

INTERNSHIP REPORT
ON

Customer satisfaction towards online
Banking services in Bangladesh; A study on
Standard Bank Limited, Nilphamari Branch,
Nilphamari

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ID: E140504030

Batch: 4th

Program: MBA (Evening)

Major in Marketing



HAJEE MOHAMMAD DANESH SCIENCE &
TECHNOLOGY UNIVERSITY (HSTU)

OCTOBER, 2016

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MASTER OF BUSINESS ADMINISTRATION (EVENING)



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HAJEE MOHAMMAD DANESH SCIENCE AND
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OCTOBER, 2016

Letter of Transmittal

Date: October 24, 2016

Mr. Md. Jamal Uddin
Internship Supervisor
Assistant Professor & Chairman
Department of Marketing
Hajee Mohammad Danesh Science & Technology University (HSTU)

Sub: Submission of Internship Report

Dear Sir

It was great pleasure for me to get an opportunity to work practically in Standard Bank Limited and prepare an internship report and it is my

It is a great pleasure to submit the report on *Customer satisfaction towards Online banking services in Bangladesh: A study on Standard Bank Ltd., Nilphamari Branch, Nilphamari*. For the fulfillment of EMBA program, I was sent to Standard Bank Limited for performing my 45 days Internship program. I was spent & supervised by honorable teacher Mr. Md. Jamal Uddin, Internship Supervisor, Department of Marketing; during the span of internship program as well as preparing this report. It expresses my gratitude to you for providing me the opportunity to learn about Bank and Banking system of Bangladesh.

In spite of various shortcomings, I have devoted my best effort to gather information & prepare this report. Though I have tried to provide my best attempt to prepare this report, there may have some sort of inadequacy.

I, therefore, hope and wish you will appreciate my endeavor and find the report up to your expectation and satisfaction.

Thanking you

Sincerely

.....
Md. Shafiqul Ghani

ID: E140504030

Batch: 4th

Program: MBA (Evening)

Hajee Mohammad Danesh Science & Technology University (HSTU)

Student's Declaration

The discussing report is the terminal formalities of the internship program for the degree of Master of Business Administration (Evening), Faculty of Business Studies at Hajee Mohammad Danesh Science and Technology University, Dinajpur which is compact professional progress rather than specialized. This report has prepared as per academic requirement after successfully completing the 45 days internship Program under the supervision of my honorable supervisor

Md. Jamal Uddin, Assistant Professor, Department of Marketing, HSTU, Dinajpur. It is my pleasure and great privilege to submit my report titled *Customer satisfaction towards Online banking services in Bangladesh: A study on Standard Bank Ltd., Nilphamari Branch, Nilphamari.* as the presenter of this report; I have tried my level best to get together as much information as possible to enrich the report. I believe that it was a fascinating experience and it has enriched both my knowledge and experience.

I believe everyone is not beyond of limitation. There might have problems regarding lack and limitation in some aspects and also some minor mistake such as syntax error or typing mistake or lack of information. Please pardon me for that mistake and clarify these of my further information on those matters.

Md. Shafiqul Ghani

ID: E140504030

Batch: 4th

Program: MBA (Evening)

Hajee Mohammad Danesh Science & Technology University (HSTU)

Declaration of Supervisor

It's my Pleasure to Certify that Md. Shafiqul Ghani, Student ID: E-140504030, MBA (Evening) Major in Marketing, 4th Batch has Successfully Completed MBA (Evening), Internship report titled *Customer satisfaction towards Online banking services in Bangladesh: A study on Standard Bank Ltd., Nilphamari Branch, Nilphamari* under my Supervision and Guidance. He has not copied from any other Work.

Therefore, He is directed to submit his Report for Evaluation. I wish his Success at every sphere of his Life.

Md. Jamal Uddin
Assistant Professor
Department of Marketing
HSTU, Dinajpur

Declaration of Co-Supervisor

It's my Pleasure to Certify that Md. Shafiqul Ghani, Student ID: E-140504030, MBA (Evening) Major in Marketing, 4th Batch has Successfully Completed MBA (Evening), Internship report titled *Customer satisfaction towards Online banking services in Bangladesh: A study on Standard Bank Ltd., Nilphamari Branch, Nilphamari* under my Supervision and Guidance. He has not copied from any other Work.

Therefore, He is directed to submit his Report for Evaluation. I wish his Success at every sphere of his Life.

Prof. Dr. Md. Zahangir Kabir
Department of Management
Faculty of Business Studies
HSTU, Dinajpur

Acknowledgement

It gives me immense pleasure to thank a large number of individuals for their cordial cooperation and encouragement who have contributed directly or indirectly in preparing this report. Firstly, I express my gratefulness to almighty Allah, who has enabled me to pursue my study, I convey my gratitude to my honorable supervisor, Md. Jamal Uddin, Assistant Professor, Department of Marketing, Bangladesh, Hajee Mohammad Danesh Science & Technology University (HSTU) for his guidance and co-operation, which helps me immensely to prepare this report. I would like to express my gratitude to Md. Firoz Ahmed, Executive officer (EO) for his valuable guidance. His interest enthusiasm in my subject material has helped us to produce a respectable result.

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Abbreviation

SBL:	Standard Bank Limited
BBA:	Bachelor of Business administration
EVP:	Executive Vice President
EO:	Executive officer
SEO:	Senior Executive officer
FAVP:	First Assistant Vice officer
CD:	Current Account
SB:	Saving Account
HSTU:	Hajee Mohammad Danesh Science & Technology University
ATM:	Automate teller machines
SME:	Small and Medium enterprise
SMS:	Short Message Services
CAMEL:	Capital, Asset, Management, Earning, Liquidity and Sensitivity
IT:	Information Technology
POS:	Point of Sale
SWIFT:	Society for Worldwide Inter-bank Financial Telecommunication

Abstract

Now a day's technological advancement makes our life easier. As a part of this advancement banking sector facilitates their client involvement by offering most convenient services through electronic means. To compete globally banks offer on line banking facilities. Customers are now able to transact different types of banking activities via online. People are now busy enough and consciousness among people has increased than ever before. So they expect high quality services with short period of time. Another advantage is that there is no waste paper and time. The bank prints our bank account statement and then posts it, this process use to take a lot of time and money, all these complexities have been avoided by online banking. Although technological convergent takes place and traditional banking system becomes online. The main objective of this study is to find out the customer satisfaction towards online banking services in Bangladesh and the research is conducted on Standard bank Ltd. To conduct the research, non probability convenience sampling technique is used. The study is based on both primary and secondary data. Primary data is collected through questionnaire survey from 50 respondents. From the survey it is found that the most of the respondents are satisfied with the different services provided related with online banking except insufficient ATM booth, security in online banking, SMS Banking and promises to providing services. Among various online services customer mostly use ATM services, fund transfer to any branch, SMS banking and balance inquiry services.

CHAPTER – 1

INTRODUCTION

1.1 Prelude

In olden days we need to go to the bank for every banking transaction. Sometime we may find that the banks are closed or the banking hours are not suitable to us or location of the bank is not convenient to us. There are many difficulties we face when we go to bank personally. To avoid these difficulties there is one solution, online banking.

With the development of technology and the internet particularly we do not have to visit the bank personally, we can use internet banking. Online banking means making banking transactions through the internet. We can access our bank account via internet by registering ourselves with our bank online banking. Through online banking we can make deposits, withdrawals and even pay our bills by just clicking the mouse, the only thing we need is a computer with an internet access. By using online banking we can avoid the bank queue and make transaction from the convenience of our home or office. The fee for online banking is very low and this service is worth every taka spending on it. Another advantage is that there is no waste of paper and time. The bank prints our bank account statement and then posts it, this process used to take a lot of time and money, all this is avoided by online banking.

It is a new concept in banking. Online banking means a self services attitude of banking. Banking itself was never wrong but our dependence on banking was too much and that is why we faced many disappointments. In online banking the customer is the sole financial controller of his own finance and life. We can book tickets of railways, buses, airlines to any place in the world. We can shop anything and everything with online banking and also make payment online. This online service is provided by almost all the banks, 24 hours a day and 7 days a week. There are many banks and financial

institutions that provide services of online banking in Bangladesh. Standard bank limited is one of them.

1.2 Background

Now a day's banking has gone beyond the traditional brick & mortar system and the online banking system has been emerged dramatically as an essential part of our financial life. People cannot even think of standing for encashment of cheques, paying bill, for deposit money or even shopping with a bulk amount of money taking with them. The people are fully depending on online banking system. With the Standard bank is one of the largest banking and financial services organization in Bangladesh. 3rd generation Bank of Bangladesh it focuses on Remaining with time, Developing human capital, Creating true customer's value. The Bank started its operation from 17 May 1999. Has already achieved tremendous progress within its past 16 years of operation at present the Bank has real-time Online banking branches (of both Urban and Rural areas) network throughout the country having smart IT-backbone. This study is concentrate with the pattern of customer satisfaction on online banking services of SBL. A number of different approaches were applied to collect crucial information on this topic.

I have collected data through questionnaire, discussed with different group of people and take help from the relevant books and website.

I believe that this study will assist in making accurate decision, experience for further study, and will be helpful for my future career.

1.3 Significance of the study

Because of the rapid growing competition among the banks of Bangladesh, banks are trying to invent new services and new technologies for their customer. Now a day's online banking is one of the most famous and well used services in the banking sector. To compete with the other banks and to maintain the current position in

the ranking Standard Bank Limited also started different online services for their customer.

1.4 Scope of the study

Standard Bank is the pioneer of welfare driven economy and promoter of balanced growth in country link Bangladesh which has a poverty stricken contemporary economic background. To be a threaten competitor for the other bank and serve customer with faster service, they started online banking. Through this research the strength weakness of online banking and the satisfaction level of customer of SBL have come out.

1.5 Objectives of the study

Before any research work, setting up objective is very essential and it is as the help of completing the work. The reasons behind conducting this study are clear and were motivational towards the achieving of goal. In defining the objective, customer satisfaction is given special emphasis.

1.5.1 Major objective

The major objective of this report is to analyze Customer satisfaction towards Online banking services in Bangladesh. This study is based on Standard Bank Ltd.

1.5.2 Specific objective

The Specific objectives of this study are given below

- To know the online banking services of SBL
- To analyze the customer satisfaction level of online banking of SBL
- To observed the present scenario of online banking practices of SBL
- To find out the problems of online banking activities of SBL to satisfy the customers
- To recommend some measures for the development of online banking services of SBL

1.6 Methodology of the Study

All the information incorporated in this report has been collected both from the primary sources and as well as form the secondary sources. The details of this source are highlighted in the following.

1.6.1 Research Design

The research is descriptive in nature because the relevant data has been collected from Standard Bank (Nilphamari Branch) and from a small no. of samples. The report is being conducted to get a deep insight and understanding about the satisfaction of customer towards online banking.

1.6.2 Population of study

All of the customers of Standard Bank in Nilphamari branch have been considered as the population of the study.

1.6.3 Sources of Data

Two type's data were used in preparation of the report. For preparing the report I have collected data both from primary and secondary sources of data. And both data source are equally important for research purpose and preparation of the report.

1.6.4 Primary Data

Structure questionnaire has been used to get data to understand the customer satisfaction towards online banking in Bangladesh and the selected sample are gathered from Standard Bank Limited (Nilphamari Branch) customers. The respondents were chosen conveniently in respect of online services they mostly use. The methods that will be used to collect the primary data are as follows:

- Survey
- Personal observation
- Discussion with official of the SBL
- Face to face conversation with the client

1.6.5 Secondary Data

"Secondary data is data that has already been collected by someone else for a different purpose to yours. For example, this could mean using data collected by a hotel on its customers through its guest government statistic." The secondary data have been collected from different publication of different banks. To clarify different conceptual matters, internet and different articles published in the journal & magazines have been used.

The secondary sources are:

- Annual Report of SBL Bank.
- Other published documents of SBL Bank
- Internet
- Various brochures on the products and services offered by the bank.

1.6.6 Sampling Plan

Population

All of the customers of Standard Bank Limited (Nilphamari Branch)

Sample Element

Individual customer of Standard Bank Limited (Nilphamari Branch)

Sampling Frame

Bank did not provide me sampling frame due to secrecy

Sampling Technique

Non probability convenience sampling technique is used to conduct the research.

Sample Size

The data were collected conveniently from 50 customers of Standard bank Limited (Nilphamari Branch) . Among them 31 is male, and 19 is female.

1.6.7 Data collection

Data collected from primary and secondary sources respectively. Primary data collected though questionnaire. A 5 point Likert scale procedure is used to collect the data. Questionnaire is used for data collection because it is the most appropriate way for getting information about the customer satisfaction towards online banking in Bangladesh.

1.6.8 Data Analysis

The data collected from survey is analyzed with applicable tables, graphs, charts etc. and SPSS 17.0 software used to find out the output.

1.7 Limitations of the study

From the beginning to end, the study has been conducted with the intention of making it as a complete and truthful one. However, many problems appeared in the way of conduction the study. During the study it was not possible to visit the whole area covered by the bank although the financial statement and other information regarding the study have been considered.

The limitations of the study are the followings:

- Most of the customers dislike disclosing information.
- Many individuals are not familiar with this type of work.
- Lack of experience in research work.
- Time period for this study was too short.

CHAPTER 2

OVERVIEW ONLINE BANKING

2.0 Customer

Customer is someone who pays for goods or services and acquires the ownership of products from the seller.

"A customer is someone who makes use of the paid products of an individual or organization. This typically through purchasing or renting goods or services."

"A patron' one who purchase or services a product or services from a business or merchant, or plans to' a person of a particular kind, as in cool customer, tough customer, ugly customer"

2.1 Satisfaction

Satisfaction means the settlement of a claim, due, or, demand; payment; indemnification; adequate compensation. Below there are some of the definitions of satisfaction are given:

"The contentment one feels when one has fulfilled a desire, need, or expectation; the chef tasted the sauce with great satisfaction"

"A fulfillment of a need or desire; the pleasure obtained by such fulfillment; the source of such gratification; reparation for an injury loss."

2.2 Customer Satisfaction

Satisfaction as a state felt by a person who has experienced performance or an Outcome that fulfill his or her expectation it is a function of relative level of expectations and perceived performance (Kotler and Clarke, 1987). satisfaction is a positive, affective state resulting from the appraisal of all aspects of a party's working relationship with another (Boeselie and Wiele, 2002).

2.4 Online banking

At present, 47 scheduled banks offer any branch banking facilities through their respective bank online network that provides facilities like transaction through any branch under the respective bank online network; payment against pay order or pay order encashment,

demand draft encashment, opening or redemption of FDR from any branch of the same bank; remote fund transfer, cash withdrawal, cash deposit, account statement, clearing and balance enquiry within branches of the same bank; and L/C opening, loan repayment facility to and from any branch of respective bank under its own online network.

2.3.1 Online banking components

Depending on infrastructure and infrastructure and other configurations online banking components may vary significantly. Banks should consider the following four factors to configure or setup their online services:

- Defining strategic objectives for online operations
- Evaluation the scope, scale, and complexity of equipments, systems, and activities
- Considering technology expertise, and
- Implementing security and internal control requirements

Banks may either support their online services internally by employing their own resources and expertise or can outsource their online banking systems to third parties. The following actions could provide or host online banking services for banks: such as another financial institution, internet services provider (ISP), internet banking software vendor, core banking vendor, management security provider, bill payment provider, credit bureau, and credit scoring company.

2.3.2 History of Online Banking

Online banking allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union or building society.

The precursor for the modem home online banking services were the distance banking services over electronic media from the early 80s. The term online became popular in the late 80s and referred to the use of a terminal, keyboard and TV or monitor to access the banking system using a phone line. Home banking can also refer to the use of

a numeric keypad to send tones down a phone line with instruction to the bank. Online services started in New York in 1981 when four of the city's major banks.

Stanford federal credit union was the first financial institution to offer online internet banking services to all of its members in Oct, 1994.

Online banking solutions have many feature and capabilities on common, but traditionally also have some that are application specific.

CHAPTER - 3

PROFILE OF STANDARD BANK

3.0 Background of Standard Bank

Standard Bank Limited (SBL) is a Banking Company registered under the Companies Act, 1994 of Bangladesh with its Head Office currently at Metro Politopn Chamber Building, 122/124, Motijheel C/A, Dhaka-1000, Bangladesh. The Bank started its operation from 17 May 1999.

The Bank provides all types of support to trade, commerce, industry and overall business of the country. SBL's finances are also available for the entrepreneurs to set up promising new ventures and BMRE of existing industrial units. Standard Bank Ltd., the only Bengali named 3rd generation private commercial bank, was established by a group of local entrepreneurs who are well reputed in the field of trade, commerce, industry and business of the country.

The Bank offers both conventional and Islamic banking through designated branches. The Bank is being managed and operated by a group of highly educated and professional team with diversified experience in finance and banking. The Management of the bank constantly focuses on understanding and anticipating customers' needs. Since the need of customers is changing day by day with the changes of time, the bank endeavors its best to device strategies and introduce new products to cope with the change. Standard Bank Ltd. has already achieved tremendous progress within its past 11 years of operation. The bank has already built up reputation as one of quality service providers of the country.

At present the Bank has real-time Online banking branches (of both Urban and Rural areas) network throughout the country having smart IT-backbone. Besides traditional delivery points, the bank has ATMs of its own, sharing with other partner banks and consortium throughout the country.

3.1 Standard Bank Limited profile

3.1.1 Corporate Slogan

Settings A New Standard Banking

3.1.2 Vision

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

3.1.3 Mission

The Bank is committed for satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

3.1.4 Strategic Priority

- To manage and operate the Bank in the most efficient manner to enhance financial performance and to control cost of fund.
- To strive for customer satisfaction through quality control and delivery of timely services.
- To identify customers' credit and other banking needs and monitor their perception towards our performance in meeting those requirements.
- To review and update policies, procedures and practices to enhance the ability to extend better service to customers.
- To train and develop all employees and provide them adequate resources so that customers' needs can be reasonably addressed.
- To promote organizational effectiveness by openly communicating company plans, policies, practices and procedures to employees in a timely fashion.
- To cultivate a working environment that fosters positive motivation for improved performance
- To diversify portfolio both in the retail and wholesale market

- To increase direct contact with customers in order to cultivate a closer relationship between the bank and its customers.

3.1.5 Objectives

- To earn and maintain CAMEL Rating 'Strong' (Number1 form Last 5 Years)
- To establish relationship banking and improve service quality through development of Strategic Marketing Plans.
- To remain one of the best banks in Bangladesh in terms of profitability and assets quality.
- To introduce fully automated systems through integration of information technology.
- To ensure an adequate rate of return on investment.
- To keep risk position at an acceptable range (including any off balance sheet risk).
- To maintain adequate liquidity to meet maturing obligations and commitments.
- To maintain a healthy growth of business with desired image.
- To maintain adequate control systems and transparency in procedures.
- To develop and retain a quality work-force through an effective human Resources Management System.
- To ensure optimum utilization of all available resources.
- To pursue an effective system of management by ensuring compliance to ethical norms, transparency and accountability at all levels.

3.1.6 Values

- Customer Focus
- Integrity
- Quality
- Teamwork
- Respect for the individual
- Harmony

- Fairness
- Courtesy
- Commitment
- Respectable Citizenship
- Business Ethics
- Unique Culture

3.2 Corporate Banking

Standard Bank Limited offer a complete range of advisory, financing and operational support services to its corporate client groups requiring support for trading, manufacturing, treasury, investment and transactional banking facilities.

Whether it is project finance, term loan, trade finance working capital finance or a forward cover for a foreign currency transaction, Standard Bank Ltd. Corporate banking specialist will offer you the accurate solution and high-class services for speedy approval and efficient processing to satisfy your needs.

3.2.1 Corporate information of SBL

Date of incorporation	11 May, 1999
Commencement of banking business	June 03, 1999
Opening first branch (Principal)	June 03, 1999
Opening first Islamic banking	October
Share of capital	Sponsor (58.77%), general public (36.31%), financial institution (4.73%) Foreign investment (0.19%)
Authorize capital	10000.00 million
Paid-up capital	3648.40 million
Deposit	70508.05 million
Investment	16314.93 million
Number of branch	108
Number of share	52903

Manpower	1786
Number of SME/Krishi branch	28

3.3 Products of SBL

3.3.1 Retail banking

- Auto Loan
- Any Purpose Loan
- Personal Loan
- Salary Loan
- Doctors Loan
- Education Loan
- Overseas Job Loan

3.3.2 Small and medium enterprise (SME)

- Standard swabolombi- Working capital loan
- Standard sommriddhi- Working capital loan
- Standard jantrik- capital machinery loan
- Standard Bonik
- Standard Chalantika
- Standard Green
- Standard Nari Uddogh
- Standard NGO Shohojogi
- Standard Shachchondo

3.3.3 Transactional Account

- Current Deposit (CD) Account
- Short Notice Deposit (SND) Account
- Savings Bank(SB) Account
- Special Savings Bank Account
- Resident Foreign Currency Deposit (RFCD) Accounts

3.3.4 Deposit Products

Standard Bank presents lucrative deposit schemes for its clients. These are mostly for limited income people who want to save some money for future. The schemes are namely:

- Lakhpati Deposit Scheme
- Millionaire Deposit Scheme
- Kotipati Deposit Scheme

- Double Growth Deposit Scheme
- Triple Growth Deposit Scheme
- Monthly Savings Scheme
- Monthly Benefit Scheme
- Marriage Deposit Scheme
- Pension Deposit Scheme 1st Choice
- Pension Deposit Scheme 2nd Choice
- Abashan Deposit Scheme
- Education Savings Scheme 1st Choice
- Education Savings Scheme 2nd Choice
- Car Deposit Scheme
- Travel Deposit Scheme
- Wage Earners Deposit Scheme
- Household Durable Deposit Scheme
- Tuition Deposit Scheme

For opening a deposit scheme you only need to maintain a savings bank account at any branch of Standard Bank Ltd. Such a scheme in this bank would help you to overcome difficult hurdles of life much easily.

3.3.5 Islamic Banking

Transactional Account and Deposit Products

- Saving Account
- Al-wadeeah Current Account
- Mudaraba saving Account
- Mudaraba Special Notice deposit account
- Mudaraba term deposit account
- Mudaraba hajj saving account
- Mudaraba deposit pension scheme
- Mudaraba monthly profit paying deposit scheme

3.3.6 Investment Products

- Bai muajjal
- Bai Mudaraba post import

- Hire purchase under shirkatu melk
- Quard
- SME investment
- Household durable purchase investment
- Investment against documentary bills

3.3.7 Cards

- SBL Visa debit cards
- Visa Local Currency
- Visa dual currency
- Visa international
- SBL Green Debit Card
- Visa Classic Credit Card
- Visa Gold Credit Card
- Visa Dual Gold Credit Card
- Visa Electron Debit Card
- Prepaid Gift Card
- Prepaid Travel Card

3.4 Services of SBL

- ATM Services
- SMS Services
- Mobile Banking
- Remittance service
- Locker Services
- Online banking
- SWIFT
- Student File
- Traveler's cheque

3.5 Online Banking Service

Standard Bank Limited has introduced real-time any branch banking from the first day of opening. Now, customers can withdraw and deposit money from all branches located throughout the Country. Our valued customers can also enjoy 24 hours banking service through ATM card from any of Q-cash ATMs located at different location throughout the Country. Standard bank own ATM booth is

75.All the existing customers of Standard Bank Limited will enjoy this service by default Key features

3.5.1 Centralized Database

- Platform Independent
- Real time any branch banking
- Internet Banking Interface
- ATM Interface
- Corporate MIS facility

3.5.2 Delivery Channels

- Branch Network
- ATM Network
- POS (Point of Sales) Network
- Internet Banking Network

Standard Bank Limited offers Real-time online banking throughout its 76 branches. By dint of our online service any customer will be able to get the following facilities:

- Cash withdrawal from any branch.
- Cash deposit into any branch.
- Encashment of pay-order from any branch.
- Statement from any branch

CHAPTER - 4

DATA ANALYSIS AND INTERPRETATION FINDINGS

4.0 Data Analysis

This analysis is mainly based on primary data and information. Primary data and information were collected through in depth interviews of the consumed people. I have interviewed 50 customers of Standard bank in Nilphamari branch. A summary of the obtained data are given below

Table: 4.1
Demographic Profile of the respondent

Variables	Categories	Frequency	Percent
Age	18-25	16	32%
	26-35	30	60%
	36-45	4	8%
	46-above	0	0%
Gender	Male	31	62%
	female	19	38%
Education	Undergraduate	24	48%
	Graduate	16	32%
	Postgraduate	6	12%
	others	4	8%
Occupation	Executive	14	28%
	Business Person	12	24%
	Households	7	14%
	Student	15	30%
	Others	2	4%

Source: Field survey data.

Interpretation: From the table [4.1] it is shown that out of 50 respondents, most of the (60%) respondents age are 26 to 35 who use online banking, (32%) are 18 to 25 age, (8%) are of 36 to 45 age and (0%) respondents age are of 46 above.

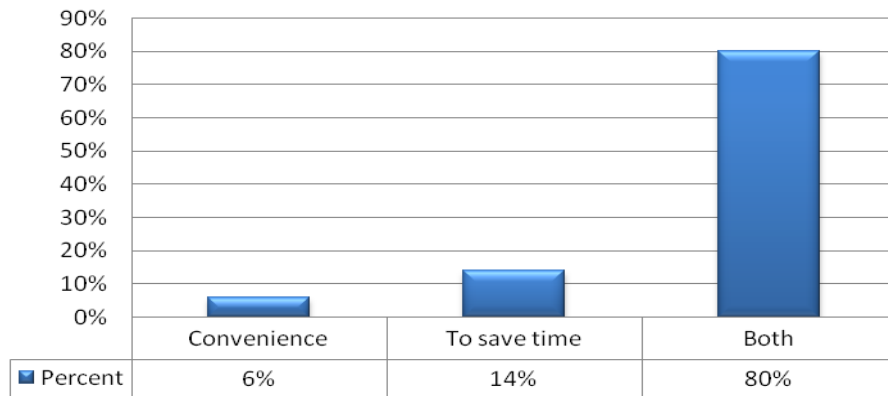
I have collected data from both male and female respondents. Among them (62%) were male and (38%) were female respondents. They have given various opinions regarding online banking.

Out of 50 respondents, most of the respondents' educational qualification are undergraduate (48%), (32%) are graduate, (12%) are postgraduate and are (8%) others.

From 50 SBL customer survey found that, (30%) respondent are student, (28%) are executive, (24%) are business person, (14%) are households and (4%) are of others.

Graph: 4.1:

Reason for Choosing SBL Online Banking

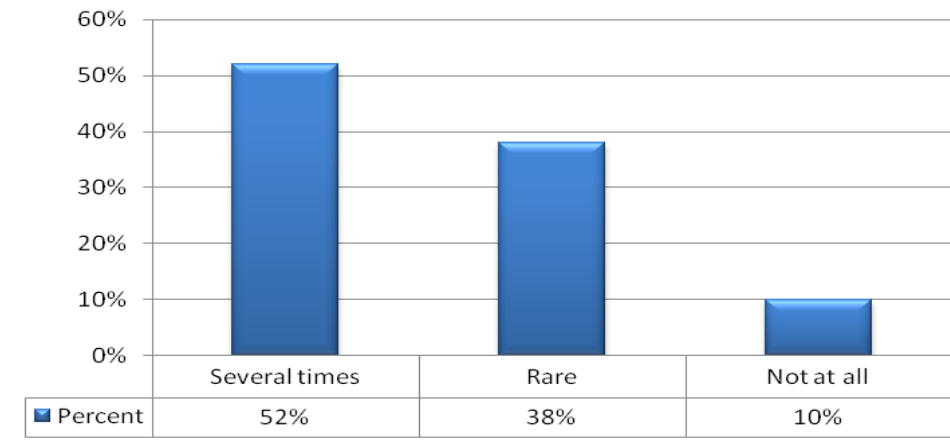


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the (80%) respondents are choosing SBL online banking for convenience and to save time, (14%) respondents chooses to save time and (6%) respondents prefer convenience to online banking services. So, it can be said that majority of the respondents feel that the reason for SBL online banking services is convenience and save time.

Graph: 4.2

Facing Problem in Online Banking

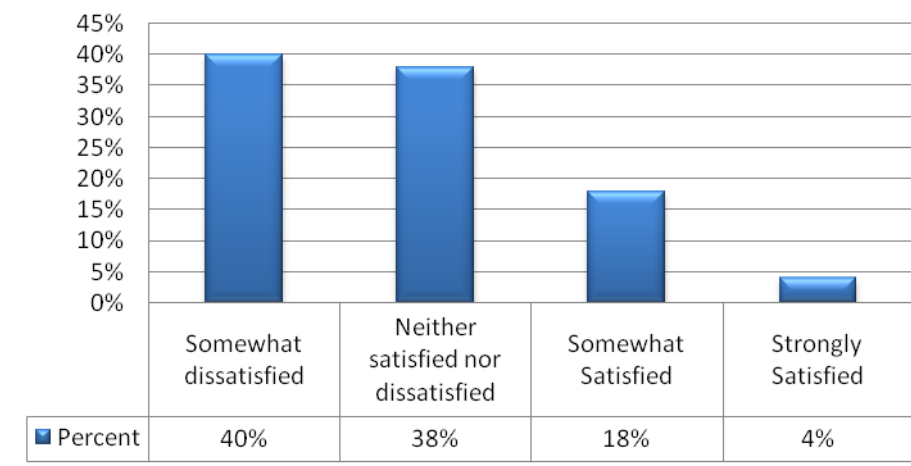


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the (52%) respondents are several times face frequently problem in online banking, (38%) are rare times face problem and (10%) are do not face access online banking services. So, it can be said that majority of the respondents face problem regularly and they are dissatisfied on the SBL online banking service.

Graph: 4.3

Up to Date Online Banking Service



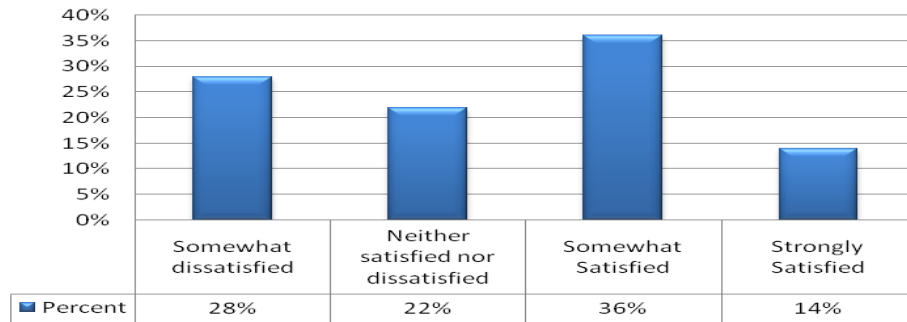
Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the 40% of the respondents somewhat dissatisfied, 38% of the respondents neither satisfied nor dissatisfied to SBL up-to-date equipment & technology online banking. So, it can be said that

majority of the respondents are not satisfied with SBL's up-to-date equipment & technology.

Graph: 4.4

Easy to Use of Online Banking

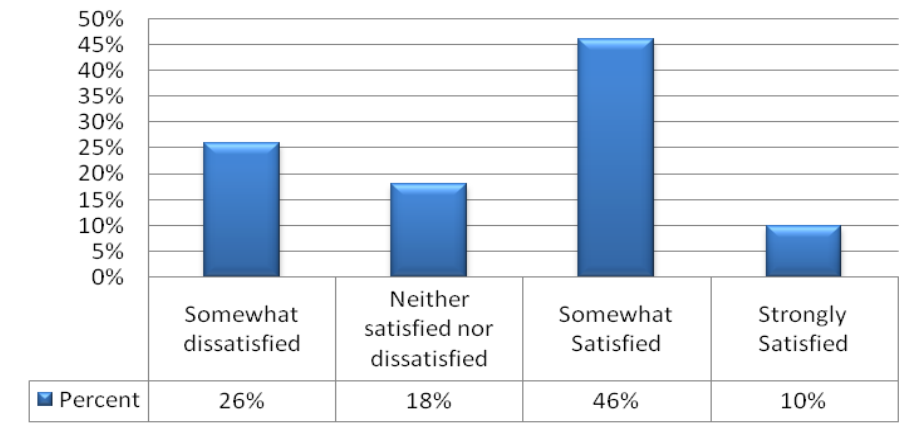


Source: Field survey data.

Interoperation: Among the 50 respondents, from the above graph, it can find that the 36% of the respondents somewhat satisfied, 14% of the respondents strongly satisfied that. So, it can be said that online banking of SBL is easy to use.

Graph: 4.5

Web Based Online Banking

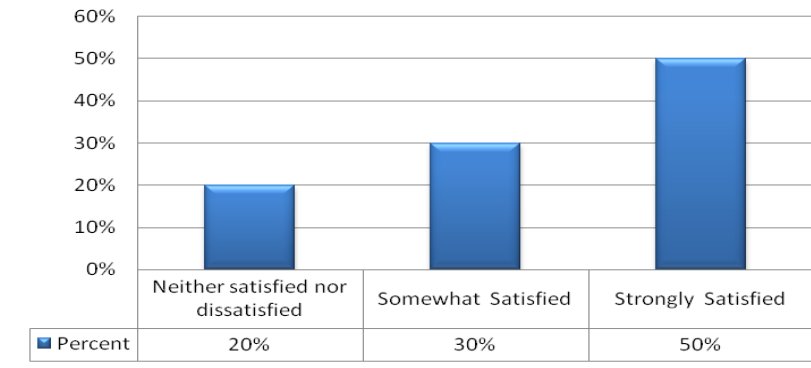


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the 46% of the respondents somewhat satisfied, 10% of the respondents strongly satisfied using the web-site of SBL. So, it can be said that majority of the respondents are satisfied for taking information's from web-site of SBL.

Graph: 4.6

Error Free Online Banking

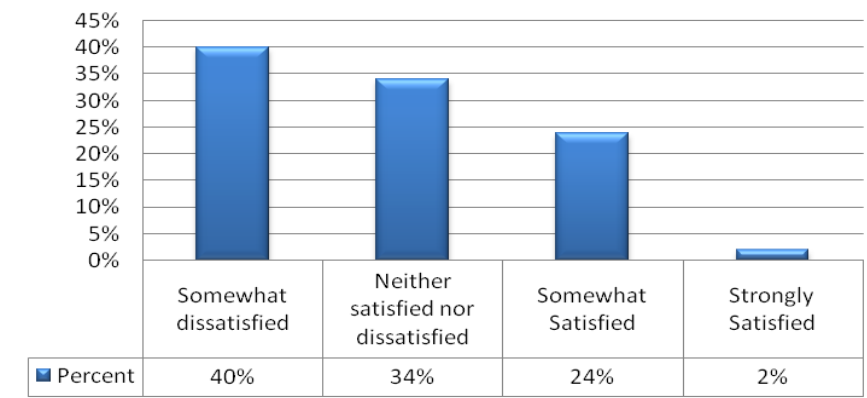


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the 50% of the respondents strongly satisfied, 30% of the respondents somewhat satisfied. So, it can be said that majority of the respondents said that SBL provide error- free records.

Graph: 4.7

Premising better Service

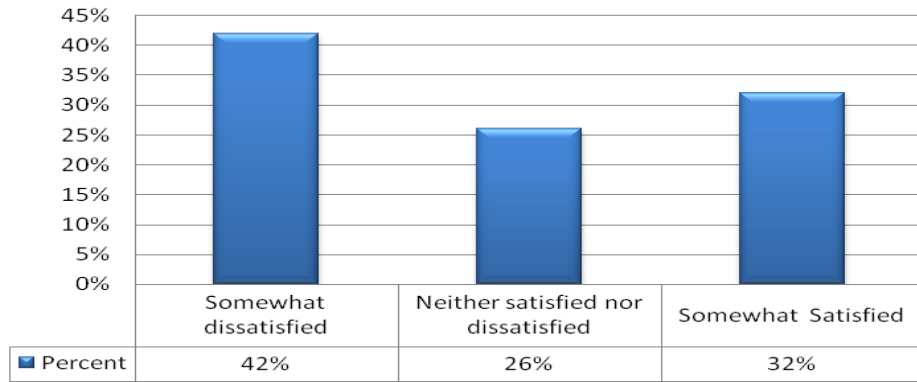


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the 40% of the respondents somewhat dissatisfied, 34% of the respondents neither satisfied nor dissatisfied. From the figure it can easily identify that majority of the respondents said that Standard Bank online banking do not provides its services at the time what they promises to do.

Graph: 4.8

Reliable and Secured Online Banking

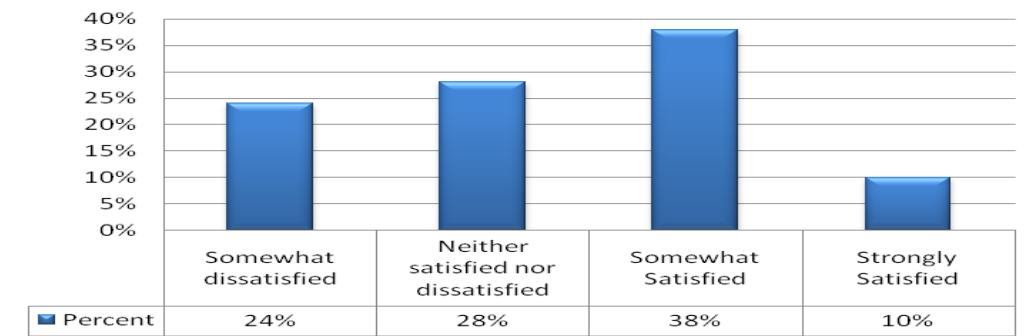


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the 42% of the respondents somewhat dissatisfied, 26% of the respondents neither satisfied nor dissatisfied with the security system of SBL. So, it can be said that majority of the respondents are dissatisfied with the security system of online banking.

Graph: 4.9

Reasonable Charges for Online Banking

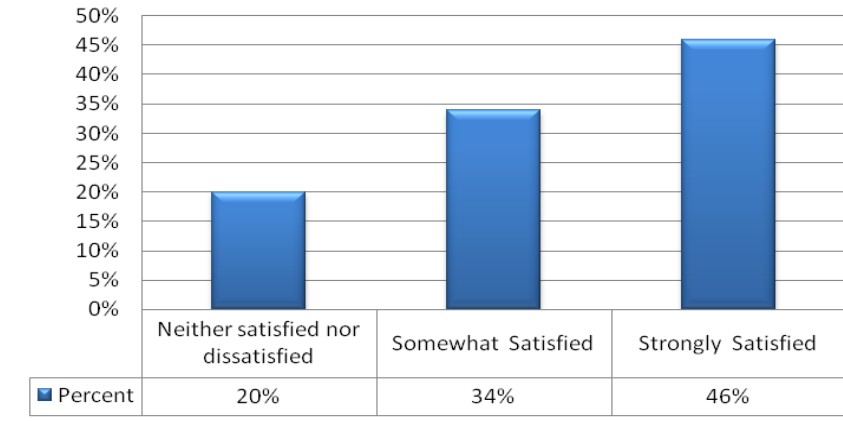


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the 38% of the respondents somewhat satisfied, 10% of the respondents strongly satisfied for the charges of using online facility. So, it can be said that majority of the respondents think charges for using online facilities are reasonable.

Graph: 4.10

Easy to Deposit and Withdraw Money from Any Branch

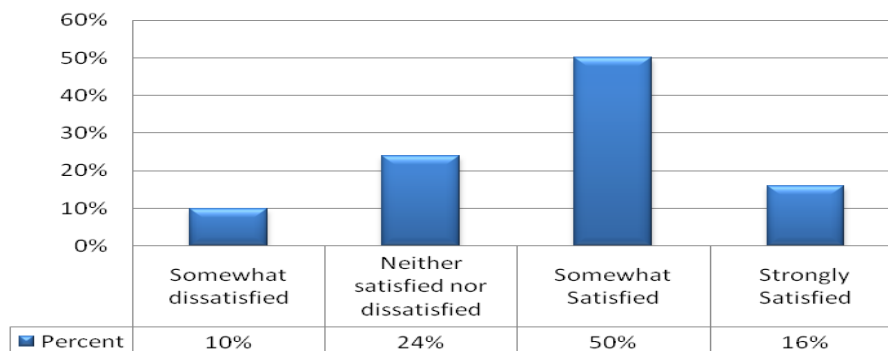


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the 46% of the respondents strongly satisfied, 34% of the respondents somewhat satisfied for deposit and withdraw from any branch. So, it can be concluded that most of the respondent said it is easy to deposit and withdraw money from any branches of SBL.

Graph: 4.11

Easy to Withdraw Money from ATM Booth

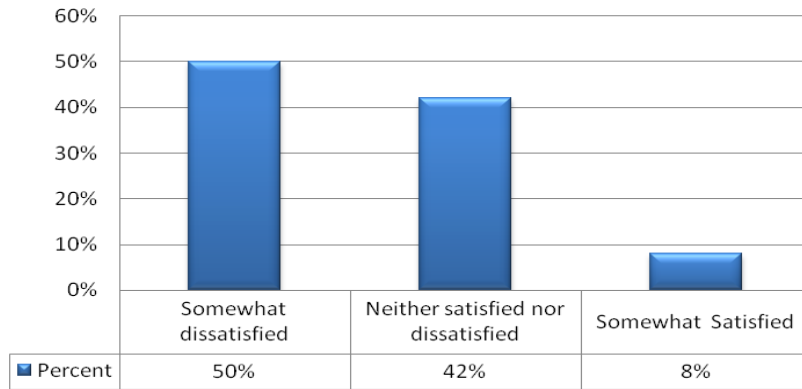


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can find that the 50% of the respondents somewhat satisfied, 16% of the respondents strongly satisfied for withdrawal expected amount of money from ATM booth. So the researcher can conclude that, most of the customer is strongly satisfied for withdrawal expected amount of money from ATM booth.

Graph: 4.12

Sufficient ATM Booth

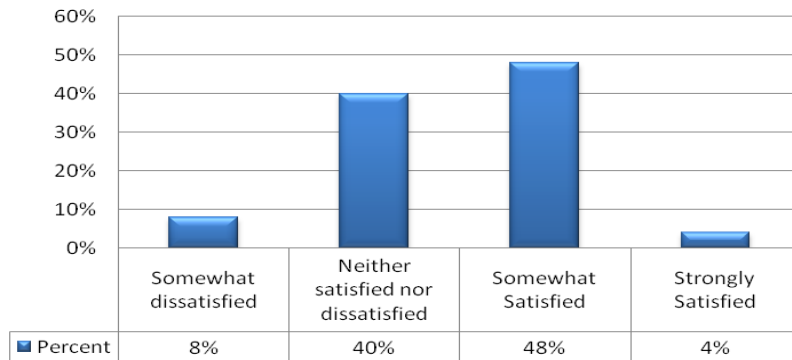


Source: Field survey data.

Among the 50 respondents, from the above graph, it can find that the 50% of the respondents somewhat dissatisfied, 42% of the respondents neither satisfied nor dissatisfied for sufficient numbers of ATM booth. So it can be concluded that most of the respondent are dissatisfied for SBL's numbers of ATM booth.

Graph: 4.13

Satisfactory Charges of ATM Card

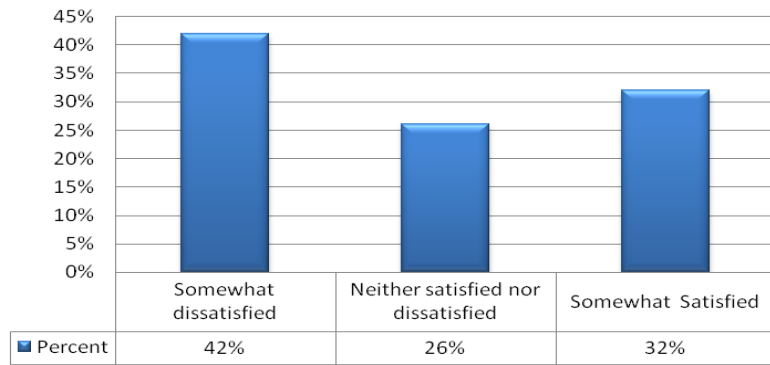


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, 48% of the respondents somewhat satisfied, 4% of the respondents strongly satisfied for the charges of using SBL ATM cards. So, it can be said that majority of the respondents are satisfied for the charges of using SBL ATM cards.

Graph: 4.14

Internet Banking

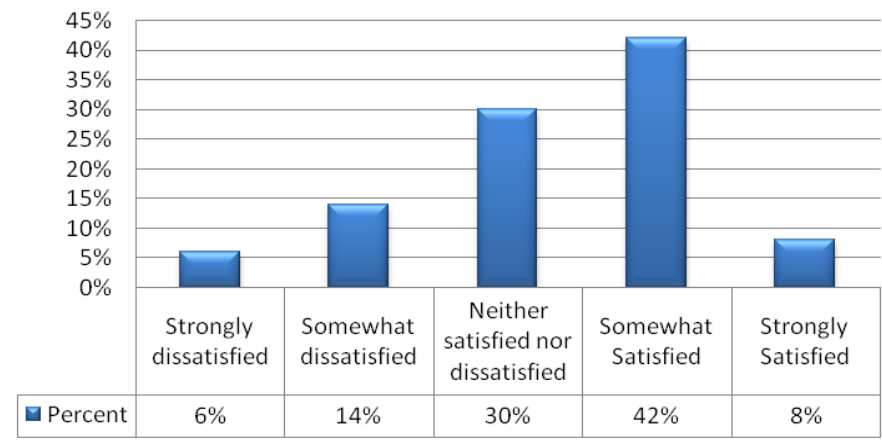


Source: Field survey data.

Among the 50 respondents, from the above graph, it can be find that 42% of the respondents somewhat dissatisfied, 26% of the respondents neutral for SMS/E-mail services. So the researcher can conclude that most of the respondent is dissatisfied for SMS/E-mail services of SBL customer.

Graph: 4.15

Supporting Help Desk

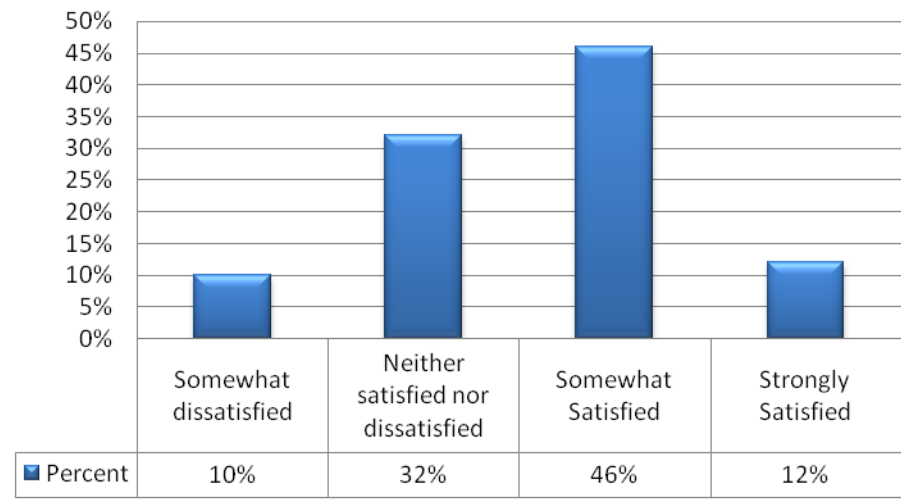


Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can be find that 42% of the respondents somewhat satisfied, 8% of the respondents strongly satisfied with the helping desk or call center which provided by SBL. So, it can be said that majority of the respondents are satisfied for the service of help desk or call center in operating hour's.

Graph: 4.16

Overall Online Banking Service is Good



Source: Field survey data.

Interpretation: Among the 50 respondents, from the above graph, it can be finding that 46% of the respondents somewhat dissatisfied, 12% of the respondents strongly satisfied with the overall online banking service. So the researcher can be concluding that most of the respondent said overall online banking services of SBL is very good.

Table: 4.2

Level of Satisfaction towards online Banking

Descriptive Statistics			
Particular	N	Mean	Std. Deviation
Standard Bank online banking service has up-to-date with equipment & technology	50	2.8600	.85738
It is easy to use services of Standard Bank online banking	50	3.3600	1.04511
The web-site of Standard Bank online bank provides you with valuable information	50	3.4000	.98974
Standard bank online banking provide error-free records	50	4.3000	.78895
Standard bank online banking provides its services at the time it promises to do	50	2.8800	.84853
you can rely on the security system of online banking	50	2.9000	.86307
Bank charges for using online facilities are reasonable	50	3.3400	.96065
It's easy to deposit and withdraw money from any branch	50	4.2600	.77749
withdrawal of expected amount of money from ATM booth	50	3.7200	.85809
Sufficient number of ATM booths	50	2.5800	.64175
Charges of using Standard Bank ATM Card is satisfactory	50	3.4800	.70682
Account statement is given through SMS/E-mail services	50	2.9000	.86307
Help desk or call centers of SBL online support bank have operating hours convenient to its entire customer	50	3.3200	1.01900
Overall, online banking services of Standard Bank is good	50	3.6000	.83299

Source: Field survey data.

Interpretation: From the above table, it is found that most of the customers are satisfied with the different services provided by SBL online banking. Here the minimum satisfaction level is 3 and nearly all the mean result is above minimum level except sufficient number of ATM booth, security in online banking, IT facility, SMS banking and promises to real time services provide. The mean score of satisfaction

level of the question 'easy to deposit and withdraw money from any branch and SBL provide error free information' is above 4. Overall satisfaction level is above 3. So, this result shows that customers are satisfied about the online banking services of SBL they get.

CHAPTER 5

FINDINGS, RECOMMENDATION AND CONCLUSION

5.1 Findings

- Most of the customers are satisfied with different online banking services provided by SBL except insufficient ATM booth, security in online banking, account statement through SMS, promises to real time services provide.
- Most of the respondents are dissatisfied with technological problems such as imbalance or sometimes show empty of own account money, PIN code rejection, Database cannot support the system etc.
- There are some customers' complaints that there is no online services delivery to promises to time.
- Most of customers choose online banking service because it can save time and it is convenient.
- Most of the customers who use online banking services are of 26-35 age groups.
- Most of the customers are satisfied on the comment 'easy to deposit and withdraw money from any branch'.
- Most of the customers are satisfied to withdraw of expected money from ATM booth.
- Most of the customers are satisfied ATM card fees and charges are reasonable and competitive.

5.2 Recommendations

After conducting the survey and its result on SBL, the following recommendations can be added:

- IT Facilities: IT facilities of SBL are not satisfactory enough. Computer system which owned by branch are not up to date, not sufficient and moreover some of computer system not work properly when they are needed. There is no sufficient and high bandwidth internet connection available in the bank. So, SBL should develop information technology to increase network facilities and to ensure better services for the customer and support communication with outside.
- Increase ATM booth: Most of the customer claimed to insufficient number of ATM booth, So SBL should increase Owen ATM booth and ensure the sufficient ATM booth available in familiar location to customer.
- Upgrading website: Standard Bank Limited should upgrade its website regularly and provide valuable information online banking to the customer.
- Increase SME Banking customer: As the SMS Banking is a new product of SBL and the still not satisfied with this service, the Bank should take necessary steps to attract customer towards SME Banking.
- Age group: The maximum age groups who use online Banking are of 26-35 years. SBL should take initiative to attract customer of all age groups to online Banking
- Security preference: Customers are still in confusion about security system of online banking which is a threat for the growth of this service. The Bank should ensure customer about its security.
- Promises time: Standard Bank Ltd should improve provide online banking services promises time to do.

5.3 Conclusion

Banks play a very vital role in the economic development of the country. Popularity of banks is increasing day by day which leads to increase competition as well. Currently 57 banks are operating in Bangladesh. All the commercial banks are offering almost the same product and services. But way they offer the services are different from each other. So people choose their bank according to their desired customer. Standard Bank Limited is one of the fast growing banks in Bangladesh because of its rapid customers' satisfaction. The bank is committed to run all its activities as per commercial and Islamic shari'ah.

Online banking services in New York in 1981 when four of the city's major banks (Citibank, chase Manhattan, chemical and manufacturers Hanover) offered home banking services using the videotext system.

Standard Bank Ltd has introduced its online Banking services since 2005. Being the largest in online connectivity among the entire branch they are capable of providing the better customer services to their clients. Registration is required to get this service. It could be mentioned here that online Banking does not refer to internet Banking. It is basically ANY branch banking.

Most of the customers are satisfied with the different services provided on online banking except technological facility in online banking, security in online banking, SMS banking, promises to service real time, insufficient ATM booth.

Among various online services mostly used fund transfer, withdraw money, bank statement checking services in any branch.

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B6UJygF8ePrgfkoICIDQ&ved=0CB8QsAQ&biw=1280&bih=767

browsing date 10/10/2012

https://www.google.com/search?hl=en&noj=1&biw=1280&bih=707&tbm=isch&sa=1&q=online+banking+picture+bangladesh&oq=online+banking+picture+bangladesh&gs_l=img.3...27794.33485.0.34008.11.11.0.0.0.0.245.1870.2j4j5.11.0...0.0...1c.1.sFkpu7n2ORM

browsing date 10/10/2012

APPENDICES

Appendix-A

Dear sir/madam:

For your kind information, this is a survey research regarding "Customer satisfaction towards Online banking services in Bangladesh: A study on Standard Bank". We will be very obliged if you kindly give your responses to the following questions. Please pick the right answer:

Personal information:

- I. Name:
- II. Age: 18 18-35 36-45 46-above
- III. Gender: Male Female
- IV. Education: Undergraduate Graduate Postgraduate others
- V. Occupation: Executive Business Person Households Student Others

1. What are reasons for choosing SBL online banking service? You can select one or more than one.

- Convenience
- To save time
- Both

2. Do you face any problem in online Banking?

- Several times
- Rare
- Not at all

Appendix-B

Question Level of satisfaction towards online banking	Strong ly dissati sfied	Some what dissati sfied	Neithe r satisfi ed nor dissati sfied	Some what Satisfi ed	Stron gly Satis fied
Standard Bank online banking service has up-to-date with equipment & technology	1	2	3	4	5
It is easy to use services of Standard Bank online banking	1	2	3	4	5
The web-site of Standard Bank online bank provides you with valuable information	1	2	3	4	5
Standard bank online banking provide error-free records	1	2	3	4	5
Standard bank online banking provides its services at the time it promises to do	1	2	3	4	5
you can rely on the security system of online banking	1	2	3	4	5
Bank charges for using online facilities are reasonable	1	2	3	4	5
It's easy to deposit and withdraw money from any branch	1	2	3	4	5
withdrawal of expected amount of money from ATM booth	1	2	3	4	5
Sufficient number of ATM booths	1	2	3	4	5
Charges of using Standard Bank ATM card is satisfactory	1	2	3	4	5
Account statement is given through SMS/E-mail services	1	2	3	4	5
Help desk or call centers of SBL online support bank have operating	1	2	3	4	5

hours convenient to its entire customer					
Overall, online banking services of Standard Bank is good	1	2	3	4	5

What are reasons for choosing SBL online banking service? You can select one or more than one.

	Valid			
	Convenience	To save time	Both	Total
Frequency	3	7	40	50
Percent	6.0	14.0	80.0	100.0
Valid Percent	6.0	14.0	80.0	100.0
Cumulative Percent	6.0	20.0	100.0	

Do you face any problem in online Banking?

	Valid			
	Several times	Rare	Not at all	Total
Frequency	26	19	5	50
Percent	52.0	38.0	10.0	100.0
Valid Percent	52.0	38.0	10.0	100.0
Cumulative Percent	52.0	90.0	100.0	

Standard Bank online banking service has up-to-date with equipment & technology

	Valid				
	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	20	19	9	2	50
Percent	40.0	38.0	18.0	4.0	100.0
Valid Percent	40.0	38.0	18.0	4.0	100.0
Cumulative Percent	40.0	78.0	96.0	100.0	

It is easy to use services of Standard Bank online banking

	Valid				
	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	14	11	18	7	50

Percent	28.0	22.0	36.0	14.0	100.0
Valid Percent	28.0	22.0	36.0	14.0	100.0
Cumulative Percent	28.0	50.0	86.0	100.0	

The web-site of Standard Bank online bank provides you with valuable information					
	Valid				
	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	13	9	23	5	50
Percent	26.0	18.0	46.0	10.0	100.0
Valid Percent	26.0	18.0	46.0	10.0	100.0
Cumulative Percent	26.0	44.0	90.0	100.0	

Standard bank online banking provide error-free records				
	Valid			
	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	10	15	25	50
Percent	20.0	30.0	50.0	100.0
Valid Percent	20.0	30.0	50.0	100.0
Cumulative Percent	20.0	50.0	100.0	

Standard bank online banking provides its services at the time it promises to do					
	Valid				
	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	20	17	12	1	50
Percent	40.0	34.0	24.0	2.0	100.0
Valid Percent	40.0	34.0	24.0	2.0	100.0
Cumulative Percent	40.0	74.0	98.0	100.0	

you can rely on the security system of online banking				
	Valid			
	Somewhat	Neither	Somewhat	Total

	dissatisfied	satisfied nor dissatisfied	Satisfied	
Frequency	21	13	16	50
Percent	42.0	26.0	32.0	100.0
Valid Percent	42.0	26.0	32.0	100.0
Cumulative Percent	42.0	68.0	100.0	

Bank charges for using online facilities are reasonable					
	Valid				
	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	12	14	19	5	50
Percent	24.0	28.0	38.0	10.0	100.0
Valid Percent	24.0	28.0	38.0	10.0	100.0
Cumulative Percent	24.0	52.0	90.0	100.0	

It's easy to deposit and withdraw money from any branch				
	Valid			
	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	10	17	23	50
Percent	20.0	34.0	46.0	100.0
Valid Percent	20.0	34.0	46.0	100.0
Cumulative Percent	20.0	54.0	100.0	

withdrawal of expected amount of money from ATM booth					
	Valid				
	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	5	12	25	8	50
Percent	10.0	24.0	50.0	16.0	100.0
Valid Percent	10.0	24.0	50.0	16.0	100.0
Cumulative Percent	10.0	34.0	84.0	100.0	

Sufficient number of ATM booths				
	Valid			
	Somewhat dissatisfied	Neither satisfied nor	Somewhat Satisfied	Total

		dissatisfied		
Frequency	25	21	4	50
Percent	50.0	42.0	8.0	100.0
Valid Percent	50.0	42.0	8.0	100.0
Cumulative Percent	50.0	92.0	100.0	

Charges of using Standard Bank ATM cards is satisfactory					
	Valid				
	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	4	20	24	2	50
Percent	8.0	40.0	48.0	4.0	100.0
Valid Percent	8.0	40.0	48.0	4.0	100.0
Cumulative Percent	8.0	48.0	96.0	100.0	

Account statement is given through SMS/E-mail services				
	Valid			
	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Total
Frequency	21	13	16	50
Percent	42.0	26.0	32.0	100.0
Valid Percent	42.0	26.0	32.0	100.0
Cumulative Percent	42.0	68.0	100.0	

Help desk or call centers of SBL online support bank have operating hours convenient to its entire customer						
	Valid					
	Strongly dissatisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat Satisfied	Strongly Satisfied	Total
Frequency	3	7	15	21	4	50
Percent	6.0	14.0	30.0	42.0	8.0	100.0
Valid Percent	6.0	14.0	30.0	42.0	8.0	100.0
Cumulative Percent	6.0	20.0	50.0	92.0	100.0	

Overall, online banking services of Standard Bank is good					
	Valid				
	Somewhat	Neither satisfied	Somewhat	Strongly Satisfied	Total

	dissatisfied	not dissatisfied	Satisfied		
Frequency	5	16	23	6	50
Percent	10.0	32.0	46.0	12.0	100.0
Valid Percent	10.0	32.0	46.0	12.0	100.0
Cumulative Percent	10.0	42.0	88.0	100.0	

"Thanks for your cordial cooperation"