

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJR
CM



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2477 Cities in 159 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPACT OF EMPLOYEE DEMOGRAPHICS ON TRAINING; FOR IMPROVED SERVICE DELIVERY: A STUDY ON BANKING SECTOR NITISH KULSHRESTHA, DR. L K SINGH, DR. SAROJ KUMAR DASH & DR. SAVITA MOHAN	1
2.	AN INDUCTIVE APPROACH TO IDENTIFYING THE JOB SATISFACTION FACETS AND JOB SATISFACTION LEVEL IN AN EXTREME ENVIRONMENT IN BANKING SECTOR EMPLOYEES IN NORTHERN REGION IN SRI LANKA A. SARAVANABAWAN & LIRONG LONG	6
3.	AREA EFFICIENT APPROACH FOR 64-BIT MULTIPLICATION USING CONFIGURABLE DEVICES DINESH KUMAR & G.C. LALL	11
4.	THE EVOLUTION OF TECHNOLOGY ACCEPTANCE MODEL: A LITERATURE REVIEW INDER SINGH & DEVENDRA KUMAR PUNIA	15
5.	CONSUMER BEHAVIOUR ON FAST MOVING CONSUMER GOODS – A STUDY WITH REFERENCE TO PERSONAL CARE PRODUCTS IN MADURAI DISTRICT K.MUNESWARAN & DR. C. VETHIRAJAN	22
6.	STUDY OF CHANNEL SATISFACTION OF VIDEOCON TELECOM SERVICES AND ITS COMPETITORS IN PUNJAB RAZIA SEHDEV, DR. YUVRAJ BHATNAGAR & PRANAV RANJAN	28
7.	INTEREST FREE BANKING: A POTENTIAL SUBSTITUTE TO CONVENTIONAL BANKING IN THE CONTEMPORARY GLOBAL FINANCIAL SCENARIO DR. FAROOQ A SHAH	35
8.	A STUDY ON DIMENSION OF SMARTPHONE AND ITS INFLUENCE ON CONSUMER PREFERENCE DR. S. A. SENTHIL KUMAR & M. JAMAL MOHAMED ZUBAIR	39
9.	CENTRALISED SYSTEM FOR e-PROCUREMENT- A NEW RISE IN PUBLIC SECTOR: A CASE STUDY SHYNA K S & SAYED MOHAMMED V V	41
10.	EFFECT OF ELECTRONIC MOBILE MONEY TRANSFER ON FINANCIAL LIQUIDITY AND GROWTH OF MICRO AND SMALL ENTERPRISES: A CASE OF NAIROBI CITY, KENYA DUNCAN MOMANYI NYANG'ARA, WILLIAM MACHANI NYANG'ARA & Kennedy O. Moenga	46
11.	CORPORATE SOCIAL RESPONSIBILITY IN BUSINESS: A CASE STUDY ON GRAMEEN PHONE LIMITED BANGLADESH ARJUN KUMAR DAS, SUJAN KANTI BISWAS & DR. KUNAL SIL	52
12.	EFFECTIVENESS OF TRAINING EVALUATION PRACTICES – AN EMPIRICAL STUDY DR. SHOBHARANI H. & DR. MAMATHA S. M.	58
13.	IMPACT OF LEARNING STYLES ON e-LEARNING ENVIRONMENT: AN EMPIRICAL STUDY SHAKEEL IQBAL	64
14.	THE EFFECT OF BOARD STRUCTURE ON FINANCIAL PERFORMANCE OF SRI LANKAN LISTED BANKS RAVIVATHANI THURASINGAM	69
15.	DISAGGREGATED VOLATILITY - A CASE STUDY IN INDIAN STOCK MARKET DR. NALINA K. B.	74
16.	CUSTOMER SATISFACTION OF E-BANKING IN BANGLADESH WITH FOCUS ON DUTCH BANGLA BANK LTD.: THE CONTEXT OF TWENTY FIRST CENTURY MOSAMMOD MAHAMUDA PARVIN & MD. MASUDUL HASSAN	83
17.	ENHANCING THE PERFORMANCE OF LEACH PROTOCOL IN WIRELESS SENSOR NETWORKS NUTAN SINDHWANI & ROHIT VAID	91
18.	MULTI CRITERIA DECISION MAKING USING FUZZY TOPSIS PRATHIBA PH & KARTHIKEYAN R	95
19.	MEASURING THE EFFECT OF CAPABILITY VERSUS USABILITY IN PURCHASE DECISION OF SMART PHONES JITESH BISHT & LAKSHMI SHANKAR IYER	100
20.	AN IMPACT OF GREEN COMPUTING IN HAZARDOUS DEVICE MANUFACTURING & MAXIMIZE ENERGY EFFICIENCY CHITHRA MOL C. R, R. VIJAYASARATHI & THAMIL KUMARAN V. C	107
21.	EFFECTIVE DYNAMIC ROUTING PROTOCOL: ANALYSIS OF VARIOUS SECURE DATA ROUTING PROTOCOL AND DATA AGGREGATION IN WIRELESS SENSOR NETWORKS S.MOHAMED SALEEM & P.SASI KUMAR	115
22.	HEAT TRANSFER ENHANCEMENT IN AIR CONDITIONING SYSTEM USING NANOFLUIDS R. REJI KUMAR, M. NARASIMHA & K. SRIDHAR	120
23.	e-COMMERCE: AN ANALYSIS OF CONCEPTUAL FRAMEWORK ABU ZAFAR AHMED MUKUL & SABRINA HOQUE CHOWDHURY	126
24.	e-COUNSELING FOR INSTITUTIONS OF HIGHER LEARNING IN GHANA: WHAT ARE THE REQUIREMENTS? KEVOR MARK-OLIVER	131
25.	TAX INCENTIVES AND INVESTMENT BEHAVIOUR: AN EMPIRICAL REVIEW OF THE TAX PAYERS PERCEPTIONS OBARETIN OSASU & DR. CHINWUBA OKAFOR	135
26.	METHODS OF DATA SECURITY USED IN COMPUTER NETWORK ZOB AIR ULLAH	138
27.	CONSUMERS CHOICE OF RETAIL STORES WITH REFERENCE TO THEIR DEMOGRAPHIC INFLUENCERS APEKSHA JAIN & MANOJ KUMAR SHARMA	141
28.	GRID COMPUTING: INTRODUCTION AND APPLICATION ANUDEEP RANDHAWA, HEENA GULATI & HARISH KUNDR	143
29.	CONSUMER BEHAVIOR TOWARDS e-BANKING IN HDFC BANK CHANABASAPPA TALAWAR	147
30.	ROLE OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI) IN THE PROMOTION OF ENTREPRENEURSHIP IN U.P. DR. MOHD. SHOE B	152
	REQUEST FOR FEEDBACK	158

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, GuruGobindSinghIndraprasthaUniversity, Delhi
Ex. Pro Vice-Chancellor, GuruJambheshwarUniversity, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, UniversityCollege, KurukshetraUniversity, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, GuruNanakKhalsaCollege, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, KurukshetraUniversity, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, AligarhMuslimUniversity, Aligarh, U.P.

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Education, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

CUSTOMER SATISFACTION OF E-BANKING IN BANGLADESH WITH FOCUS ON DUTCH BANGLA BANK LTD.: THE CONTEXT OF TWENTY FIRST CENTURY

MOSAMMOD MAHAMUDA PARVIN

ASST. PROFESSOR

DEPARTMENT OF MANAGEMENT & FINANCE

FACULTY OF AGRIBUSINESS MANAGEMENT

SHER-E-BANGLA AGRICULTURAL UNIVERSITY

SHER-E-BANGLA NAGAR

MD. MASUDUL HASSAN

RESEARCH ASST.

FACULTY OF AGRIBUSINESS MANAGEMENT

SHER-E-BANGLA AGRICULTURAL UNIVERSITY

SHER-E-BANGLA NAGAR

ABSTRACT

E-banking is now a global phenomenon. It is an invaluable and powerful tool driving development, supporting growth, promoting innovation and enhancing competitiveness. Technological innovations have been identified to contribute to the distribution channels of banks and these electronic delivery channels are collectively referred to as E-banking. The developing country Bangladesh as a part and parcel of their economy is now using E-banking. The purpose of this study was to find the E-banking service dimensions of Dutch-Bangla bank that will have the impact on customer satisfaction. Questionnaires were used to collect data from 50 respondents by using random Sampling method. The major findings of this study show that customer satisfaction is influenced by seven factors namely safety reliability, transactions efficiency, customer support, service security, ease of use, performance, service content. This study is quite useful for understanding and comprehending the changes in customer E-banking behavior. E-banking applications offer wide benefits to customers and banks and it is now no longer a "nice to have" but an "impossible to survive without" for all banks in Bangladesh.

KEYWORDS

Customer satisfaction, Digital economy, E-banking, Transactions efficiency.

INTRODUCTION

The rapid advancing global information infrastructure (including information technology and computer networks such as the Internet and telecommunications systems) facilitates the development of electronic commerce at a global level. The nearly universal connectivity which the Internet offers has made it a valuable business tool. These developments have created a new type of economy, which many call the 'digital economy'. This fast emerging economy is bringing with it rapidly changing technologies, escalating knowledge intensity in all areas of business, and creating virtual supply chains and new forms of businesses and service delivery channels such as e-banking. E-Banking satisfied customer demand in banking activities electronically throughout the world. At present, several private commercial banks (PCBs) and foreign commercial banks (FCBs) in Bangladesh providing the services of E-banking. Dutch-Bangla Bank is the first bank in Bangladesh to be fully automated and introduce Electronic Banking. The automation was started in 2002 & completed in 2003, but further additions and features are continuously being added and upgraded. DBBL has adopted the same exact automation solution used by many international banking giants. Although this was significantly more expensive than other solutions, it is a small price to pay for a client's peace of mind. DBBL also has the largest ATM network in Bangladesh. This gives DBBL clients full access to 'anytime anywhere' banking nationwide. All international and many local banks use the DBBL ATM network for their own clients. DBBL has installed over 2000 ATMs nationwide. As with most things, ATM access to all DBBL ATMs is unlimited and free for all DBBL clients. If a client of a member bank (not DBBL) uses a DBBL ATM, the member bank may add a transaction charge. A DBBL client now has unrivaled access to banking from any DBBL branch, ATM and POS. All of these services are free-of-charge and are surprisingly affordable for everyone. Even though DBBL has invested more in Electronic Banking more than any other bank, the division was never intended to be profitable. It was undertaken with the same mindset DBBL undertakes its Corporate Social Responsibility tasks. This is why you pay barely nothing even though these same services would cost you much more in other countries and other banks. Never has any bank given so much for free. DBBL has established drawing arrangement network with banks located in the important countries of the world namely in the United Arab Emirates, State of Kuwait, State of Qatar, State of Bahrain, Italy, Canada and United States of America. Bangladeshi Wage Earners can send their money with confidence, safety and speed to their respective beneficiaries in Bangladesh in shortest possible time. DBBL has set up a representation agreement with Western Union Financial Services Inc, USA, which is a reliable international money transfer company. Using the service of DBBL, Bangladeshi Wage Earners can send and receive money quickly from over 225,000 Western Union Agent located in 197 countries and territories worldwide only by visiting any branches of Dutch-Bangla Bank Limited in Bangladesh. DBBL offers E-banking facilities through a wide range of mobile phones. Customer using HTML browser has access to the E-banking facilities of DBBL.

LITERATURE REVIEW

The concept of electronic banking has been defined in many ways. Daniel (1999) defines electronic banking as the delivery of banks' information and services by banks to customers via different delivery platforms that can be used with different terminal devices such as a personal computer and a mobile phone with browser or desktop software, telephone or digital television. Pikkarainen et al (2004) define internet banking as an "internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments". With the exception of cash withdrawals, internet banking gives customers access to almost any type of banking transaction at the click of a mouse (De Young, 2001). Indeed the use of the internet as a new alternative channel for the distribution of financial services has become a competitive necessity instead of just a way to achieve competitive advantage with the advent of globalization and fiercer competition (Flavián et al, 2004; Gan and Clemes, 2006). Banks use online banking as it is one of the cheapest delivery channels for banking products (Pikkarainen et al, 2004). Such service also saves the time and money of the bank with an added benefit of minimizing the likelihood of committing errors by bank tellers (Jayawardhena and Foley, 2000). Robinson (2000) believes that the supply of internet banking services enables banks to establish and extend their relationship with the customers. There are other numerous advantages to banks offered by online banking such as mass customization to suit the likes of each user, innovation of new products and services, more effective marketing and communication at lower costs (Tuchilla, 2000), development of non-core products such as insurance and stock brokerage as an expansion strategy, improved market image, better and quicker response to market evolution (Jayawardhena and Foley, 2000). Wise and Ali (2009) argued that many banks want to invest in ATMs to reduce branch cost since customers prefer to use them instead of a branch to transact business. The financial impact of ATMs is a marginal increase in fee income substantially offset by the cost of

significant increases in the number of Customer transactions. The value proposition however, is a significant increase in the intangible item "customer satisfaction". The increase translates into improved customer loyalty that in result in higher customer retention and growing organization value. E-Banking is a lower-cost delivery channel and a way to increase sales. An E-Banking service has become one of the most important factors in the business economy today.

DEFINITION AND FEATURES OF INDEPENDENT VARIABLES

SAFETY RELIABILITY

Reliability is defined as the firm performs the services right the first time and the firm honors its promises. It involves in accuracy in billing, keeping records correctly, performing the service at the designated time. In their further research, they also find the reliability consists of providing services as promised, dependability in handling customers' service problems, performing services right the first time, provide services at the promised time and maintaining error-free record. Furthermore, they stated reliability as the most important factor in conventional service [13], [14].

TRANSACTIONS EFFICIENCY

Transaction efficiency is the ability of the customers gets in to website, find they desire product and information associate with it, and check out with minimal of effort. Transaction efficiency also can understand as performance of E-Banking base on some elements: up to date information, response time, download time, complete product information, tutorial/demonstration, and help function [11].

CUSTOMER SUPPORT

Customer support including before sell support and after- sell supports . Before customer make decisions, the company should give some support to attract them, let customers feel they are at home. The relationship is like a good friend not like a business. After customers buy the services or products, company should solve the problem that customers met or response customers' questions immediately and according to the problems, company can ameliorate them. In the E-Banking industries, support is also important. Not everyone good at the computer so they need guide how to use. And maybe someone good at computer, but still have problems, and then they also need support. Sometimes, after services on the internet, customers might have questions waiting to answer, so he or she also needs support. So support is very important for customers.

SERVICE SECURITY

Security is defined as the freedom from danger, risk, or doubt. It involves physical safety, financial security and confidentiality. It consists of employees who instill confidence in customers, making customers feel safe in their transactions, employees who are consistently courteous and employees who have the knowledge to answer customer question [13]. Moreover; security is defined as personal and possessions safety of the customers. It is includes confidentiality maintained by service providers [8].

EASE OF USE

Ease of use is as the factor influencing the adoption of E-Banking and related to an easy-to-remember URL address, well-organized, easy in site navigability, concise and understandable contents, terms and conditions [20].

PERFORMANCE

Performance refer to product's primary operating characteristic which is based on functional requirement, not taste with is circumstantial preferences [6]. Performance is the operating quality of each E-Banking service and feature.

SERVICE CONTENT

Service content is all information that provides to customers. For E-Banking service, is mean the content that bank provide to customers through website. High value-added content is essential.

IMPORTANCE OF THE STUDY

E-banking has so many importances not only the bank itself but also the society as a whole. The internet as a Channel for service delivery is fundamentally different from other channels such as branch networks, telephone banking or automated teller machines (ATMs). Therefore; it brings up unique types of challenges and requires innovative solutions. Dutch Bangla bank has already implemented or is planning to E-banking because of the numerous potential benefits associated with it.

OBJECTIVES

1. To Know the E- banking Facilities offered by Dutch Bangla Bank.
2. To identify corporate clients' perception of E-banking facility.
3. To identify satisfaction level of corporate clients towards the services they get from their banks.
4. To identify the issues those influence corporate clients in selecting a bank for their E-banking service
5. To know the overall functions of Dutch Bangla Bank.
6. To make some recommendations and conclusion to further the development of Customer satisfaction of Dutch Bangla Bank Ltd.

RESEARCH HYPOTHESES

To achieve the objectives of th study, the following hypotheses are formulated:

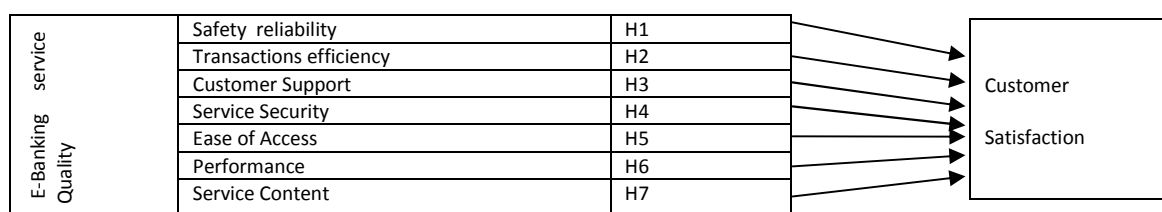
- H1: Safety reliability will have a significant impact on customer satisfaction
 H2: Transaction efficiency will have a significant impact on customer satisfaction
 H3: Customer support will have a significant impact on customer satisfaction
 H4: Service security will have a significant impact on customer satisfaction
 H5: Ease of use will have a significant impact on customer satisfaction
 H6: Performance will have a significant impact on customer satisfaction
 H7: Service content will have a significant impact on customer satisfaction

RESEARCH METHODOLOGY

RESEARCH MODEL

The aim of this study was to examine the impact of seven E- Banking service quality dimensions on customer satisfaction by the bank (see Figure 1).

FIG. 1: RESEARCH MODEL



In the present study, methodology is taken to indicate the underlying principles and methods of organizing and the systems or inquiry procedure leading to completion of the study. This chapter deals with various methodological issues relating to the study like profile of the sample unit, sample size of the respondents, sources of data and analysis of data used in the study. There are many Dutch Bangla Bank branch in Dhaka District but among them we have collected data from two branches. The two branches are at the area of Road Ring Road branch and Mirpur branch of Dhaka.

SAMPLING SIZE

One of the most important problems in planning a sample survey is that of determining how large a sample is needed for the estimates to be reliable enough. Due to resource and time constraints, a sample size of 50 is used in this research. At the time of selecting the sample here the most considerable things is that the customers who have direct relation with the bank at least one year. A total of 50 surveys are completed.

SAMPLING PLAN

This is all about how handle the sample. Here, at the time of taking sample plan we have spent some days. At the first five days we collect data from the DBBL (Ring Road & Mirpur Branch). It takes time because customers are not always in mood to talk and sometimes different types of situation have arisen so that we have to wait to make a favorable situation. But after all, sampling plan has done properly and able to get desire outcome.

SAMPLING METHOD

In case of choosing the sampling method here the first priority is random sampling method. Considering this method in mind here, we have tried to focus on those samples which are easy to get access.

SOURCE OF DATA

At the time of conducting this research, data are collected from both primary and secondary sources. The study is mainly based on primary data

PRIMARY DATA

The research initially conducted in-depth discussions with different customers and clients about the entire process that they underwent to obtain the necessary action when needed. It also includes personal interviews and self administrated questionnaires. The collected data have been processed, tabulated and analyzed in the logical manner.

SECONDARY DATA

The secondary sources include different web sites books, journals, annual report and unpublished research works. The collected data have been analyzed through the following statistical instruments:

DATA ANALYSIS & FINDINGS

FREQUENCY TABLE

TABLE 1: GENDER OF THE RESPONDENT

Gender	Number	Percentage (%)
male	29	58
female	21	42
Total	50	100

Source: Field survey.

Male respondents were more interested about online banking than female respondents. For that reason most of our respondents are male displayed in Table 1. But the number of females was increasing which was a good Sign.

TABLE 2: AGE OF THE RESPONDENT

age	Number	Percentage (%)
15-30yrs	31	62
31-45yrs	16	32
46-60yrs	3	6
Total	50	100

Source: Field survey.

From the above table it would be said that young people adopt the use of E-banking more rapidly. Therefore, age of the respondent (15-30 yrs) is 62%.

TABLE 3: OCCUPATION OF THE RESPONDENT

Occupation	Number	Percentage (%)
business	12	24
Govt.. service	10	20
private	10	20
others	18	36
Total	50	100

Source: Field survey.

From the above table it observed that Business man as well as others (students, housewife etc.) using E-banking service more because it is fast.

TABLE 4: SAFETY RELIABILITY

Perception statements in the safety reliability dimension	Number of the respondent	Minimum	Maximum	Mean	Std. Deviation
deliver the service exactly	50	2	5	4.3	.76265
complete a task accurately	50	2	5	4.2	.80812
perform the service right at the first time	50	2	5	3.7	.95298
Valid Number of the respondent(list wise)	50				
average mean				4.07	

Source: Field survey.

Table 4: shows that average mean value of the Perception statements in the safety reliability dimension is 4.07 on the scale of 5. this means that customer are satisfied. So, hypothesis 1 is accepted.

TABLE 5: TRANSACTIONS EFFICIENCY

Perception statements in the Transactions Efficiency dimension	Number of the respondent	Minimum	Maximum	Mean	Std. Deviation
information is up-to-date	50	1	5	4.1	.86307
provide complete help function	50	1	5	3.84	1.09470
transaction process is fast	50	2	5	4.2	.90351
Valid Number of the respondent(list wise)	50				
average mean				4.05	

Source: Field survey.

Table 5: shows that average mean value of the Perception statements in the Transactions Efficiency dimension is 4.05 on the scale of 5. this means that customer are satisfied. So, hypothesis 2 is accepted.

TABLE 6: CUSTOMER SUPPORT

Perception statements in the Customer support dimension	Number of the respondent	Minimum	Maximum	Mean	Std. Deviation
case of problem happen, can contact staffs immediately	50	1	5	3.52	1.11098
staff can describe step to use & conditions to use clearly	50	2	5	4.06	.95640
Valid Number of the respondent(list wise)	50				
average mean				3.79	

Source: Field survey.

Table 6: shows that average mean value of the Perception statements in the Customer support dimension is 3.79 on the scale of 5. this means that customer are moderately satisfied. So, hypothesis 3 is accepted.

TABLE 7: SERVICE SECURITY

Perception statements in the Service Security dimension	Number of the respondent	Minimum	Maximum	Mean	Std. Deviation
keeps accurate record of transaction	50	3	5	4.36	.56279
provide security for transaction & privacy	50	3	5	4.68	.55107
Valid Number of the respondent(list wise)	50				
average mean				4.52	

Source: Field survey.

Table 7: shows that average mean value of the Perception statements in the Service Security dimension is 4.52 on the scale of 5. this means that customer are satisfied. So, hypothesis 4 is accepted.

TABLE 8: EASE OF USE

Perception statements in the Ease of use dimension	Number of the respondent	Minimum	Maximum	Mean	Std. Deviation
EBS website is easy to use	50	1	5	3.42	1.10823
provide clear instruction	50	1	5	3.76	1.00122
Valid Number of the respondent(list wise)	50				
average mean				3.59	

Source: Field survey.

Table 8: shows that average mean value of the Perception statements in the Ease of use dimension is 3.59 on the scale of 5. this means that customer are moderately satisfied. So, hypothesis 5 is accepted.

TABLE 9: PERFORMANCE

Perception statements in the Performance dimension	Number of the respondent	Minimum	Maximum	Mean	Std. Deviation
provide 24 hours-7 days service	50	4	5	4.74	.44309
allow to transfer between bank	50	2	5	3.96	.80711
Valid Number of the respondent(list wise)	50				
average mean				4.35	

Source: Field survey.

Table 9: shows that average mean value of the Perception statements in the Performance dimension is 4.35 on the scale of 5. this means that customer are satisfied. So, hypothesis 6 is accepted.

TABLE 10: SERVICE CONTENT

Perception statements in the Service content dimension	Number of the respondent	Minimum	Maximum	Mean	Std. Deviation
EBS website provides information that exactly fits needs	50	1	5	4.02	.95810
Valid Number of the respondent(list wise)	50				
average mean				4.02	

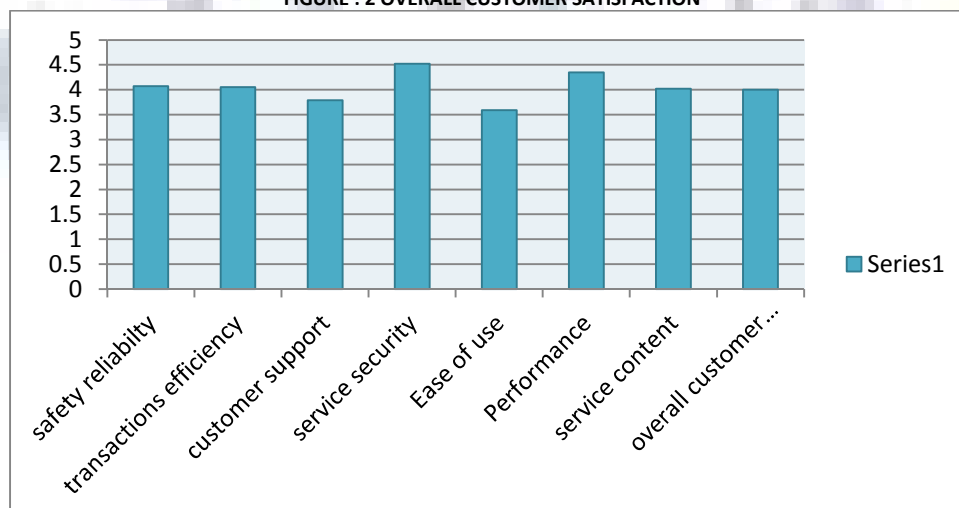
Source: Field survey.

Table 10: shows that average mean value of the Perception statements in the Service content dimension is 4.02 on the scale of 5. this means that customer are satisfied. So, hypothesis 7 is accepted.

TABLE 11: OVERALL CUSTOMER SATISFACTION

Perception statements in the Overall customer satisfaction dimension	Number of the respondent	Minimum	Maximum	Mean	Std. Deviation
overall customer satisfaction	50	1	5	4	1.26168
Valid Number of the respondent (list wise)	50				
average mean				4	

Source: Field survey.

FIGURE : 2 OVERALL CUSTOMER SATISFACTION

Source: Field survey.

Table 11 & bar graph shows that average mean value of the Perception statements in the Overall customer satisfaction dimension is 4.02 on the scale of 5. this means that customer are satisfied. Because they get the Dutch Bangla bank e-banking service exactly, transactions is fast, provide 24 hours 7 days service etc

TABLE 12: CORRELATIONS

		deliver the service exactly	complete a task accurately	transaction process is fast	staff can describe step to use & conditions to use clearly	keeps accurate record of transaction	provide security for transaction & privacy	provide 24 hours-7 days service	ebs website provides information that exactly fits needs
deliver the service exactly	Pearson Correlation	1	.199	.237	.339(*)	.029	-.010	-.127	-.008
	Sig. (2-tailed)	.	.167	.098	.016	.844	.947	.380	.954
	N	50	50	50	50	50	50	50	50
complete a task accurately	Pearson Correlation	.199	1	.140	.222	-.027	-.037	-.194	-.005
	Sig. (2-tailed)	.167	.	.333	.122	.853	.800	.178	.971
	N	50	50	50	50	50	50	50	50
transaction process is fast	Pearson Correlation	.237	.140	1	.293(*)	.217	.008	.387(**)	.042
	Sig. (2-tailed)	.098	.333	.	.039	.131	.955	.005	.770
	N	50	50	50	50	50	50	50	50
staff can describe step to use & conditions to use clearly	Pearson Correlation	.339(*)	.222	.293(*)	1	.149	.192	.086	-.068
	Sig. (2-tailed)	.016	.122	.039	.	.303	.181	.554	.638
	N	50	50	50	50	50	50	50	50
keeps accurate record of transaction	Pearson Correlation	.029	-.027	.217	.149	1	.050	-.026	.062
	Sig. (2-tailed)	.844	.853	.131	.303	.	.730	.857	.668
	N	50	50	50	50	50	50	50	50
provide security for transaction & privacy	Pearson Correlation	-.010	-.037	.008	.192	.050	1	.070	.051
	Sig. (2-tailed)	.947	.800	.955	.181	.730	.	.628	.725
	N	50	50	50	50	50	50	50	50
provide 24 hours-7 days service	Pearson Correlation	-.127	-.194	.387(**)	.086	-.026	.070	1	.012
	Sig. (2-tailed)	.380	.178	.005	.554	.857	.628	.	.931
	N	50	50	50	50	50	50	50	50
ebs (E-banking service) website provides information that exactly fits needs	Pearson Correlation	-.008	-.005	.042	-.068	.062	.051	.012	1
	Sig. (2-tailed)	.954	.971	.770	.638	.668	.725	.931	.
	N	50	50	50	50	50	50	50	50

Source: spss correlations result of the field work

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

1. Transaction process fast has positive correlation with provide 24 hours-7days service. since Transaction process is fast, it is easy to provide 24 hours-7days service that is why customer are highly satisfied with E-banking.
2. Staff can describe step to use & conditions to use clearly has positive correlation with Transaction process fast. Since staff describe step to use & conditions clearly, therefore transactions is fast and customer are satisfied.
3. Deliver the service exactly has positive correlation with Staff can describe step to use & conditions to use clearly. As Staff can describe step to use & conditions to use clearly, delivering the service exactly is possible and it's satisfy the customer.
4. Complete a task accurately has negative correlation with provide 24 hours-7days service. Complete a task accurately does not affect provide 24 hours-7days service

REGRESSION ANALYSIS

TABLE 13: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.619(a)	.384	.112	1.18924

Source: spss Regression result of the field work

a Predictors: (Constant), deliver the service exactly, ebs website provides information that exactly fits needs, provide security for transaction & privacy, case of problem happen, can contact staffs immediately, keeps accurate record of transaction, provide 24 hours-7 days service, complete a task accurately, provide clear instruction, information is up-to-date, allow to transfer between bank, perform the service right at the first time, ebs website is easy to use, staff can describe step to use & conditions to use clearly, provide complete help function, transaction process is fast.

TABLE 14: ANOVA (B)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.914	15	1.994	1.410	.198(a)
	Residual	48.086	34	1.414		
	Total	78.000	49			

Source: spss Regression result of the field work

a Predictors: (Constant), deliver the service exactly, ebs website provides information that exactly fits needs, provide security for transaction & privacy, case of problem happen, can contact staffs immediately, keeps accurate record of transaction, provide 24 hours-7 days service, complete a task accurately, provide clear instruction, information is up-to-date, allow to transfer between bank, perform the service right at the first time, ebs website is easy to use, staff can describe step to use & conditions to use clearly, provide complete help function, transaction process is fast

b Dependent Variable: overall customer satisfaction

TABLE 15: COEFFICIENTS (A)

Model		Un standardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.096	3.557		.870	.390
	deliver the service exactly	-.166	.266	-.100	-.623	.538
	complete a task accurately	.283	.242	.181	1.169	.251
	perform the service right at the first time	.645	.226	.487	2.851	.007
	information is up-to-date	-.369	.227	-.252	-1.620	.114
	provide complete help function	-.043	.216	-.037	-.198	.844
	transaction process is fast	.049	.266	.035	.183	.856
	case of problem happen, can contact staffs immediately	.038	.210	.034	.182	.857
	staff can describe step to use & conditions to use clearly	.008	.232	.006	.036	.972
	keeps accurate record of transaction	.191	.354	.085	.540	.593
	provide security for transaction & privacy	-.367	.363	-.160	-1.013	.318
	ebs website is easy to use	.458	.202	.402	2.263	.030
	provide clear instruction	-.004	.198	-.003	-.019	.985
	provide 24 hours-7 days service	-.234	.485	-.082	-.483	.632
	allow to transfer between bank	-.032	.275	-.021	-.118	.907
	ebs website provides information that exactly fits needs	-.020	.220	-.015	-.093	.927

Source: spss Regression result of the field work

A. Dependent Variable: overall customer satisfaction

From the above table we may say that, perform the service right at the first time & EBS website is easy to use has no significant relation with customer satisfaction. Provide clear instruction has the greatest value that means Dutch Bangla bank customer are very satisfied with this service. Moreover, other factors like transaction process ,24 hours-7 days service, complete help function etc, moderately satisfy the customer.

RECOMMENDATIONS

Some recommendations are given below:

- ATM's fall short of money should be reduced.
- Bankers should provide PIN number whenever client loses his Credit or Debit card quickly.
- Charges are for the card should be low.
- Dutch Bangla bank should perform their services at right time.
- Dutch Bangla bank E-banking network should be made strong.
- E-banking services should try to mobilize more deposit schemes through better marketing and incentive measures.
- E-banking system should be more flexible.
- ATM booths should be increased.
- E-banking service should be according to the customer expectation and satisfaction.
- E-banking services have to resolve the entire problem very quickly that customer face in the online transaction.
- The Dutch Bangla bank should arrange the demonstration programs for the clients to enjoy the services properly.

LIMITATIONS AND CONSTRAINTS

A wholehearted effort was applied to conduct the study work and to bring a reliable and fruitful result from which proper strategy can be adopted to strengthen the customer satisfaction of Dutch Bangla Bank. In spite of best efforts there were limitations that acted as barriers to conduct the study. Large-scale research was not possible due to constraints and restriction posed by the organization. The research only covers the corporate clients of Ring Road branch and Mirpur branch of Dhaka City. To protect the organizational confidentiality some parts of the report are not in depth. It was very difficult to give enough time to concentrate on the report, as the bank authority doesn't allow leaving the office before 5:30pm

CONCLUSIONS

E- Banking is a whole new sphere in Banking Sector of Bangladesh. This is the banking system of new century. So, if we want to sustain and earn global reputation, we must expand our E-Banking operations to the fullest extent. The research clearly indicates that those who use E- banking service of Dutch Bangla bank are satisfied. If the bank plans to expand the customer base of E- banking they should focus more on safety reliability, transactions efficiency, customer support, service security, ease of use ,performance , service content factors of E-banking. Attention should also be given in the encryption of the information

which is exchanged between the users and the bank. The study also shows that E- banking services throughout the country was gaining popularity. So the study is very beneficial for both Dutch Bangla bank and Bangladesh to get insights about E-banking relations with customer satisfaction. In Bangladesh most of the people were illiterate and obviously they were technology ignorant. But among the literate portion many of them had computer phobia. However, E- banking customers are increasing because it is comfortable with the digital lifestyle in Bangladesh. Technology has enabled the world to step into a new arena. To keep pace with advancing world it has become imperative to adapt new technologies in business and banking sector. At present, Bangladesh is trailing behind in acquiring the required quality of E-banking services to effectively compete in the global market. Therefore, the banking system needs up gradation for which urgent measures are needed to create a level playing field for rapid expansion of e-banking in the country. Despite the constraints, more efficient use of existing capabilities in developing the services can pave the way to quality provision of e-banking in Bangladesh.

REFERENCES

- Daniel, E. (1999). Provision of electronic banking in the UK and the Republic of Ireland International Journal of Bank Marketing, 17(2), 72, 82 .
- DeYoung, R. (2001). The financial performance of pure play Internet banks . Economic Perspectives, 25, (1), 60-75.
- Flavian, C., Torres, E., and Guinaliu, M. (2004). Corporate image measurement: a further problem for the tangibilization of internet banking services. International Journal of Bank Marketing, 22 (5), 366-84.
- Gan, C and Clemes, M. (2006). A logit analysis of electronic banking in New Zealand. International Journal of Bank Marketing, 24 (6), 360-383.
- Garvin, D.G. (1987), "Competing on the eight dimensions of quality." Harvard Business Review, Vol.65 No.6, pp.101-109
- H. M. Saidul Hasan¹, Md. Azizul Baten^{2*}, Anton Abdulbasah Kamil² and Sanjida Parveen³ Adoption of e-banking in Bangladesh: An exploratory Study. www.academicjournals.org/AJBM
- Hair, J.F. et al. (2006), "Multivariate data analysis", 6th ed., Upper Saddle River, NJ: Prentice-Hall.
- Jannatul Mawa Nupur .E-Banking and Customers' Satisfaction in Bangladesh: An Analysis. International Review of Business Research Papers Volume 6. Number4. September 2010. Pp. 145 – 156. www.symantec.com/avcenter/reference/threats.to.online.banking.pdf
- Jayawardhena, C., & Foley, P. (2000). Changes in the banking sector – the case of Internet banking in the UK. Internet Research: Electronic Networking Applications and Policy, 10, (1), 19-30
- Johnston, R. (1997). Identifying the critical determinant of service Quality in retail banking: importance and effect. International Journal of Bank marketing, Vol.15, No.4, pp.111-116 .
- Leelapongprasut, Prasong Praneet polgrang ,Natsapun Paopun, (2005)"A quality study of Internet Banking in Thailand". International Journal of Humanities and Management Sciences (IJHMS) Volume 1, Issue 1 (2013) ISSN 2320-4044 (Online)
- Mahmood Shah and Steve Clarke . E-banking management: issues, solutions, and strategies / by. www.dbebooks.com
- Parasuraman, A., Zeithaml, V.A., & Berry, L.L. (1985). A conceptual model of service quality and its implications for future research . Journal of Marketing, Vol. 49 .
- Parasuraman, A., Zeithaml, V.A., & Berry, L.L. (1988) SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. Journal of Retailing, 64, 12-40.
- Pikkariainen, T., Pikkariainen, K., Karjaluo, H., and Pahnla, S. (2004). Consumer acceptance of online banking:an extension of the technology acceptance model. Internet Research, 14, (3).
- Rahman M (2003). Present status of e-banking in Bangladesh. Journal of the Ins. of Bankers Bangladesh . 50(1) .
- Rahman MM (2007). Innovative technology and bank profitability: The Bangladesh experience. Policy Analysis Unit (PAU), Bangladesh Bank WP 0803
- Raihan A, Chowdhury A (2000). E-commerce in Bangladesh: A readiness assessment . Available at www.dnet-bangladesh.org/profile/ananya_raihan.html.
- Robinson, T. (2000). Internet banking: still not a perfect marriage. Informationweek.com, April 17, pp.104-106.
- Sathye, M., 1999. Adoption of Internet baking by Australian consumers: An empirical investigation. International Journal of Bank Marketing. 17(7), 324-334.
- Taken from "ICT Policy of Bangladesh" by Bangladesh Computer Council Tucker, G, 'Regulation of Electronic Banking' (1990) 64 Law Institute Journal706.
- Tuchila, R. (2000). Servicii bancare prin Internet . E-finance Romania, 3, (3), 23 .
- Wise, Victoria and Ali, Muhammad Mahboob. (2009). Customer Relationship Management in Banks with special reference to Bangladesh. Southwest Review of International Business Research, 19, (1), March.
- www.bccbd.org/html/itpolicy.htm
- www.dbbl.com.bd
- www.fnc.gov/Internet_res.html
- www.scribd.com

APPENDIX

QUESTIONNAIRE

Please put the tick (✓) Marks

- Gender
 - Male
 - Female
 - Age
 - 15-30 yrs
 - 31-45 yrs
 - 46-60 yrs
 - more than 60.
 - Occupation
 - Business
 - Govt. service
 - Private
 - Others
- Strongly Agree Agree Neutral Disagree Strongly disagree

Perception statements in the safety reliability dimension:

- | | | | | | |
|--|---|---|---|---|---|
| 4. Deliver the service exactly | 5 | 4 | 3 | 2 | 1 |
| 5. Complete a task accurately | 5 | 4 | 3 | 2 | 1 |
| 6. Perform the service right at The first time | 5 | 4 | 3 | 2 | 1 |

Perception statements in the Transactions Efficiency dimension:

- | | | | | | |
|-----------------------------------|---|---|---|---|---|
| 7. Information is Up-to-date | 5 | 4 | 3 | 2 | 1 |
| 8. Provide complete help function | 5 | 4 | 3 | 2 | 1 |
| 9. Transaction Process is Fast | 5 | 4 | 3 | 2 | 1 |

Perception statements in the Customer support dimension:

- | | | | | | |
|--|---|---|---|---|---|
| 10. Case of problem happen, can contact staffs immediately | 5 | 4 | 3 | 2 | 1 |
|--|---|---|---|---|---|

11. Staff can describe step to use & Conditions to use clearly	5	4	3	2	1
<u>Perception statements in the Service Security dimension:</u>					
12. Keeps accurate record of Transaction.	5	4	3	2	1
13. Provide security for transaction & privacy	5	4	3	2	1
<u>Perception statements in the Ease of Use dimension:</u>					
14. EBS website is easy to use	5	4	3	2	1
15. Provide clear instruction	5	4	3	2	1
<u>Perception statements in the Performance dimension:</u>					
16. Provide 24 hours- 7 days service.	5	4	3	2	1
17. Allow to transfer between bank	5	4	3	2	1
<u>Perception statements in the Service content dimension:</u>					
18. EBS website provides information That exactly fits needs.	5	4	3	2	1

EBS = E-Banking service.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

