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**Electronic Banking and Customer Satisfaction-  
Research On NRB Commercial Bank Limited,  
Dhanmondi Branch of Mohila .**

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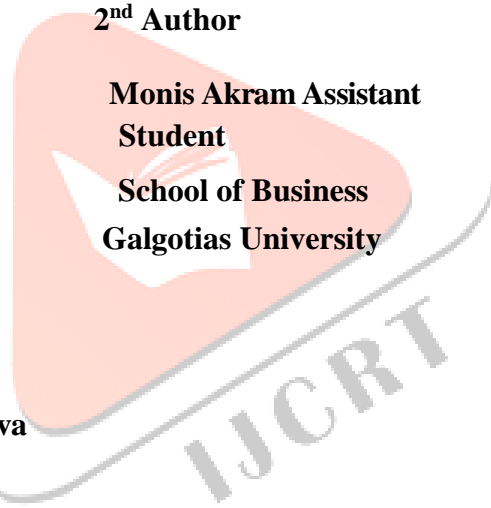
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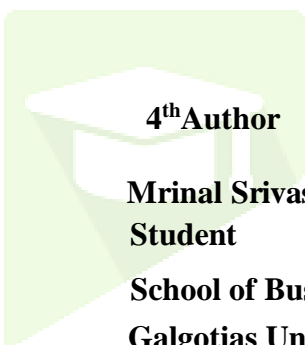
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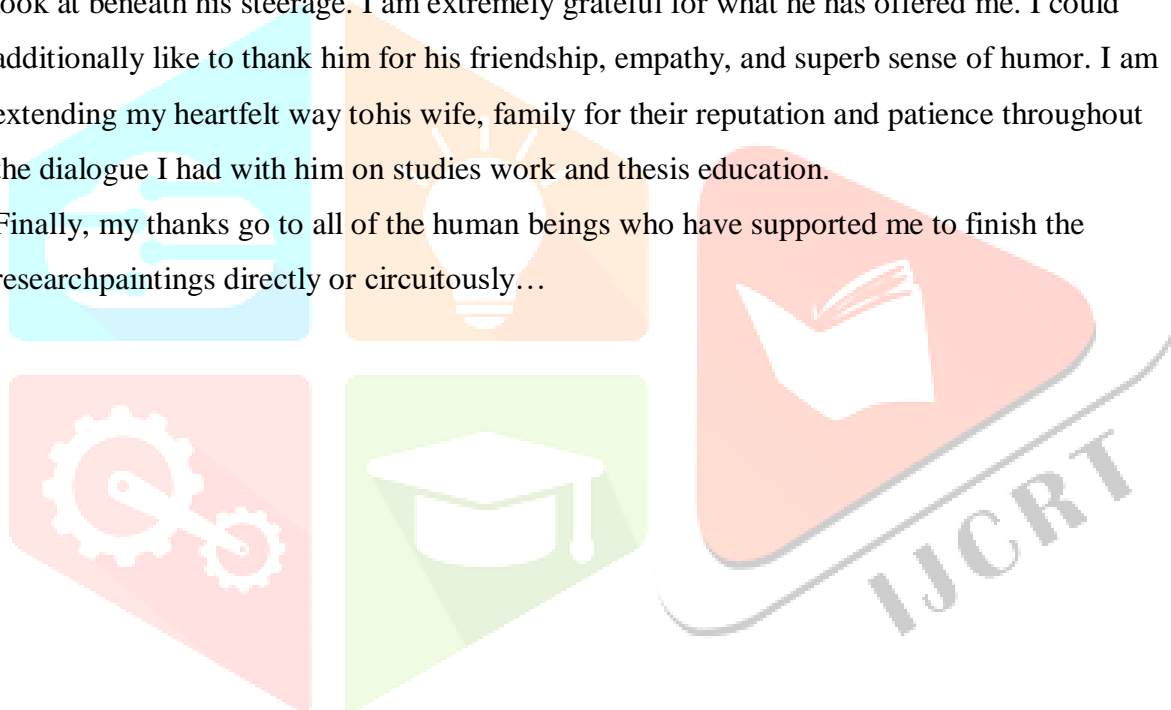


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Finally, my thanks go to all of the human beings who have supported me to finish the research paintings directly or circuitously...



## Executive Summary

The bank is a financial group whose most important cause is to make a benefit from the buying and selling of cash and debt contraptions. Currently this phase finally ends up being superior with worldwide banking and develops a new structure, effective debt management, an excessive degree of disbursement, and more consumer loyalty. The record is based on "Electronic Banking and Customer Satisfaction - Case Study at NRB Commercial Bank Limited, Dhanmondi Mohila Branch." In this document, the first chapter outlines the diverse factors of the document such as brief creation, putting, objectives, scope, technique, and research obstacles.

The purpose of this file is to provide a brief overview of NRB Commercial Bank Ltd., Electronic Banking, and Multi-Class Customer Service and to identify unique internal and external shortages that may assist NRB Commercial Bank Ltd. conclusion.

The 2d bankruptcy summarizes the employer's imaginative and prescient in brief. At this stage various important facts about NRB Commercial Bank Limited are provided.

Introduction, records, purpose, vision, strategic objectives, NRBCBL organization category, SWOT Analysis, and 4ps NRBCBL records are provided in this chapter.

Some of the tips are mainly based on the finding that NRB Commercial Bank should have larger branch facilities in order to improve its customer base and make more residential arrangements for its customers. The bank must increase the ATM docket national in advance. I finish, so to speak, the services of NRB Commercial Bank Ltd. They have wonderful market possibilities to use them, and they can live within the industry with the benefit of a fall by using the usage of numerous powerful techniques. To maintain customer self-assurance, they must take all necessary steps to thrill their clients due to the fact once clients understand that they may be no longer getting the proper conduct, they'll flow to another business enterprise.

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# CHAPTER - 1

## INTRODUCTION

An important phase of our country's development is now under way that is aimed at accelerating the country's growth and ensuring that those who are busy with their finances have an adequate supply of economic resources. When it comes to saving money and what a curriculum does to your body, there are many similarities. The multi-day financial savings feature provides a new opportunity to save money each day. Instead of shrinking in scope, the accounting process is expanding, becoming more affordable, and becoming more comprehensive. A dynamic field, account management is always looking for new ways to help their affiliate clients succeed. As a result, everyone should have an idea in their head and some money on hand. A career coordination application, also referred to as a part-time task software, is essential for students wishing to complete the BBA programme. Bangladesh's NRB Commercial Bank Limited, Dhanmondi Mohila Branch is one of the country's newest driving institutions, serving as a crucial link in the country's budget chain.

NRB Commercial Bank is one of the commercial banks under the supervision of Bangladesh Bank (BB). In exchange for the central bank's blessing, NRB-sponsored commercial banks have been given the green light to operate. NRB Commercial Bank will be the first stop on our financial institution bus tour on April 2nd, 2013. Bangladesh's capital is BDT a thousand crore, and the amount of money paid is BDT.

More than \$562.07 billion in cash. There are 61 bank branches, 8 AD branches, and 46 ATMs to choose from. There are a total of 515 marketing opportunities.

Over time, Bangladesh's grip on the accounting industry has become increasingly tight. The management of the financial savings industry is not getting the attention it deserves at the moment. The competitive nature of the banking industry necessitates that banks constantly seek new and better ways to attract and retain customers. NRB Commercial Bank isn't always like this. To keep customers happy, they are providing a wide range of management options and going the extra mile to ensure their success in a rapidly changing international market place.

### What Motivated Us to Carry Out This Research

In order to graduate from Galgotias University's BBA programme, you must participate in an expert environment.

As a result, I began researching NRB Commercial Bank Ltd, Dhanmondi Mohila Branch, in order to complete my BBA project. The branch handles all three divisions: general banking, foreign exchange, and credit and loan. It is therefore unnecessary to learn a great deal of both clear and confusing information about how to supervise account activities in order to perform this branch's responsibilities. I used the Dhanmondi Mohila Branch of NRB Commercial Bank Ltd. in Bangladesh as an example to illustrate this venture report. During my time as a temporary employee, I had the opportunity to work with a wide variety of clients.

### Objectives

At the end of this document, you will find a list of goals. They have to be met, no matter what. The two sides have agreed on a number of objectives, some general and others more specific.

### The Purpose of the Project -

Acquiring knowledge of the bank's exercise schedule and electronic financial methods and customer service procedures, as well as completing the prerequisites for a bachelor's degree in business administration. As a result, our findings and recommendations in this report will have a better chance of being applied in the real world of banking administrations.

Clearly Defined Goals–

An overview of NRB Commercial Bank Ltd can be summarised thusly:  
Electronic banking operations at NRB Commercial Bank Ltd (E-banking)

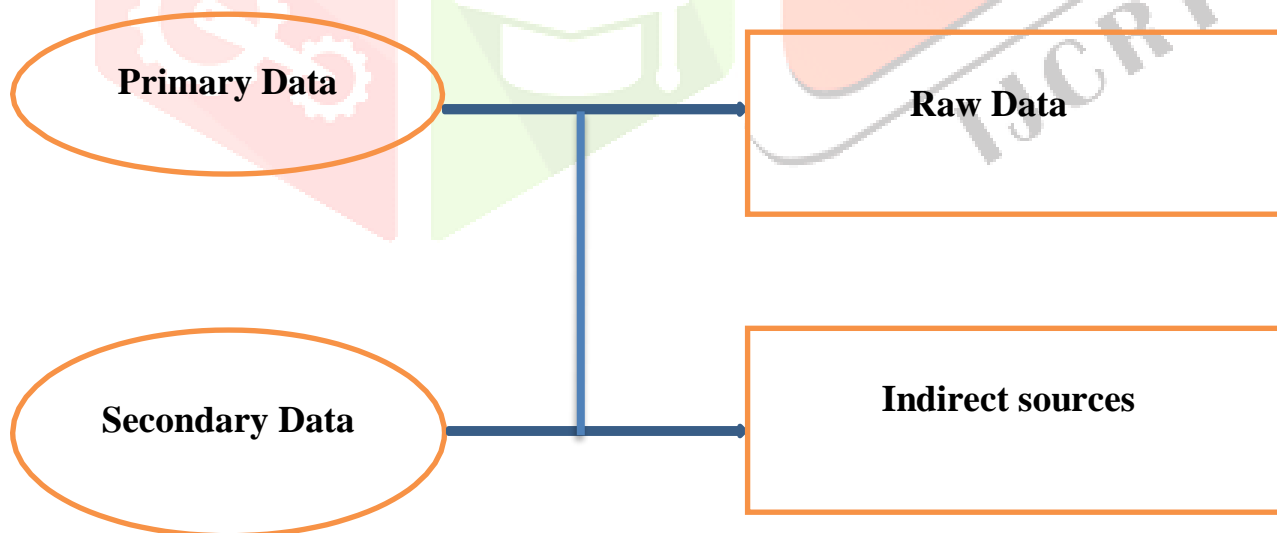
An understanding of the various customer service offerings of NRB Commercial Bank Ltd.

Acquire NRB Commercial Bank Ltd.'s internal and external shortages and supply them.  
Goal of the Inquiry

Students at Galgotias University's School of Business were assigned the topic "Electronic Banking and Customer Satisfaction" by their academic supervisor, Swarnika Pandey. The information I require has been provided to me by NRB Commercial Bank in Dhaka, Dhaka. Here, the financial aspects of NRBC's business are discussed in detail, including its goals, executives, business strategy, and other financial-related matters. Ideas for expanding the NRB Commercial Bank Ltd. presentation have also been put forth

How an investigation is carried out is referred to as its methodology

The method incorporates the strategies and methods employed in the collection of data. I used both primary and secondary sources to conduct the research. Here are a few resources to get you started:



**Primary Data-** The majority of the information and data was gathered during my time working at NRBC Bank Ltd. through information and inquiries from control. Near personal meetings with key bank customers are also used to gather the relevant information, as well. There are people working in various locations, conducting character checks with clients, and keeping a daily journal of all the assessments that have been seen and completed at the bank. That's what other sources say-

**Interview with supervisor, officers, and a financial institution official from the department.**

**Face-to-face interviews with current and potential customers of NRBCB are conducted in this second step.**

**Functioning in an active manner.**

**Relevant officers will supply the appropriate literature guides.**

**Most of the data in this report is derived from secondary sources, including, but not limited to,**

**Documents of the NRBCB**

**2: Annual Report of the NRBCB**

**3: Reports on scholarly research**

**Website of the NRBCB**

**Journals devoted to research**

## Limitations

Some of the issues I encountered while conducting my research:

Because I want to rely on a small number of sources, my findings may be more accurate.

Most examination of the information acquired depends on my own understanding. Because of an absence of information and profundity of understanding, I will be unable to deliver exact and meaningful information. As far as possible was one more constraint that kept this report from being definite or scientific. 90 days isn't to the point of social affair data pretty much all financial exercises and to set up a report. To wrap things up; The report can be far better, as I additionally have weaknesses in time, information and capacity.

# ELECTRONIC BANKING AND CUSTOMER SATISFACTION

**NRB Commercial Bank Ltd. offers electronic banking services.**

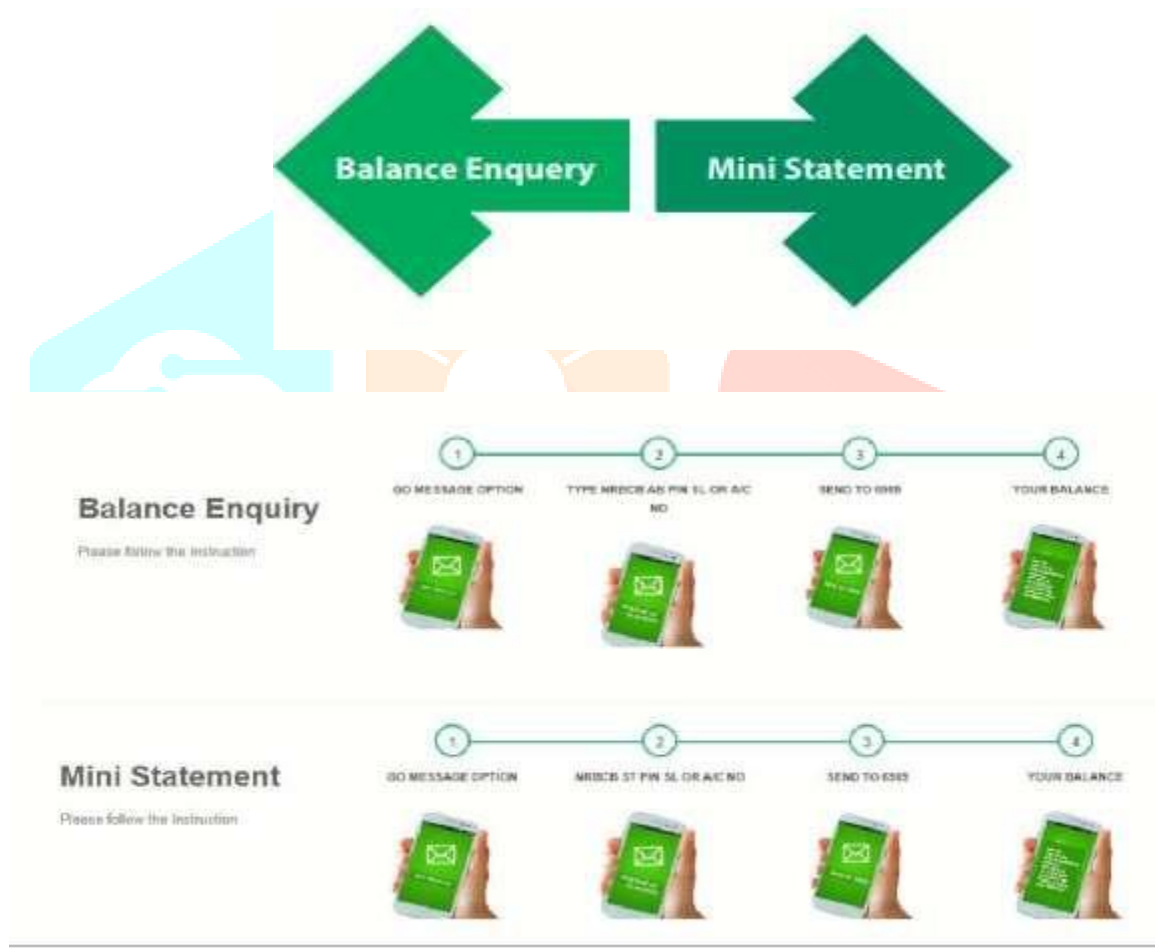
**NRBCB offers a wide range of E-banking options to its customers. In the next section, we'll discuss some of the nuances of E-banking provided by NRBCB-**

**Online and Internet Banking ATM card; SMS banking; Agent banking; Utility Bill Collect; locker service; Remittance Partners; Green banking;**



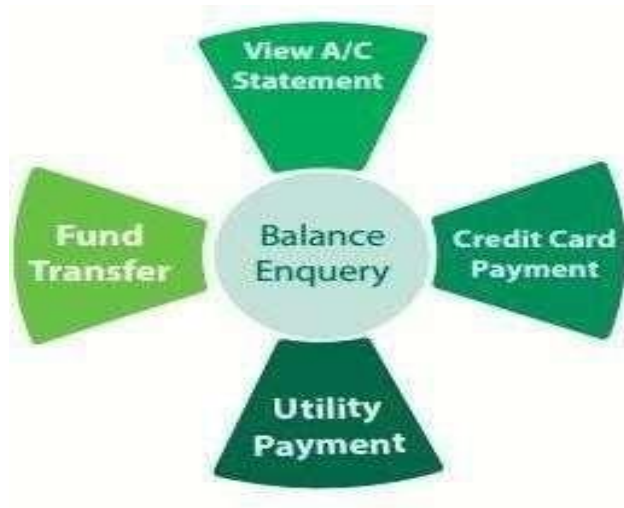
## SMS Banking

NRBC Bank Ltd. gives SMS Banking administrations to guarantee speedy admittance to individual record data whenever. Any cell phone client with a NRBC Bank record can get to versatile administrations. Through SMS banking our clients can utilize administrations, for example,



## Online and Internet Banking

An online banking machine is a great way to reduce paper usage. All 61 NRB Commercial Bank branches offer online banking offerings using their main bank device “Bank Ultimus”. Fund Transfer to Other Bank Accounts through BEFTN has been made available for Customer Online Banking. NRBC Bank provided online banking service 24/7. With real-time online banking our customers can use services such as:



## ATM Card

The client can now get to their cash day in and day out effectively and basically through the broad ATM bank network in Bangladesh. ATMs have agreeable screens and simple to adhere to directions in both Bengal and English dialects.

Our charge/Visa customers can use other Bangladesh bank ATMs because we're affiliated with the National Payment Switch. NRBC Bank utilises BACH and BEFTN for simple instalment payments.

Customers of NRBCB Debit Cards have 24-hour, seven-day-a-week access to their investment funds and current records. With the help of NRBCB, customers can manage their Visa cards online at any time. Using their Visa cards for any transaction requires the use of a chip that is extremely secure. As part of the NPSB consortium of ATMs and point-of-sale devices, Q-Cash and the NRBCB VISA card, issued by NRBC Bank Limited, have recently offered card benefits (NRBCB). For your convenience, NRBC Bank has more than 46 self-service automated teller machines spread across 61 offices (ATMs).

### Facilities:

You can get free cash from any NRBC Bank or Q-Cash ATM.

A VISA EMV Chip card's address.

By debiting your Bangladeshi bank account directly, you can make a POS transaction.

You can use your Bangladeshi bank account to make an online purchase.

SMS notification for any ATM, POS, or online transaction is included for free.

Cash withdrawals, balance inquiries, a Mini Statement, and PIN changes are all available at NRBC Bank ATMs.

### Eligibility:

You must have an NRBC Bank Savings, Current, SND, or SOD account.

Is there a limit to the number of transactions that can be made?

There are daily and transactional limits of BDT 50,000 and BDT 20000, respectively, for each transaction. The daily transaction limit is five.

### Fees:

Withdrawing money and receiving SMS notifications from NRBC Bank Ltd. are both free of charge. It costs BDT. 500 + 15% VAT per year to use the service.

the ideal deck:

With NRBC Bank's credit cards, customers have access to their speculative portfolios and current account information at any time of the day or night. Visa cards are given to NRBCB executives as a token of gratitude. Their Visa cards have a hideous chip on them to make transactions easier. There have been recent announcements about NRBC Bank Ltd. VISA card's benefits, which are part of the Q-Cash and NPSB consortium and are available at ATMs and point of sale (POS) locations all over the country. NRBC Bank has grown to include 61 locations, 550 employees, and more than 46 automated teller machines over the course of its long history (ATMs). The NRBCB has donated to a good cause.

Platinum Credit Card (Dual Currency), Gold Card, Classic, and Prepaid Credit Cards (Dual Currency) are all available to meet the needs of the company's customers.

This is referred to as "Agent Banking."

First private sector bank of the fourth generation, NRBC Bank began trading on April 18, 2013. Banks like NRBC are always on the lookout for new and better ways to meet the ever-changing expectations and needs of their customers Using navigation, NRB solutions are being disseminated throughout the country. Bangladesh Bank has responded to a request from financial institutions by launching "Agent Banking," a new service delivery channel. Banks can more fairly distribute bleed costs to their customers if they use the channel. It was NRBC Bank that was given the green light to hire 20 specialists across the nation



The following types of assistance will be provided to the general public by Bank's Agents:

Cash deposits and withdrawals in small amounts

Foreign remittances distribution and fund transfer.

Mini Bank Statement generation and issuance Cash payment under various government programmes

Collection and processing of public documents for account opening, loan applications, credit and debit card applications, and other functions; payment of insurance premiums; sale of corporations; and receipt of clearing checks for collection.

- Specialists are not allowed to provide the following assistance to patients:

Changing money, handling loans, and performing financial assessments are all included in the job description for this position.

Issue with the Warranty

ICT gadgets and the bank's Core Banking Solution should be integrated so that trading can continue without interruption (CBS). Traders should engage in regular trading. Finally, the customer will be provided with either a screen-based or paper-based temporary confirmation of their physical transaction (payment or credit slip).

The collection of service invoices

In the wake of the utility bill, the NRB Commercial Bank is gathering its resources. The following bills can currently be collected by all NRB Commercial Bank and Agent Banking divisions:

Collections: DESCO Bills, WASA Bills, BRTA Bills, TITAS Bills, etc.

Looking for a job

NRBCB provides a safe haven for its most important customers. NRB Commercial Bank Limited's customers have the option of using the bank's entry to cover their essentials in the event of an adverse event. Because of the limited resources provided by the bank, NRBCB has taken steps to ensure the safety of their data storage facilities.

Lockers are available for use. -

There is a wide range of accessibility, as well as a safe and confidential service.

Small, medium, and large-sized lockers are available for rent at different rates.

At least one year is required to rent an individual locker. Payment of rent is required up front.

NRBCB offers its customers the convenience of paying their rent directly from their deposit account.

Direct Debits for Locker Rentals eliminate the hassle of writing out a check.

## Remittance Partners



All NRB Commercial Bank branches and Agent Banking points are currently able to receive International Export Money online from any of the world through -

- ✓ Western Union
- ✓ Xpress cash
- ✓ RIA
- ✓ Placid Express
- ✓ MoneyGram

## Green Banking

More and more people are using the term "green banking" to describe the growing trend of environmentally friendly banking methods. Protecting arid lands from the effects of climate change is a huge undertaking. Green banks and ethical banks both look at social and environmental issues from multiple angles. With a goal of maintaining our Spaceship around the world by myself in the future, keeping cash inexperienced is a sensible and smart attitude.



When it comes to dealing with the issue, NRBCB will play an important role as a countrywide financial-related business enterprise. The Bangladesh Bank recently introduced Green Banking and Practical Practices for All Bangladeshi Banks, in accordance with international standards. The "Green Banking Unit (GBU)" has been established at the head office of Bangladesh Bank. In order to increase national and international interest in the NRBC Bank group, the company has set up a neighbourly savings business framework that uses legal use of personal and material property, as well as directs stores to risky projects



## Customer Satisfaction at NRB Commercial Bank Ltd.

Client assistance aims to provide clients with excellent administration frameworks that keep in mind a clear goal of benefit and client constancy. Providing cutting-edge services is a central tenet of business banks, which are specialists in their field. Private business banks can provide an administration quality mirror image based on customer feedback and satisfaction. The way to work on the nature of association administration is determined by the outcome of customer loyalty. Commercial Bank of New York and New Jersey Among private banks, the Dhanmondi Mohila Branch is one of the fastest-growing in terms of quality assistance and value growth.

Initially, they focus on building customer loyalty and then, as time goes on, they work on refining their administrative style to better serve their customers. For this reason, I've asked you to keep this article in mind when writing my report.

After working for a long time at the Dhanmondi Mohila Branch of NRB Commercial Bank Limited, I discovered something truly remarkable about the bank. Perhaps three months ago, I could have suggested something that would really make them think about themselves.

NRB Commercial Bank Limited should reevaluate a number of variables,

It is possible that customers will have a variety of problems and make mistakes. Representatives, on the other hand, should maintain a cool demeanour no matter how far they are in the wrong. As I've previously stated, NRBCB is extremely beneficial to its clients and well-liked by its employees, but every now and then, I see some misunderstandings among those clients and employees. As a result, workers should exercise restraint in order to avoid the current situation.

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Thousands of people visit the general financial office every day. When it comes to attracting new customers, they find the bank's current situation rather uninspiring. Minor tweaks can have a significant impact on the value of an association

# CHAPTER-THREE

## ANALYSIS AND FINDING

It's the most important part of my paper. This bank's E-banking framework and customer satisfaction were my primary objectives. My goal is to give my all in whatever I'm doing. I've summarised my report in the accompanying document.



### Findings

Following a thorough investigation, I've distilled my key conclusions into the following bullet points:

- The most recent financial aid has pleased the vast majority of customers. They insisted that the bank was providing them with palatable support, according to them. This means that I'm confident in asserting that the bank knows what its customers want.

Customer service representatives have a good reputation for being polite and helpful. For some reason, they don't like being the centre of attention. As a result, customers are treated with respect and given the opportunity to ask for any information they need.

Those who have done business with NRB Commercial Bank Ltd. say they feel secure doing so. It's important that customers feel safe and secure when they sign up for an account with their bank.

SMS Banking appears to be a popular service for customers of NRB Commercial Bank Ltd. Some customers have expressed their displeasure over ATM Booth administration, but we believe that a solution is imminent.

The majority of customers are women who work from home or own small businesses. It's an excellent chance for the bank to cultivate relationships with these people and gain their trust so that they can spread the word about the bank to their circle of influence



# CHAPTER- FOUR

## CONCLUSION AND RECOMMENDATION

### Conclusion

Banks are unquestionably important for the financial development of a country. Overcrowding in banks is also on the rise, which is causing increasing tensions. This is a great learning opportunity for the Dhanmondi Mohila branch of NRB Commercial Bank. I have a wealth of practical experience. In addition, trading saves money, business, and moreover, remote trading activities positively control the business accounting tool of the business world because the rate at which this management manages is very good. All of this management has resulted in a situation where the people's division of money and the districts' builders' reliance on profit management has grown significantly. All of the bank's employees are well-trained and committed to providing the best customer service possible.. Because of their compensation and other perks, the bank's representatives are unusually enthusiastic. This is a place where all representatives are in agreement with their customers, colleagues, and guests. NRB Commercial Bank is a great place to work as a career student because of the support and encouragement I receive from my coworkers and supervisors.

It's important to us at NRB Commercial Bank that our customers get exactly what they want. As previously mentioned, it offers a wide range of services. Customers are overjoyed with the administration they receive. E-banking is the most innovative industry, but I'd hesitate to call it the best. Customers must be extremely satisfied and a grateful customer of NRB Commercial Bank in order to receive the best services and products from NRBC Bank. The trademark "Probashir Shopno" has since become the world's leading financial management company.

### Proposal

Even though NRBCB is new to the financial industry, suggesting it is complicated. My disclosures from the review show that I made an effort to make a few suggestions. The following are some of my recommendations after doing some research.

The bank should take the following recommendations into consideration not categorize its clients into upper-, middle-, or lower-level clients. It will have a negative impact on the bank's reach and benefits. I think the representatives should be aware of it.should make some fundamental changes so that customers don't have to wait too long for their ideal services to be rendered.

Card's assistance is superior to that of the others. As a result, the bank must keep up.Some customers, on the other hand, are perplexed and suggest alternatives. As a result, the bank needs to convince those customers that the bank can provide better assistance so that they can immediately come to the bank and receive quality assistance

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