bank is well known for its cutting-edge approach to financial services and dedication to use technology to improve the client experience. The bank introduced City Touch in 2013, a cutting-edge digital banking platform that enables users to access a variety of financial services and features via mobile devices. Customers have responded well to City Touch, which has assisted City Bank in improving its online banking capabilities.

The City Bank is dedicated to environmental and corporate social responsibility as well as to its concentration on innovative technology. The bank has undertaken a number of programs to help female empowerment, environmental conservation, medical care, and educational opportunities in Bangladesh. City Bank has won various accolades and commendations for its work and level of customer care. It has won the Asset Triple an Islamic Finance Awards 2022 for the Best Islamic SME Bank in Bangladesh. It has won the Retail Banker Asia Trailblazer Awards 2022 for the Best Retail Bank in Bangladesh. Also, they got Asia Money Best Bank Awards 2021 for the Best Digital Bank in Bangladesh. Like this achievement, they have achieved lots of achievement throughout the years.

### **2.2.1 Vision**

The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences

### **2.2.2 Mission:**

- Offer wide array of products and services that differentiate and excite all customer segments
- Be the "Employer of choice" by offering an environment where people excel and leaders are created
- Continuously challenge processes and platforms to enhance effectiveness and efficiency
- Promote innovation and automation with a view to guaranteeing and enhancing excellence in service
- Ensure respect for community, good governance and compliance in everything we do

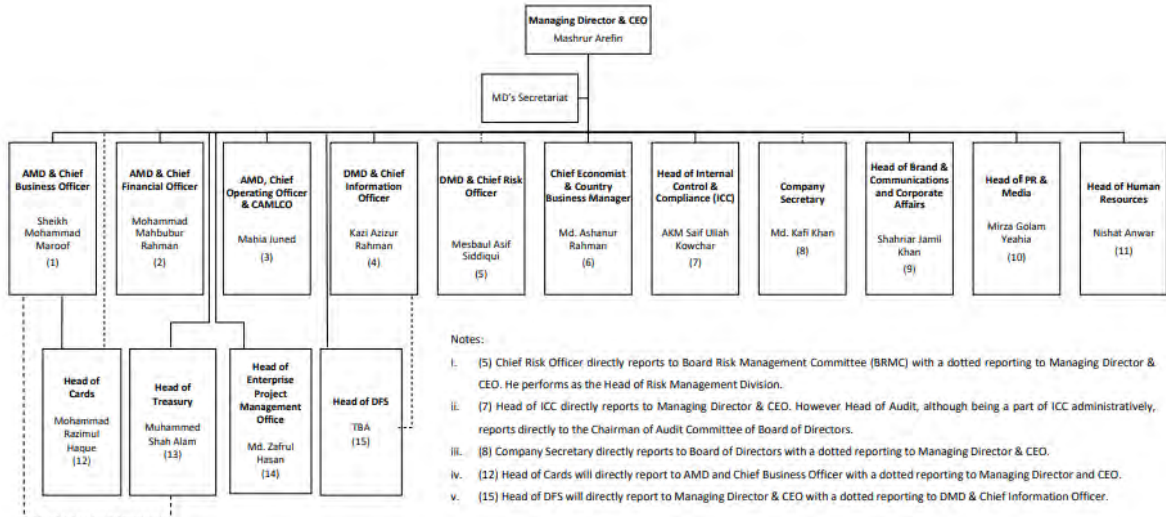
### **2.2.3 Vision**

- Result Driven
- Accountable & Transparent
- Courageous & Respectful
- Engaged & Inspired
- Focused on Customer Delight

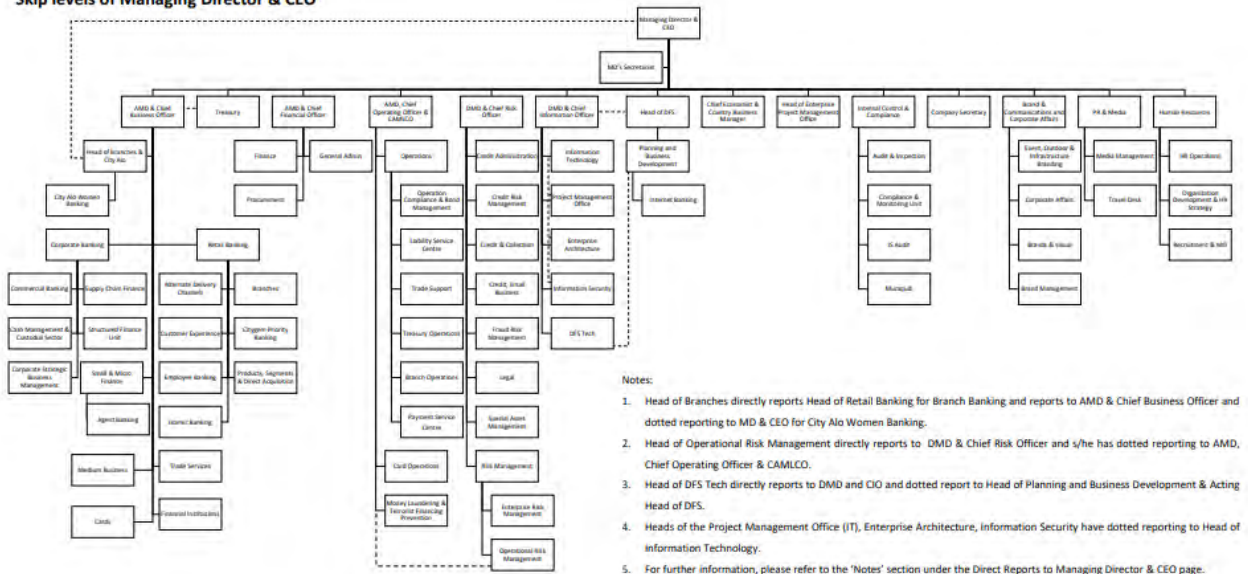


## 2.2.4 Organogram:

### The City Bank Limited - Top Line Direct Reports to Managing Director & CEO



### Skip levels of Managing Director & CEO



## **2.3 Management Practices:**

### **2.3.1 Leadership Style**

City Bank Ltd. is recognized for having a democratic management approach in which all parties are involved in the decision-making process. A collaborative and inclusive approach that values team members' opinion and promotes active engagement in the decision-making process best describes this leadership style.

At City Bank Ltd., the democratic leadership style aids in achieving goals and objectives in a variety of ways. First of all, it promotes a supportive workplace environment where individuals feel empowered to take responsibility for their work, resulting in a sense of ownership and accountability. Second, it promotes open discussion and feedback, allowing employees to freely express their opinions and questions. This not only assists in the discovery of issues but also makes it easier to create workable solutions. Last but not least, this leadership approach encourages staff engagement, which strengthens their dedication to attaining the organization's objectives.

### **2.3.2 Human Resource Planning Process at City Bank Ltd:**

#### **2.3.2.1 Recruitment and Selection Process:**

There are basically 2 types of recruitment processes by which City Bank Limited selects a suitable employee. The processes are given below:

##### External Recruitment Process:

- Head count planning
- Manpower Needs and Recruitment Requisition
- Job posting

- CV sourcing and short listing
- Written Exam
- Interview:
  - \*Interview Preparation
  - \*Establish Rapport
  - \*Conduction of the interview
- Job offers
- Medical Test
- Appointment Letter



Figure:1

Internal Recruitment Process:

- Job posting
- CV short listing
- Interview
- Appointment to the New Role

### **2.3.2.2 Compensation System:**

The bank's wage structure will be evaluated as needed by the management to account for changes in the cost of living and market factors affecting the bank sector. The salary document becomes a controlled document after the Board of Directors has given its approval. The HR Department keeps track of employee pay. These documents are private and shouldn't be accessed by unauthorized parties.

The basic employee benefits for employees are:

- Provident Fund
- Gratuity Policy
- Group Term life insurance
- Group Hospitalization policy
- Festival bonus
- Utility Allowances
- Mobile phone allowance
- Office Phone/ Usage Limit
- Charge allowance
- Key allowance
- Evening banking allowance
- Saturday/ Holiday Banking allowance
- Employee car loan

### **2.3.2.3 Training and Development Initiatives:**

Interventions in training and development serve two main purposes: first, they assist people in learning the skills necessary to perform their current jobs well, and second, they support the growth of an employee's skills necessary to advance to the next level. The goal of every training and development project at CBL is to help workers improve their functional competence as well as their managerial and leadership abilities.

There are two training categories:

Local Training: In this training, the training activities are carried out locally by an outside, domestic or foreign vendor. Two categories of local training exist: Local in House and local external

International training: This training takes place in locations outside of Bangladesh.

## **2.4 Marketing Strategies:**

One of the top commercial banks in Bangladesh, City Bank Ltd. provides its customer base with an extensive variety of financial goods and services. The success of the bank depends heavily on its marketing strategies, just like any other organization. Marketing is unquestionably an important component of company because it entails finding the right target market and their requirements and wants, generating goods and services to satisfy those demands, and explaining to them the benefits of these goods and services.

### **2.4.1 Marketing Strategy:**

In order to satisfy the demands and desires of its target clients, City Bank Ltd. implemented a well-researched and thorough marketing plan. Based on the following essential components, the bank's marketing plan:

- To satisfy the various demands of its clients, City Bank presents a broad range of financial goods and services.

- The bank offers top-notch financial services and solutions that are tailored to the individual requirements of its targeted clients.
- In Bangladesh's banking sector, City Bank has developed an outstanding brand image which is linked to dependability, creativity, as well as customer focused.
- The bank provides value to its consumers by utilizing the four essential components of the marketing mix (product, pricing, place, and promotion).
- To create tailored marketing efforts, City Bank divides its intended audience into segments depending on a number of variables.
- The bank is focused on cultivating long-lasting consumer relationship through offering individualized attention
- City Bank places an enormous value on creativity to provide new, better products and services that satisfy its customers' constantly shifting requirements.
- The bank has formed strategic alliances with other businesses to provide its clients with added goods and services.
- City Bank is dedicated to upholding social responsibility and constantly engages in a range of CSR initiatives to support societal advancement.

### **2.4.2 Target Customers and Segmentation:**

City Bank Ltd. focuses on people with a range of financial needs. They are targeting consumers who are in need of credit cards, different kinds of investments, savings, and loans. The bank is also considering the corporate clients in need of financial solutions. Not only that, City Bank Ltd is also targeting SMEs that need financial assistance to expand their enterprises as its potential consumer.

A key component of the marketing plan is segmentation of the market, and City Bank Ltd is no different. In order to serve the unique requirements and tastes of each segment, City Bank Ltd divides its target market into many segments based on variables such income level, occupation, age, lifestyle, and behavior.

For instance, City Bank Ltd focuses on young adults through its credit card services because this group often has greater financial freedom and uses credit cards more frequently for different types of purchases. The bank might provide incentives and advantages targeted at this market, including savings on lodging, food, or activities.

Type of Segmentation	Segmentation Criteria	City Bank Ltd. Target Audience
Geographic	Region	Domestic
	Density	Urban/Rural
Demographic	Age	18-55 and above
	Gender	Male, Female
	Life-cycle	Bachelor stage young, newly married person, young professionals, retired professionals
	Income	People who are Average earners, above average earners and high earners
	Occupation	Students, Employees, Professionals
Behavioral	Degree of loyalty	Regular
	Benefits sought	savings on lodging, food, or activities
	User status	Regular



### 2.4.3 Marketing Channels:

City Bank Ltd. employs a number of primary marketing channels, some of which are:

- Online and Mobile Banking
- 132 Branches
- ATMs
- Advertising (digital marketing, print advertising, and television commercials)
- Events and Sponsorship

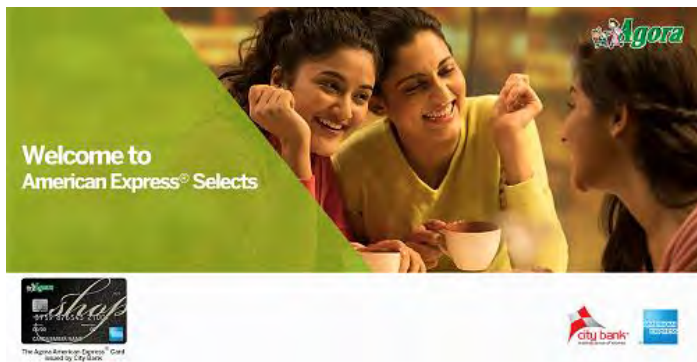
### 2.4.4 Product/new product development and competitive practices:

City Bank Ltd creates new goods and services after conducting market analysis to satisfy the constantly shifting needs of its clients. For instance, the bank has introduced mobile-based digital banking services that let consumers do transactions.

By delivering special features and advantages over those offered by other banks, City Bank Ltd sets itself apart with its goods and services. The bank provides specialized loan solutions to meet the unique demands of its clients.

In order to provide exclusive offers, discounts as well as deals for the owners of City Bank Ltd.'s credit cards, the bank has partnered with a number of e-commerce companies.

Figure 2



## 2.4.5 Promotional and Advertising Activities:

- “Apnar Haatei Apnar Bank” for online banking facilities



Figure 3

- “Break Up with current Bank” for their lucrative interest rates

**BREAK UP WITH YOUR CURRENT BANK TODAY**

Move to the lowest interest rates

Your existing loans with other banks should better be shifted to City Bank today. We are clearly offering the lowest interest rates. A solid reason why you must change your bank.

**HOME LOAN 8%**      **PERSONAL LOAN 10%**

Other facilities:

- Incremental loan amount available
- Zero processing fees for loan takeover
- Home Loan customers will get pre-approved American Express® Gold & Green/Blue Credit Cards for free for the first year

**CHANGE YOUR BANK!**  
For more information, call 16234 or visit your nearest City Bank branch

city bank™  
making sense of money

Figure 4

**এবার ব্যাংক বদলাতে হবে**

সর্বনিম্ন ইন্টারেস্ট রেটে চলে আসুন

আরো ব্যাংকে চলে আসুন আপনার পুরোনো লেন ও লেনে নেন এখান থেকে নতুন ব্যাংকে নিয়ে আসতেই হবে, কারণ এর মধ্যে কম ইন্টারেস্ট রেট যে আরো কম হবে। ব্যাংক কেন বদল করতে হবে, তার কারণটা এখন এটি পড়ুন:

**হোম লোন ৮%**      **পার্সোনাল লোন ১০%**

অন্য সুবিধাসমূহ:

- বাড়তি লেনে ব্যাংকটিকে পছন্দ করুন
- লেন ট্রান্সফারের জন্য কোনো ফি নেই
- হোম লেন গ্রাহকদের জন্য সবারই অপ্রাপ্তবয়স্ক এক্সপ্রেস® গোল্ড ও গ্রিন/ব্লু ক্রেডিট কার্ড – জমা করে কোনও ফি নেই

**ব্যাংক বদলান!**  
বিগত ১০ বছরে ব্যাংক বদল ১৬২৩৪ জনকে হোমলেনে কনভার্ট করেছিল।

city bank™  
making sense of money

Figure 5

- “Choriye din Noboborsher Anondo” for Bengali New Year discounts in American Express



Figure 6

- “QR Code scan Payment” for payments with QR Codes



Figure 7

## 2.5 Financial Performance and Accounting Practices:

### 2.5.1 Ratio Analysis:

**Return on Assets (ROA) = Net Profit / Total Assets**

Year	Ratio
2021	5,494,157,427 / 424,914,436,281 = 0.0129
2020	4,364,181,553 / 388,593,904,766 = 0.011
2019	= 2,635,162,139 / 356,953,394,037 = 0.007

Table: 2

The return on asset (ROA) assesses a company's revenue in relation to its assets in total. A bigger ROA shows that an organization generates a greater profit compared to its assets. We can determine from the ROA ratios for 2021, 2020, and 2019 that the largest ROA is 0.0129, subsequently followed by 0.011, and then 0.007. As a result, the greater ROA of 0.0129 is seen as superior than the other two ratios. A greater ROA is often chosen since it shows that an organization is making more money for every dollar that is spent in assets. It indicates that the organization manages its resources effectively to produce income and is better equipped to produce returns for its owners. An organization may be less successful at leveraging its assets to make profits if its ROA is lower.

**Return on Investment (ROI) = Net Profit / Total Equity**

Year	Ratio
2021	= 5,494,157,427 / 32,737,596,310  =0.1678
2020	= 4,364,181,553 / 29,503,086,287  = 0.1479
2019	= 2,635,162,139 / 24,539,340,073  = 0.107

Table:3

Based on those numbers, the year 2021 has the best ROI ratio of the three (0.1678). Consequently, compared to 2020 and 2019, the ROI for 2021 is higher. A higher ROI represents a bigger return on investment in comparison to the first investment. When contrasted with the other years, the investment in 2021 offered the largest return, making it the best choice in terms of ROI.

**Operating Expenses Ratio = Operating Expenses / Total Revenue**

Year	Ratio
2021	= 10922628375/ 21,053,274,613 = 0.51
2020	= 10,124,639,143/ 23,264,862,526 = 0.4351
2019	= 10,374,788,961 / 26,924,949,586 =0.3843

Table:4

A financial indicator called the operational expense ratio estimates a company's operating costs as a percentage of its total earnings. A lower operational expense ratio usually suggests improved management of costs and effectiveness. In comparison to the ratios in 2020 and 2021, 2019's operating expense ratio of 0.3843 is better because it illustrates a smaller proportion of operating expenses. A reduced operational expense ratio suggests improved cost control and productivity.

**Debt to Asset Ratio = Total Debt / Total Assets**

Year	Ratio
2021	= 392,176,839,971 / 424,914,436,281 = 0.922
2020	= 359,090,818,479 / 388,593,904,766 = 0.924
2019	= 332,414,053,964 / 356,953,394,037 = 0.931

Table:5

The debt to asset ratio in 2021, which is 0.922, is the lowest of the three, which makes it the best. When the ratio is lower, it means that the organization has fewer liabilities in relation to its assets, which is usually seen as a sound financial condition.

**Debt to Equity Ratio = Total Debt / Total Equity**

Year	Ratio
2021	= 392,176,839,971 / 32,737,596,310 = 11.9794
2020	= 359,090,818,479 / 29,503,086,287 = 12.1712
2019	= 332,414,053,964 / 24,539,340,073 =13.5461

Table:6

The debt-to-equity ratio in 2021, which is 11.9794, is more favorable than the ratios in 2020 and 2019, which are 12.1712 and 13.5461, respectively. Smaller debt-to-equity ratios are reflective of stronger financial standing and less dependence on debt funding.



### **2.5.2 Accounting Practices:**

As The City Bank Limited follows basic accounting principles and makes timely tax payments. The yearly accounting period for City Bank runs from January 1 through December 31. Every year, they also consistently uphold its accounting and regulatory principles. The City Bank Limited disclosed all of its financial results that it encountered during that specific year in its financial statements, which were made available on its website and other financial portals in accordance with legal responsibilities for its shareholder and others. Additionally, BDT develops the financial statements for better comprehension. While the rest of the financial report is prepared by chartered accountants of Bangladesh who adhere to International Financial Reporting Standard, The City Bank Limited implies IFRSs regulatory for their cash flow making.

## **2.6 Operations Management and Information System Practices:**

**2.6.1 Information system:** The City Bank Limited systematically acquires, safely stores, and frequently updates huge amounts of vital information using an extensive range of innovative financial software solutions, such as Finacle, LWF, and City Manarah. The bank's constant determination to use modern technology to speed up and improve their data management procedures is exemplified by these cutting-edge solutions. The City Bank Limited guarantees the effective and efficient operation of its vast data archive with the help of Finacle's strong potential, LWF's exceptional characteristics, and City Manarah's creative features. This allows the bank to make sensible choices, offer flawless client experiences, and maintain its status as a leader in the financial services sector.

They mainly use Finacle to update the information of proprietorship or limited company. LWF is also use for the information updates but it is more advanced technology. Here you can digitally get all the client information together. Nevertheless, they use Manarah for the City Islamic account. Also, to communicate with the customer they use Microsoft Outlook.

**2.6.2 Operation Management:** The City Bank Limited's operations management procedures focus on the implementation of database and office management software to perform efficient time management, allocation of resources, and quality control. To preserve, access, and interpret data, the company deploys reliable software systems, ensuring timely and precise data for sound decision-making. In order to ensure consistent service delivery and client satisfaction, quality management methods and certifications are put into place. In order to maximize productivity and minimize waste, scheduling approaches and resource allocation strategies are used. developing managing, and improving operational processes while aligning them with strategic goals requires the integration of lean management and process improvement activities. The City Bank Limited consistently aims for quality in its internal procedures and highlights the value of sound operations management in gaining operational success.

## **2.7 Liability Service Centre:**

The City Bank Limited's Maintenance department basically works with clients' accounts. They always gather the account and updates it with the customer requirement.

## 2.8 Industry and Competitive Analysis

### 2.8.1 SWOT analysis:

#### ❖ Strengths of City Bank Limited:

##### **Digital Banking:**

Online banking was introduced by City Bank, allowing for complete automation. Presently, computers carry out a number of banking tasks.

##### **Better Service Quality:**

In all facets of its business, City Bank Limited offers clients' excellent products and services that are continuously outstanding quality. This makes clients satisfied.

##### **Latest equipment facilities:**

From the start, City Bank Limited made an effort to outfit its workspace with cutting-edge tools and furnishings. The money counter on the front desk was put there by City Bank Limited to offer quick client service. "PC Bank" is a digital banking operation owned by the bank. Computer-printed papers are additionally accessible for company use and occasionally for customers.

##### **Organisation Reputation:**

City Bank Limited has developed a solid name in the financial services industry in Bangladesh.

##### **Senior Management:**

Senior management at City Bank Limited has a wealth of knowledge and a solid reputation in Bangladesh's banking sector. They have made a major contribution to the growth and development of the World Bank. Both corporate employees and seasoned bankers undergo management training.

##### **Client Satisfaction:**

At City Bank Limited, customer satisfaction is good. Informal discussions regarding service quality with clients enable management to offer services according to their preferences, which in turn increases client happiness.

##### **Interactive Corporate Culture:**

Compared to other local organizations, City Bank Limited has a more engaging corporate culture. The engaging workplace motivates workers to put in long hours.

## ❖ **Weaknesses of City Bank Limited:**

### **Limited ATM booth:**

The bank is at the wrong location and only offers just a few ATMs. The ATM card's range of usage is so constrained.

### **Reduction of staff morale:**

Decentralization minimizes employee accountability because it is centralized. Employee satisfaction has decreased as a result.

### **The workforce is Limited:**

There are not enough staff members at a few brunches of City Bank Limited. The upshot is that many employees are overworked and forced to put in late hours without receiving pay. Employee turnover is detrimental to the company and can result from this.

### **Long evaluation procedures:**

Credit proposal review takes a long time. In addition, a result, banks may lose important clients and fail to meet their objectives.

### **Less use of confidential annual reports:**

Staff evaluation forms, which are confidential annual reports, are rarely used to award or discipline workers. As a result, workers lose their effectiveness.

## ❖ **Opportunities of City Bank Limited:**

### **Innovative products:**

City Bank can provide its clients with more cutting-edge and contemporary goods and services.

### **Diverse investment possibilities:**

City Bank Limited has the ability to offer exceptional privileges in several areas, including the potential to incorporate innovative banking activities into novel opportunities like corporate banking.

### **Micro-finance:**

Microloans are available from City Bank to both individuals and small enterprises.

**Support from Bangladesh bank:** As a representative of government, the Bangladesh Bank provides the banking industry with full financial support because it has grown to be a significant employer in the nation. The long-term ambition of City Bank Limited will be promoted and supported by the government's concern.

### **Development of e-banking:**

The introduction of e-banking will give City Bank Limited more options for consumers in the international banking industry as well as for Bangladesh. Even if the bank has entered the realm of digital banking, it still needs to offer its clients a full range of services related to digital banking.

### **New Branches:**

Additional offices can be established to provide financial services in remote regions, even in areas far from major cities.

### **❖ Threats of City Bank Limited:**

#### **Limitations imposed by the central bank:**

All banking transactions are subject to stringent supervision by the Bangladesh Bank. The Bangladesh Bank's constraints can occasionally make it difficult for the bank to carry out its regular activities and adhere to its established rules.

#### **Multinational banks:**

Several international financial institutions are projected to run in Bangladesh as a result of the surge in the country's economic development. The local banks with rapid growth and new products and services have quickly swept a sizable market, transforming the preferences of current bank customers.

#### **Contemporary banks:**

Its primary rivals include Eastern Bank Ltd, Dhaka Bank, Dutch Bangla Bank, Mutual Trust Bank, and other modern banks. To entice lucrative consumers and substantial depositors, they are undertaking a daring campaign. Concerning the actions used by these banks, which in return may affect their strategies, City Bank Limited must exercise caution.

## 2.8.2 Porter's 5 Forces:

A business's or a particular organization's competitive environment can be assessed with Porter's Five Forces.

**Threats of New Entrants:** The team involved evaluates the entrance obstacles for fresh entrants in the banking sector. Rules and Regulations, financial constraints, economies of scale, and popularity of brands are a few factors that may have an effect on the threat created by fresh competitors. Entry obstacles are typically larger for reputable organizations with existing customers, compliance with regulations, and solid networks.

**Bargaining Power of Suppliers:** Suppliers may make inquiries regarding financing options, technological advances suppliers, or other significant assets. In the banking sector, suppliers often have little negotiating strength since banks have a wide range of financial and technological choices. On the other hand, the accessibility and price tag of these assets may continue to impact the efficiency and growth of a bank.

**Bargaining Power of Buyers:** Clients in the banking sector, a combination of both individuals and organizations, have various types of negotiating leverage. The negotiating position of customers may be affected by elements like the existence of other banking options, shifting fees, and the value of connections. Clients may be more committed to and have less purchasing power from banks that provide distinctive products, outstanding client service, and personalized solutions.

**Threat of Substitute:** When referring to substitutes to traditional banking in the banking sector, phrases like financial technology (fintech) firms or electronic payment platforms are used. The risk of replacements has risen as technologies evolved. To minimize the risk of losing clients to competitive goods or services, banks must constantly develop and cope with evolving client tastes.

**Industry Rivalry:** There is intense rivalry between many banks for share of the market in the banking sector. The number of rivals, price tactics, differentiation in goods, loyalty to clients, and saturated markets are all factors that affect how strongly competition is contested. In order to acquire an edge over their competitors, banks must set themselves apart through distinctive goods, outstanding client care, and successful operations.

## Chapter 3

### Project part

# Analyzing the customer service experience for mobile banking users of the City Bank Limited

## 3.1 Introduction:

The complete solution for all banking services is Citytouch. In just a few clicks, you can handle all of your financial needs, including fund transfers, DPS openings, and more. One can get the access of all banking and financial services in one simple location.

The bank was able to attract interest from around the world because of its innovative digital banking services, including City Touch, the "Ekhoni instant account opening" app, a sophisticated IVR contact center, WhatsApp Banking, and others. All of the branch banking advantages are now available online thanks to these services.

Through its City Touch platform, City Bank provides the most practical online banking service to its clients. Additionally, the 'Ekhoni quick account opening' app helps to include clients through digital KYC, and the smart IVR for call center services aids in reaching clients from various walks of life.

**3.1.1 Background:** With the help of a mobile device, such as a smartphone or tablet, consumers are able to manage their bank accounts through mobile banking, a service offered by banks and other financial organizations. Clients can carry out a number of financial operations via mobile banking, including monitoring their account balances, moving money, making payments, submitting checks, as well as requesting loans.



Mobile banking often entails installing an application for banking or using a web browser for accessing the bank's mobile website. Clients can access their accounts by entering their login, password, or another form of identification such as fingerprints or face id.

Clients can conveniently manage their finances while on the go using mobile banking, eliminating the requirement to go to a bank or using a desktop or laptop. To safeguard private and financial data, it is crucial to have access to mobile banking services over safe and reliable networks.

The City Bank Limited has launched its digital banking service “Citytouch” on 11th October, 2013. Citytouch is a complete banking solution that users can install from the Android, Apple, Blackberry, and Nokia application stores onto their mobile devices, including smartphones, tablets, as well as laptops and computers.

Citytouch offers a variety of products and services, such as real-time maintenance of client current, savings, and fixed deposit accounts, real-time fund transfers from City Bank accounts to accounts at other Bangladeshi banks, electronic billing for credit cards and mobile phones, the acquisition of local airline tickets, the billing of school fees, and online purchases.

Customers can get real-time road directions to the bank's locations and ATMs using this extremely safe platform. Additionally, it offers comprehensive details on all of the bank's goods and services.

City Bank has received recognition for its significant contributions to digital banking in Bangladesh with a prestigious international award from Asia Money, a top worldwide financial newspaper. City Bank has been honored as the "Best Digital Bank in Bangladesh 2021" by a UK-based financial newspaper.

### **3.1.2 Objectives**

#### **3.1.2.1 Broad Objectives:**

The goal of this report is to review and assess the City Bank Ltd.'s City Touch mobile banking app's user journey, their experience and their satisfaction.

#### **3.1.2.2 Specific Objectives:**

- To pinpoint the crucial City Touch application features and characteristics that impact the user encounter.
- To evaluate the application's usefulness and acquire user reviews in order to figure out its ease of use.
- To determine the application's functionality and usability on multiple platforms as well as under various networking circumstances.
- To investigate the application's security and confidentiality capabilities and analyze how they affects user faith.
- To offer suggestions for enhancing the City Touch app's customer encounter in consideration with the analysis's outcomes.

### **3.1.3 Significance**

This internship report focuses on enhancing City Bank Ltd.'s mobile banking users' customer care encounters. The purpose of the report is to boost brand competitiveness, revenue, brand image, and client retention.

- Increases client retention as well as satisfaction
- Improves the bank's reputation and impression
- Boosts sales and profitability
- Aids to sustain competition in the banking sector
- Gives insightful information for enhancing customer service

### **3.2 Methodology:**

This study applies a quantitative research technique to analyze the aspects that strengthen The City Bank Limited's mobile banking application City Touch's users' experiences and journey.

The secondary data was obtained from a wide range of sources such as the website of the bank, different papers, as well as articles, whereas the primary data obtained via a questionnaire survey. There were closed-ended questions on the survey. There are 11 questions and 1 screening question.

The City Touch's user base was utilized to choose the sample of 50 participants using a convenience sampling approach. The selection of participants depended on how open they were throughout the data collecting period and their consent to take part in the survey.

Data was collected employing the cross-sectional time horizon for a particular instant in time. It made it possible to record the condition of mobile banking capabilities at the time and the degree of client happiness.

All the data and information given by the respondents are going to be confidential and safe. No data will be used for any other purposes except for this research.

### **3.3 Finding and Analysis:**

#### **3.3.1 360 Degree App tour:**

The City Touch app has 5 main sections.

- Accounts
- Transfers
- Payments
- CityPay
- More

**Accounts:** This feature has the facilities to check the account balance. It also has a log out button from which we can simply exit by logging out

**Transfers:** It has all the fund transfers features for example: to another bank, MFS transfer, to any City Bank account, transfer to favorites etc. It also has the section of transfer history where we can get the previous transfer history.

**Payments:** Payment section has all the features related to bills and payments. For example: City credit card bill, Mobile recharge, utility bill, Visa instant Payment etc. Another aspect of this section is VAS (Value added services). VAS is a very unique feature CityTouch has. It has some more and exception bill payment facilities. Such as, Internet bill payment, club bill payment, insurance premium payments etc.

**CityPay:** In citypay section, we will have a QR code to do the bill payments.

**More:** in this section we can get the settings of the app, profile, different services, management, edit options, terms and conditions etc.

### **3.3.2 Findings:**

I conducted a survey of 50 people on the “User experience of The City Bank Limited mobile banking experience”. There were 12 questions along with 1 screening question from which I tried to find out the experience they are having while using city bank digital service facilities. Whether they are facing any technical difficulties while using the City Bank mobile banking app “Citytouch”, in what purpose they are using it, what is the medium to use the app and so on. The findings from the survey are given below:

Screening Question: Do you use the mobile banking app of The City Bank Ltd. (City Touch)?

Do you use mobile banking app of "The City Bank Limited" (Citytouch) ?

50 responses



Figure 8

1.How often do you use the City Bank mobile banking app?

1.How often do you use the City Bank mobile banking app?

50 responses

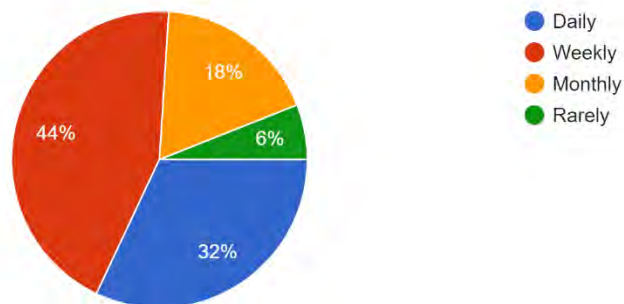


Figure 9

According to the survey, 44% are the weekly users which shows that the “Citytouch” app is very essential for their digital banking. Also, 32% people are using it daily which shows the significance of the app. There are 18% of monthly users and a narrow percentage of 6% is using it rarely which is a very minimum account.

## 2.How long have you been using the City Bank mobile banking app?

2.How long have you been using the City Bank mobile banking app?

50 responses

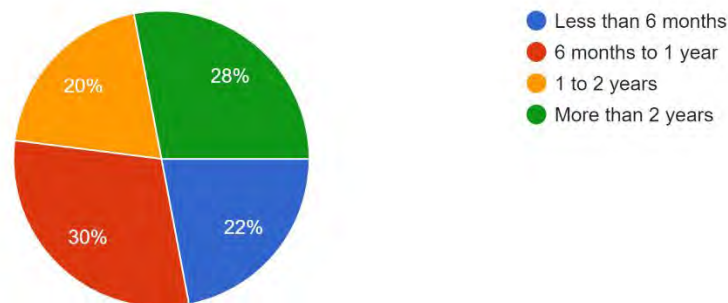


Figure 10

According to the survey, we can see that 30% of people are using it for 6 months to 1 year. Which shows that the “Citytouch” app is growing customers. Also, about 22% of people have just started using this app and the period of time is less than 6 months. 20% of people use it for 1 to 2 years. Now, if you talk about user trust then 28% of people have been trusting this app for more than 2 years which is significant.

## 3.On which operating system do you use the City Bank mobile banking app?

3. On which operating system do you use the City Bank mobile banking app?  
50 responses

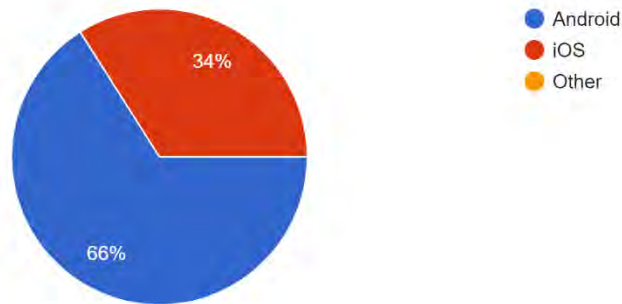


Figure 11

We can see from the survey that the majority user of the Citytouch app is the android users and the proportion is very big which is 66%. 34% of people are iOS users.

4. If you have faced technical issues while using the City Bank mobile banking app, how satisfied were you with the resolution of the issue?

4. If you have faced technical issues while using the City Bank mobile banking app, how satisfied were you with the resolution of the issue?  
50 responses

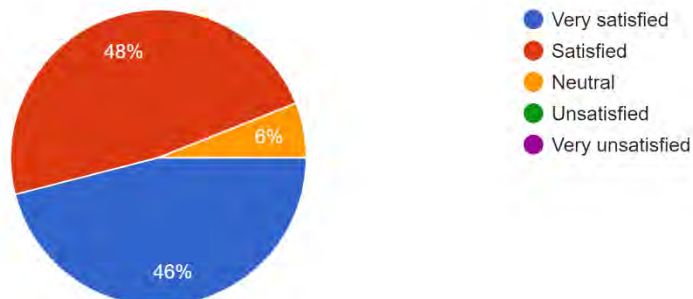


Figure 12



We can see 46% of people are very satisfied with the customer service they receive when facing any issue while using the “Citytouch” app. Also, 48% of people are satisfied with the service and 6% of people are neutral.

5. Which features of the City Bank mobile banking app do you use most frequently? (Select all that apply)

5. Which features of the City Bank mobile banking app do you use most frequently? (Select all that apply)

50 responses

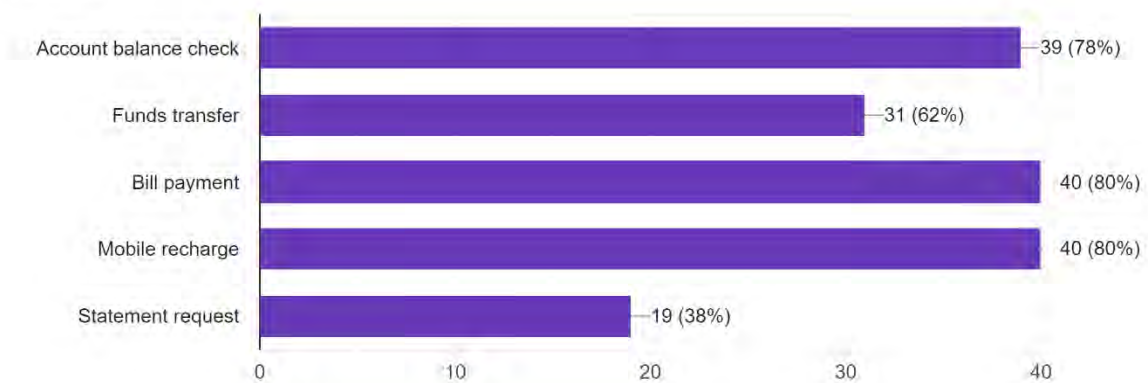


Figure 13

We can see from the survey that people are using “City Bank” mobile banking app for different purposes. They are using it for account balance check, funds transfer, bill payment, mobile recharge, and statement request. It is notable that bill payment and mobile recharge are the features they usually use from the app. The percentage of Account Balance check is also very noticeable.

## 6. How user-friendly is the City Bank mobile banking app?

6. How user-friendly is the City Bank mobile banking app?

50 responses

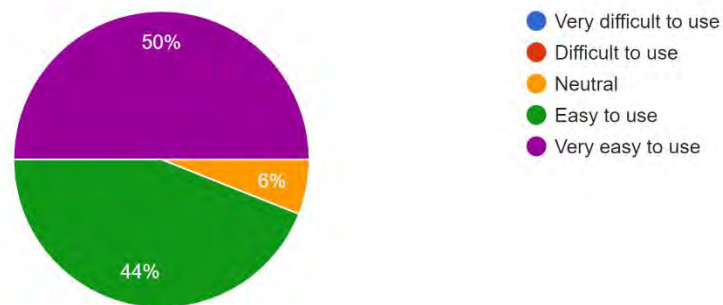


Figure 14

We can see from the result that the City Bank mobile banking app is very user friendly. Half of the people (50%) think that it is very easy to use. 44% of people find it easy to use while only 6% of people are neutral.

7.How secure do you consider the City Bank mobile banking app to be?

7.How secure do you consider the City Bank mobile banking app to be?

50 responses

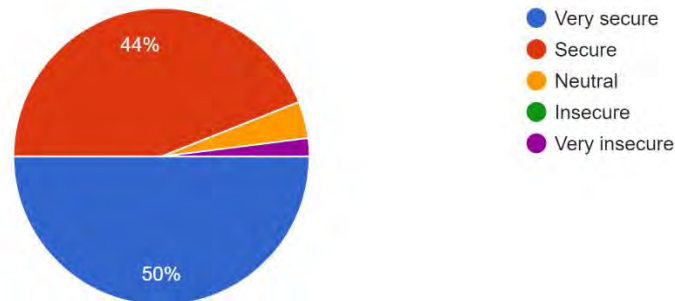


Figure 15

From the result we can see that 50% of people consider the citytouch app as “Very Secure”. 44% of people find it secure while 4% of people are neutral on this question and little 2% of people find it insecure.

8. How frequently do you update the City Bank mobile banking app to the latest version?

8. How frequently do you update the City Bank mobile banking app to the latest version?

50 responses

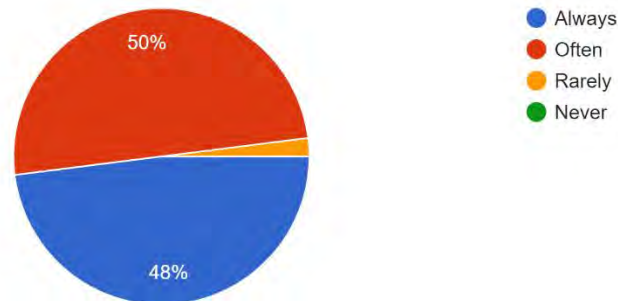


Figure 16

We can see 50% of people update the Citytouch app often which shows they are quite excited to get the new features which will be included in the app and a huge amount of people always update the app. 48% of people always update it. Only 2% of people update it rarely.

9. How frequently do you experience app crashes or freezes while using the City Bank mobile banking app?

9. How frequently do you experience app crashes or freezes while using the City Bank mobile banking app?

50 responses

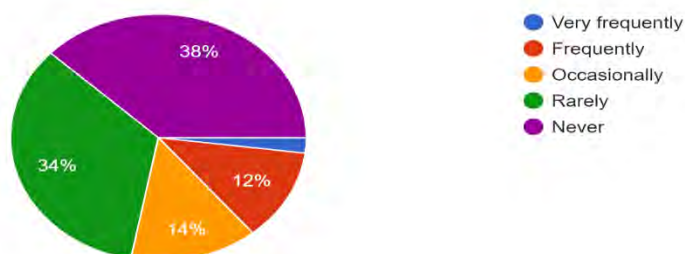


Figure 17

We can see that 38% of people “never” faced any app crashes or freezes. Which is a very good sign. 34% of people think that it “rarely” does crash or freezes. 14% of people think it crashes occasionally and 12 % of people voted for it frequently while only 2% of people say that it crashes very frequently.

10. How often do you face issues with the speed or loading time of the City Bank mobile banking app?

10. How often do you face issues with the speed or loading time of the City Bank mobile banking app?

50 responses

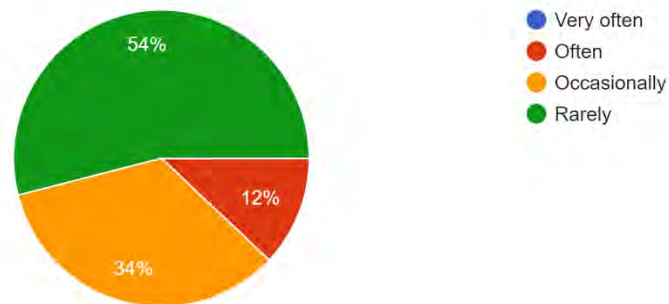


Figure 18

From the result we can see that user don't face any speed or loading issue very often. 54% of people faced any loading issue rarely. While, 34% of people faced it occasionally. Tiny number of 12% people faced the loading issue quite often.

11. How likely are you to recommend the City Bank mobile banking app to a friend or family member?

11. How likely are you to recommend the City Bank mobile banking app to a friend or family member?  
50 responses

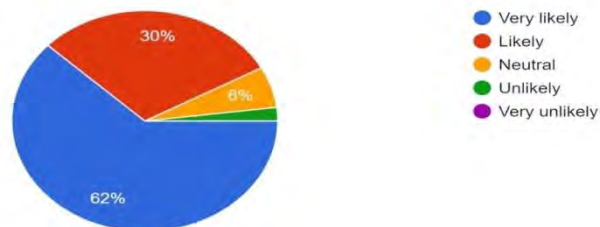


Figure 19

We can see from the result that people are very likely to recommend this app to their friends and family. 62% of people are “very likely” to suggest this app to their friends and family. It shows people are satisfied while using this app. 30% of people are “likely” to suggest this app to others. 6% of people are “neutral” and only 2% of people are “unlikely” to recommend this app.

### 3.3.3 Analysis:

- According to the results of the survey, it is likely to say that many users use City Bank's "Citytouch" mobile banking application for their online banking necessities. A large number of consumers use the app once a week or every day, proving how essential the app is to their banking activity. Considering an impressive number of users utilizing the application for a period of time exceeding two years, the application has been successfully expanding the number of its customers.
- The application has an excellent user friendliness, as 50% of users regarded it as "very easy to use". Additionally, people perceive the app to be secure; people are feeling safe with their monetary assets and important private data while using the app. This may indicate that the app was successful in giving its consumers an enjoyable and safe digital banking service.
- The mobile application is primarily utilized by users to check their account balances, transfer money, pay bills, recharge their phones, and get statements. Bill payment and flex iLoad for their mobile phone are the elements that are utilized the most regularly; although account balance check is also very significant. It shows that they are depending on the app for regular and crucial activities of their life.
- The findings from the survey indicate that the vast majority of consumers are delighted about the customer care service offered by the app, with a vast number of respondents indicating that they are "very satisfied" with the assistance they have received during their use of the "Citytouch" application.

- The vast majority of consumers rarely or never experience application performance challenges, especially crashes or freezes, which demonstrates that the application is dependable as well as stable. However, rarely a few individuals do have loading difficulty.
- The vast majority of customers regularly upgrade the application in order to take advantage of the newest features. It indicates that they are very serious about the app and they are always looking forward to something new. They are likely to tell people they know about it as well; which means they are confident enough to share their experience with their loved ones.

#### **3.3.4 Final Result:**

According to the survey's findings, users of City Touch or the mobile banking app of CBL (City Bank Ltd) heavily believe it as a valuable digital banking tool which they use consistently. The application delivers outstanding customer service and is easy to use and without any doubt very safe. The mobile application has proven successful in delivering its consumers a trustworthy Mobile banking encounter.



### **3.4 Summary and Conclusion:**

**3.4.1 Summary:** The survey results demonstrate that The City Bank Limited's mobile banking application called CityTouch offers their mobile banking consumers a higher-quality customer service journey. The mobile application provides easy features such as bill payment, cell recharge. It is easy to use, safe, and reliable. The City Bank has an excellent chance to keep expanding its clientele for mobile banking because an enormous number of consumers consider the app to be simple to use and trustworthy because a lot of them count on its functions for their banking requirements. The data additionally demonstrate that the City Bank invested much in its mobile banking app, as shown via the app's strong usage and favorable feedback from consumers. Overall, the effectiveness of the CityTouch's has allowed it to continue providing consumers a smooth and simple banking journey.

#### **3.4.2 Conclusion:**

To conclude, it is likely to say that Citytouch, is well-received and appreciated by those who use it. Bill payment and cell recharge are among the most commonly used functions, and the majority of consumers found it to be simple to operate and reliable. The application also seems to be resilient, with users reporting rarely seen crashes or freezes and infrequent loading or speed difficulties. As a whole, the survey's findings indicate that consumers are delighted with the application and are inclined to tell others they know about it.

### 3.5 Recommendations:

- Improve loading speed: Even though the vast majority of consumers didn't encounter major loading difficulties; some people did, this may be unpleasant. To boost client retention, the bank might consider accelerating up the application's loading time.
- Boost attention to iOS users: Considering the fact that Android users are covering a large proportion of customers, the survey however showed a very little number of iOS users. For a uniform user encounter, the bank must guarantee that the mobile application is equally created for iOS and Android customers.
- Maintain the incorporation of fresh features: The survey discovered that a significant number of consumers routinely upgrade the application in order to gain accessibility to new functions. In order to satisfy the ever-evolving needs and requirements of clients, the bank must continue investing in fresh and new features.
- Add FAQ or instant Chatting option: People now-a-days like easy and instant solutions for any kind of problem. FAQ (Frequently asked questions) should be a feature with commonly asked question's answers; where users can easily find a solution to a common problem. Instant chat should be there to enhance the experience even more. There should be way
- Offer some rewards: The bank should introduce a point-based service reward system for the users. This will motivate the users to use the app even more to collect points and grab the rewards.

### 3.6 Limitations:

- The outcomes may not be generalizable since the survey sample might not be representative of all City Bank mobile banking users.
- The survey was just available to City Touch consumers of Dhaka city, which may have hampered the significance of the outcomes to different cities.

## References

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# Appendix:

The City Bank Limited's Mobile Banking Experience

Form description  
This form is automatically collecting emails from all respondents. [Change settings](#)

Do you use mobile banking app of "The City Bank Limited" (Citytouch) ? \*

Yes  
 No

1.How often do you use the City Bank mobile banking app? \*

Daily

1.How often do you use the City Bank mobile banking app? \*

Daily  
 Weekly  
 Monthly  
 Rarely

2.How long have you been using the City Bank mobile banking app? \*

Less than 6 months  
 6 months to 1 year  
 1 to 2 years  
 More than 2 years

3.On which operating system do you use the City Bank mobile banking app? \*

Android  
 iOS  
 Other

4. If you have faced technical issues while using the City Bank mobile banking app, how satisfied were you with the resolution of the issue? \*

Very satisfied  
 Satisfied  
 Neutral  
 Unsatisfied  
 Very unsatisfied

5. Which features of the City Bank mobile banking app do you use most frequently? (Select all that apply) \*

- Account balance check
- Funds transfer
- Bill payment
- Mobile recharge
- Statement request

6. How user-friendly is the City Bank mobile banking app? \*

- Very difficult to use
- Difficult to use
- Neutral

Bill payment

Mobile recharge

Statement request

6. How user-friendly is the City Bank mobile banking app? \*

- Very difficult to use
- Difficult to use
- Neutral
- Easy to use
- Very easy to use

7. How secure do you consider the City Bank mobile banking app to be? \*

Difficult to use

Neutral

Easy to use

Very easy to use

7. How secure do you consider the City Bank mobile banking app to be? \*

- Very secure
- Secure
- Neutral
- Insecure
- Very insecure

Very insecure

...

8. How frequently do you update the City Bank mobile banking app to the latest version? \*

Always

Often

Rarely

Never

9. How frequently do you experience app crashes or freezes while using the City Bank mobile banking app? \*

Very frequently

Frequently

Occasionally

Rarely

Never

9. How frequently do you experience app crashes or freezes while using the City Bank mobile banking app? \*

Very frequently

Frequently

Occasionally

Rarely

Never

10. How often do you face issues with the speed or loading time of the City Bank mobile banking app? \*

Very frequently

Occasionally

Rarely

Never

10. How often do you face issues with the speed or loading time of the City Bank mobile banking app? \*

Very often

Often

Occasionally

Rarely

Very often

Often

Occasionally

Rarely

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11. How likely are you to recommend the City Bank mobile banking app to a friend or family member? \*

Very likely

Likely

Neutral

Unlikely

Very unlikely

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🖼️  
📺  
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