Project Report on

“Quality of Online Banking Services’’

Submitted to

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Submitted by

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Letter of Transmittal

Date: 30/08/20

Sonia Rezina

Assistant Professor

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Uttara University

Subject: Submission of Project Report on “. Quality of Online Banking Services.

Dear Sir,

This is my pleasure to present my Project report entitled **on.“. Quality of Online Banking Services.**

With due respect I beg to inform you that I am a student of BBA, 41st batch & department of DBA at Uttara University. I am very glad to submit you my project report prepared on “**quality of online banking services’’**

I believe that knowledge and experience I gathered during the internship period will be helpful in my future professional life. I will be grateful to you if you accept the report. I will be available for defense on this report any time.

……………….

Yours sincerely,

Sania Akter

ID: 2163011016

Program: BBA

Batch: 41st

Section: (A)

Major: Finance

Students Declaration

Yours Sincerely, I am Sania Akter, ID:2163011016, hereby declare that the presented report of project titled "**Quality of online banking services**"

I also confirm that, the report is only prepared for my academic requirement not for any other purpose. It might not be used with the opposite party of the corporation.

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Sania Akter

ID: 2163011016

Program: BBA

Batch: 41st

Section: (A)

Major: Finance

Supervisors Declaration

This is to certify Sania Akter, ID: 2163011016, Batch :41st, Program: BBA, Major in Finance, Department of Business Administration, Uttara University has successfully completed the project report under my supervision and has submitted the report of project titled "**Quality of Online Banking Services**". An Overview He has tried his best to complete the project report and to submit this.

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Sonia Rezina

Assistant Professor

Dept. of Business Administration

Uttara University

ACKNOWLEDGEMENT

This report is the result of the assistance and truthful cooperation of different people. I could not possibly thank all of those amazing inhabitants who have contributed something of them directly or indirectly in preparing this report successfully. It gives me enormous thank them for their pleasant cooperation and support.

First of all, I would like to express my gratitude to the almighty Allah.

Then at first, I would like to thank my course instructor Sonia Rezina Assistant Professor Department of Business Administration for his important guidance, scholarly direction, and unconditional support during my tenure of the study.

Table of Contents

Section-01

Introduction

The internet communication is one of the most recent developments in communication to be developed with the first email being sent in 1972 in a split second. Quality of services has been the focus of research during the last many decades. With time various models have been developed to explain the quality of services. Two main conceptualizations of service quality mainly exist in the literature, of which one is based on the disconfirmation approach (Scale to measure difference between Perception and Expectations), and the other is based on performance only approach (Scale to measure only Perception). Both these scales have been used extensively for measuring service quality. The dimensions and measurement scale of the service quality help the service organizations to improve service quality and customer satisfaction. Every automated service delivery channel has its own attributes (Dabholkar,1996) and hence it is required to separate out the individual attributes of every delivery channel or other compounding factors which affect the perception of quality. The increased importance of information and communication technology for the delivery of financial services has led to the growing interest of researchers and managers in e-banking quality issues (Jayawardhena,2004). Online banking acceptance among people is growing day by day and this growth has been accompanied by increased business interest in measuring and managing online banking service quality. This interest is also reflected in a large number of academic studies pertaining to measuring online banking service quality. With time various scales and dimensions of online banking service quality have been proposed by various researchers. This paper aims at reviewing various online banking service quality scales and their dimensions proposed by various researchers.

Justification

Quality of online keeping money benefit day by day expanding. As a result of quality of online keeping money administrations incorporates four quality measurements. The think about gave suggestions for practioners to have revisions or changes to guarantee the measurements of site characteristics and communication were made strides to guarantee higher levels of client fulfillment as the site isthe confront of the bank in this case where confront to confront interaction has been nullified from the method. I want to know how to supply best quality of online keeping money benefit to the client fulfillment. Since the ponder has looked at one organization in one division, the consider has given recommendations that the same think about can be mapped onto research in otherorganizations in several divisions to assess online administrations. As BBA Program understudy and my major zone is Back and my point is related to bank so in future this think about gives memore information around online keeping money benefit and around its framework.

Section-02

Objective:

- I want to know how to access the impact of service quality of dimension on customer satisfaction
- I want to explain the impact of internet banking on customer satisfaction and business performance

- I want to convince the relationship of online banking service between customer and banking service

Section -03

Methodology

Secondary data are being collected for the purpose of this report. The report is concentrated of online banking service.

Secondary data has been collected from the online resources, and Brochures, google scholar etc. Here I also collect many information through banks journals. And I used desktop as device. Quality of online banking services is satisfied with the provided online services by customers. In this report most of the information's are collected various articles. At first, I selected some keywords such as what are e-banking, features, structures, benefits, customer's satisfaction, problems.

Then found many articles on my report from those articles I selected 5 important articles based on my topic. After collect articles numbering those articles from 1 to 5 which help me to preparing report appendixes. After collecting articles at first, I read them very carefully and marked my important paragraph from those articles.

Section-4: DISCUSSION

4.1: I want to know how to access the impact of service quality of dimension on customer satisfaction

benefit companies respect benefit quality an vital instrument to preserve their competitive advantage within the commercial center. Due to the truth that financial administrations such as banks' competition shift within the advertise utilizing separated items, these administrations are respected as a essentially competitive instrument. In other words, a managing an account division can pullin clients by giving tall quality administrations. Hence, basic alteration has driven to banks that are able to carry out different exercises which in turn, permit them to be more competitive indeed against non-bank financial institutions. benefit division such as banks have the duty to supply the finest administrations to their clients in arrange to have maintainable competitive points of interest. Benefit segment such as banks have the obligation to supply the finest administrations to their clients in arrange to have feasible competitive preferences

Five dimensions of SERVQUAL have been developed for the service sector: tangibility, reliability, responsiveness, empathy and security.

4.1.1: Service quality

Benefit quality has ended up a well known range for scholastic thinks about and has been recognized as a competitive advantage and strong relationship with fulfilled clients .The significance of conveying tall qualityof online keeping money administrations has been recognized by numerous companies, but still there's the issue of how the quality of online administrations is characterized, which its determinants are and how it can be really measured., benefit quality is an important concept within the benefit industry and is more critical for monetary benefit suppliers who have trouble in appearing their clients item separation. Additionally, a few considers have been seeking after quality of benefit, and a number of speculations and models have been created to address this issue and highlight the significance of usage and distinctive measurements. Moreover, there are various definitions and measures of benefit quality, but there's no agreement on a single definition. Quality of benefit has been characterized as an by and large assessment done by the client benefit.

4.1.2: Tangibility

The tangibles include the firms' agents, physical offices, materials, and hardware as well as communication materials. Besides, Physical natural conditions showed up as a clear prove of the care and consideration paid for the points of interest advertised by the benefit supplier. The tangibles include the firms' agents, physical offices, materials, and hardware as well as communication materials. Moreover, Physical natural conditions showed up as a clear prove of the care and consideration paid for the subtle elements advertised by the benefit supplier.

4.1.3: Reliability

Unwavering quality depends on dealing with client benefit issues, performs the administrations right the primary time offers administrations on time, and keep up a record of error-free. Additionally, they define unwavering quality as the foremost critical factor in ordinary benefit. Unwavering quality moreover comprises of the proper arrange fulfillment; precise records; exact cite, right within the charge, Comes about are more exact than commissions, keep the guarantee of benefit.

4.1.4: Responsiveness

Responsiveness is characterized as "the readiness to assist clients and give incite benefit. This comprises of preparing speed and benefit capabilities to reply expeditiously to client benefit. demands, and hold up a brief and lining time. More particularly, responsiveness is defined as the readiness or status of workers to supply administrations. It contains the convenience of benefit.

4.1.5: Empathy

Characterized sympathy as a caring and person consideration that the firm gives to its clients. It contains giving person consideration to representatives who get it desires of their clients and client offices amid commerce hours. Investigate of private division banks, give person consideration and simple operation time; allow individual consideration, and get it the particular needs of clients .

4.1.6: Security

security alludes to the security and security of client exchanges with the banks counting a protection approach. Security is resulted when the benefit gets to be secure, and the client data gets security.

4.1.7: Customer Satisfaction

Over the a long time, numerous definitions of fulfillment have been utilized within the promoting teach. The wide change in characterizing the develop of fulfillment is best accommodated in their definition of fulfillment as "a rundown emotional reaction of shifting escalated with a time-specific point of assurance and constrained length coordinated toward central focuses of item securing and/con sumption." We conceptualize fulfillment as a customer's by and large assessment of a item or benefit in terms of whether that item or benefit has met their needs and expectancy. Customer fulfillment could be a key operator in arrangement of customer's wants for future buy. Besides, the fulfilled clients will likely conversation to others almost their great involvement.This reality, particularly within the Center Eastern societies, where the social life has been formed in a way that social communication with other individuals upgrades the society, is more critical. Client fulfillment is principal to the promoting concept, which holds that fulfilling client needs is the key to creating client devotion. Client fulfillment generally means client reaction within the setting of the state of fulfillment, and client settling of the satisfied state. It is characterized as an in general negative or positive sense around the net esteem of administrations gotten from a temporary.

(Sujeet Kumar Sharmaa, , Manisha Sharmab,2018): Versatile managing an account (m-banking) has risen powerfully over the a long time due to consumers' expanded utilize of versatile innovations, their ever-growing way of life choices additionally the a few diverse financial components. The comes about disclose that fulfillment and deliberate to utilize stand as two imperative points of reference of real utilization, and the fulfillment too intervenes the relationship between benefit quality, data quality and believe with deliberate to utilize m-banking and nullifies with that of framework quality and deliberate to utilize versatile managing an account. It is profitable to note that benefit quality and data quality impact theusers' fulfillment and deliberate to utilize portable banking.

(Teresa Fernandes, Teresa Pinto 2019): The high-quality connections with clients is of vital significance within the managing an account segment. there has been small exertion to look at relationship quality (RQ) in budgetary administrations, and in spite of the fact that the assessment of RQ ought to depend on the encounter given, observational prove on how client encounter may contribute to RQ is meager. Fulfillment has been characterized as not as it were a cognitive assessment but too as a consumer's successful state coming about from an in general evaluation of all angles of a relationship with a firm over time.

(Hans H. Bauer ,2006): In line with the diverse conceptualizations of electronic administrations, past endeavors to degree e-service quality moreover show diverse approaches and results. In their seminal work on quality arranging and examination within the offline world. These nonexclusive quality measurements for conventional items and administrations are at slightest in part reflected in numerous of the taking after quality scales. Subsequently, they may serve as supportive beginning focuses for substantiating a quality concept for e-services.

(Jerome Dauw-Song Zhu,2010): In spite of the fact that data quality, framework quality, and benefit quality are predecessor builds of online fulfillment concluded that fulfillment may be a go between of benefit quality in dependability. Benefit quality and client fulfillment are distinctive builds in an offline setting. But presently a day's online benefit is less demanding to utilize.

(Dr. Jyoti Agarwal,2012): Client fulfillment is an imperative hypothetical as well as viable issue for most marketers and customer analysts. Client fulfillment is progressively getting to be a corporate objective as increasingly companies endeavor for quality in their items and administrations Client fulfillment is the feeling or state of mind of a client towards a item or benefit after it has been utilized and is by and large depicted as the total assembly of one's expectations.

4.2 :I want to explain the impact of internet banking on customer satisfaction and business performance

banking is highly information intensive activity that relies heavily on information technology (IT) to acquire, process and deliver the information to all the relevant customers (Seitz and Stickle, 1998). The banking business has changed dramatically over the past 25 years due to technological changes. These technological changes forced banks to deploy information technology to offer multiple service channel to serve customers and satisfy their needs. By strategically utilizing information technology to optimize operational performance, banks have continued some functions with traditional bank branch-based channel and enhanced their functionality by introducing alternative informational technological based service channels, such as automated teller machine (ATMs) and internet banking (Banker and Natarajan, 2008). The adoption of information and communication technology in banking sector improves customer services, facilitated accurate records, provide for home and office banking services, ensures convenient business hours, prompt and fair attention and enhances faster services, which consequently improves bank image and leads to a wider, faster and efficient banking operations

4.2.1: Internet Banking

Technology is affecting the life of every individual both qualitatively and quantitatively in the present age. The quick expansion of information technology has imbibed into the lives of millions of people and introduced major changes in the worldwide economic and business atmosphere. Technological developments in the banking sector have speeded up communication and transactions for clients (Booz et al., 1997). Internet banking is one of the technologies which is fastest growing banking practice now a days. It is defined as the provision of information or service by a bank to its customers over the internet. It is viewed as a supplemental channel used in conjunction with other channels to provide the convenience of banking anytime from one’s home or work, without having to incur some of the costs associated with a branch visit like going to the branch or waiting on lines. Online banking eliminates physical and geographic boundaries and time limitations of banking services.

4.2.2: Trust

Service is an act or performance that one party offers to another which is essentially intangible and does not result in the ownership of anything. Because of the service feature of intangibility, consumers are often faced with the problem of not knowing what to expect of a service until they consume it and hence perceive service as risky. Trust and security received special attention in the marketing literature due to the notable influence that it has on the attainment of long-lasting and profitable relationships (Morgan and Hunt, 1994). It is also very important aspect in the provision of electronic services for e-commerce environments, especially those involving directly the user's activities like e-bank (Furnell and Karweni, 1999). Thus, customers perceive trust as a great challenge to internet banking and other electronic commerce forms that include sensible information.

4.2.3: Customer Satisfaction

Customer satisfaction, being most important to every bank, comprised of five items. number one is clear transaction and price information, number two accurate and up to date information, number three privacy and security', number four customer order fast enough, and the last one is number five satisfied with online payment system. Respondents are more satisfied with the privacy and security to customer transaction. To create customer satisfaction, online banks must adopt personalized aspect of the service, that is what customers want and act as per their demand by encompassing proper security measures in delivering services to customers. Further, to attract more customers to deal online banks must feed their websites with richer contents such as corporate profile, product and pricing information, interest rates etc.

4.2.4: Commitment

This factor, named as commitment, comprised of four variables viz. economically to be a customer of your bank', 'commitment is due to reasonable price of bank 'commitment is due to bank's performance', 'customers are committed to buy from your bank'. Majority of respondents remain committed to buy from their bank because of their performance.

4.2.5: Business Performance

Facing continuously changing and highly competitive business environment, banks have invested heavily in information technology (IT) to enhance operating efficiency and sustain competitive advantage (Banker and Natarajan, 2008). The effectiveness of organizations in fulfilling its purpose can be seen in terms of their business performance. It can also refer to either the ends (results) or the 'means' that produce the end (Epstein, 2004). Performance is an important variable which helps in determining the status of an organization as compared to its competitor in an economy.

4.2.6: Business Performance of ICICI Bank

Industrial Credit Investment Corporation of India (ICICI) Bank, the second largest and leading private sector bank, has a wide network of 2533 branches and 6800 ATMs in India. It is the first bank which started its internet banking in India in year 1998 and at present about 70% of its customers are conducting transactions online. ICICI bank, is a type of private company engaged in providing a wide range of banking and financial services including commercial banking and treasury operation. The bank used latest technology for online networking of all its ATMs and provides debit and credit card facility in the following year. Moreover, in the second period of advancement, ICICI 121 Bank provides all online facilities including e-cheque for its internet banking users.

4.2.7: Business Performance of SBI

The initially known as imperial bank of India, the State Bank of India constituted on 1st July 1955, is the country's oldest and largest bank and a premier institution in terms of balance sheet size, number of branches, market capitalization and profits, which goes on momentous phase of change and transformation. The bank is changing its outdated front and back processes to modern customer friendly processes to improve the total customer experience. In the year 2001-02, almost all branches of SBI were computerized and worked on core banking solution. Further in year 2004-05 first mobile ATM was launched in remote areas and tourist locations to provide convenience to customers at far off places. In the same year, RTGS and NEFT facility were also provided to customers to transfer funds from one place to another.

(Sujeet Kumar Sharmaa , Manisha Sharma,2018): said that internet banking easy to use m-banking on the business performance.

4.3 :I want to convince the relationship of online banking service between customer and banking service

The point of this consider is to look at the relationship between online keeping money benefit qualities on client fulfillment within the commercial managing an account industry inJordan. Halfway slightest squares auxiliary condition modeling (PLS-SEM), received to examinations the casual connections between exogenous factors and endogenous variable.
The show was created and afterward tried by utilizing the Fractional Slightest Square (savvy PLS) strategy on information collected from a overview that yielded 107 usable surveys. The discoveries illustrated that proficiency of online benefit quality and Responsiveness of online benefit quality have critical and positive influence on client fulfillment within the commercial managing an account industry in Jordan. The discoveries infer that the relationship of the productivity of online benefit quality and Responsiveness of online benefit quality on client fulfillment seem lead to commercial banks' profitability.

online benefit quality measurements based on a survey of the advancement of e-service quality measurement. It proposes a four-dimension scale for measuring

line benefit quality: effectiveness; unwavering quality; responsiveness; and security

4.3.1: Customer satisfaction

client fulfillment considered as one of the foremost vital and imperative factors for long-time period commerce victory.Client fulfillment implies almost to what degree client needs, wishes, and desires towards
the administrations and items are satisfied. amid theperiod deal, client empowered to repurchase and be client dependability.the analyst has paid much consideration to decide the relationship between online keeping money Benefit Quality and client fulfillment.

4.3.2: Online Service Quality

Electronic Benefit quality alludes to the consumer's in general assessment and judgment of the fabulous and quality of electronic benefit giving within the virtual commercial center.online benefit do proceed to be characterized as like an intuitively, content-centred, at that point net-based client benefit to that sum is driven through clients or clientsand coordinates along the help on advances and frameworks given through benefit suppliers,
who point at reinforcing the customer-provider relationship.

4.3.3: Efficiency

Productivity is around the right working of the web administrations. Clients can get all the data from the site effectively. It refers to the capacity to induce the dependable and related data on the site.

4.3.4: Reliability

Unwavering quality is related to the specialized working of the site. It includes the right usefulness of the site.

4.3.5: Responsiveness

Responsiveness is related to the client agent administrations. It measures the capacity of e-tellers to supply opportune data to the clients, dealing with the quarries and complains of the clients and gives online ensures.

4.3.Privacy

Protection is the foremost imperative and for the mostpart favored measurement of benefit quality. Customers are hesitant to supply individual information and credit card data on the site since of the risk of being burglary. So this measurement gives the confirmation of security and security of information.

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Seven Simple Ways You Can Strengthen Customer Relationships

- Send greeting cards.
- Keep lines of communication with customers open.
- Know the stages of customer loyalty.
- Provide customer support.
- Ask for customers' opinions.
- Don't overlook current customers in your marketing.
- Adapt your business plan/model.

Future Forward

This consider is one of the few thinks about which have been explored and will allow positive impact on youthful consumers' deliberate to utilize Web managing an account. Thus, bank specialists ought to center on expanding convenience of Web keeping money framework and financiers seem take under consideration the incitement of youth showcase for web keeping money benefit. Internet can provide service with speedy, timely and also convenient to customer and meet customer needs.in, this research we cane provide more quality of online services more details to market Unused data and communication innovation havebeen coordination the roundabout budgetary framework to affix, enable and simple get to to all clientsAfter characterizing within the conceptual portion, the Bangladesh commercial keepingmoney businesses and their advancement, we'll ponder the impact of mechanical alter onthe working of the bank. The most reason of this paper is to investigate the substitutes and changes ofthe different strolls of life of the bank through mechanical move and to degree later mechanical execution of Bangladesh Commercial Banks to speculative estimating its advancement. Our examinations confirm that unused advances which can arrive in future and play an critical part within the improvement of the keeping money industry, proving their productivity and making strides their efficiency and client fulfillment.

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2. Teresa Fernandes; Teresa Pinto;(2019) “*Relationship quality determinants and outcomes in retail banking services*” Relationship quality ;Customer experience ;Retail banking; Retention Tolerance.(1-12)

3. Hans H. Bauer ;Tomas Falk ; MaikHammerschmidt;(2006) “*A transaction process-based approach for capturing service quality in online shopping*” Electronic service quality; Online shopping; Transaction process; Scale development.(1-10)

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5. Dr. Jyoti Agarwa (2012)“*Customer Satisfaction*” Customer service, Banking, Service quality;(1-7)

Appendix I
Introducing Consulted Articles

SL. No.	Article Title	Author(s)	Journal Name	Volume & Issue	Year	Publisher
1	Examining the role of trust and quality dimensions in the actual usage of mobile banking services: An empirical investigation	Sujeet Kumar Sharmaa , Manisha Sharma	International Journal of Information Management	(44)	2018	
2	Relationship quality determinants and outcomes in retail banking services: The role of customer experience	Teresa Fernandes, Teresa Pinto	Journal of Retailing and Consumer Services	(50)	2019	
3	A transaction process-based approach for capturing service quality in online shopping	Teresa Fernandes, Teresa Pinto	Journal of Business Research	(59)	2006	
4	The antecedents and consequences of e-service quality for online banking	Teresa Fernandes, Teresa Pinto	Society for Personality Research (Inc.)	38(8)	2010	
5	CUSTOMER SATISFACTION IN INDIAN BANKING SERVICES (A STUDY IN ALIGARH DISTRICT)	Dr. Jyoti Agarwal	International Journal of Computing and Business Research	(3)	2012	

Appendix II

Complication of Objectives/ Purposes/ Questions/Hypotheses Addressed by the Articles

Article	Objectives/ Purposes/ Questions/Hypotheses
1	This paper proposes a unused inquire about show by amplifying the DeLone& McLean data frameworks (D&IS) victory show to getit users genuine utilization of m-banking.
2	This information collectedfrom 227 retail keepingmoney clients,analysed utilizing PLS-SEM, the reason of this ponder is to get it the part played by client involvement on RQ in retail managing an account, and its affect on social results, comparing clients with and without a devoted account manager.
3	this common system capturing all stages of theelectronic benefit conveyance handle, we create a exchange process-based scale for measuring benefit quality (eTransQual). After conducting exploratory and corroborative calculate examination, we recognize five discriminant quality measurements: functionality/design, delight, process,reliability and responsiveness.
4	distinguish the forerunners and results of e-SQ for online linbanking based ongrounded hypothesis examination is proposed.data frameworks victory show by considering e- SQ measurements asa subordinate variable.The results of measurements impacting an individual's devotion deliberate based on e-SQ toward e-businesswere too inspected.
5	• To ascertain the perceptions of customers regarding the service quality in banks • To analyze and compare the perceptions of the customers in private (ICICI) and public (SBI) banks

Appendix III

Complication of Methods

Article	Methods
1	• This research has been done through desk study and primary survey.
2	• The think about has been conducted primarily on the premise of auxiliary information. • Other than this, web has been utilized as another source of data.
3	• The consider has been done primarily based on essential and auxiliary sources of • The primary is an exploratory investigate based on auxiliary information gotten through the Net, books and related diaries
4	• Data for collect primaybesed on theoretical sensitivity • centered on the writing and on the investigation process itself to ended up touchy to concepts, implications, and connections for theoretical sensitivity
5	• Data for the study collected both from the secondary and primary sources. • Secondary data has been collected from different books, journals, seminar paper, research reports, official reports.

Appendix IV

Complication of Conclusions

Article	Conclusions
1	quality of online banking servicesit was found that benefit quality and believe are the key determinants impacting fulfillment and purposeful to utilize and inturn impact the genuine utilization of the portable keeping money. The gotten comes about infer that higher level of believe and way better benefit quality in portable managing an account will offer assistance in holding ancient clients and drawing in unused and potential clients. An amalgam basic condition modeling and neural organize modeling is utilized which gives an extra inventiveness to this ponder.
2	Quality of online banking services impersonations and openings for future inquire about ought to be acknowledged. future studies could analyse how to manage multi-channel settings online and face- dedicated financial advisor would be appropriate to improve multigroup analysis.
3	Online banking service are more became. The comes about allude as it were to a populace of Web clients which have made genuine buy encounters with the shopping location . As a resultpotential test inclination seem happen by barring individuals whobrowsed the Internet location but did not select to purchase from this supplier.
4	Banks are inquisitive about understanding the parts of seen esteem, believe, and fulfillment in impacting customers' devotion to e-SQ.The comes about show that seen e-SQ is composed of three key builds and four measurements.this regard,creating and creating websites that clients see to be giving esteem and fulfillment, and keeping up suitable benefit quality were recognized by our respondents as productive roads for those firms fascinated by upgrading variables connected with client dependability.
5	The client is seeking out for waybetter quality administrations which improve his/her fulfillment. This ponder derives its premise from different investigate discoveries and is additionally in line with observational discoveries with regard to client fulfillment by other analysts.The connections are for the most part seen from the viewpoint of thefirm giving services.For benefit firm in our case the banks, building solid relationship is critical for progressing client fulfillment through benefit quality.