**EVALUATING THE CUSTOMER SATISFACTION  
ON MOBILE COMMERCE: A STUDY ON bKash LIMITED**

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This report is submitted to the School of Business and Economics, United International University as a partial requirement for the fulfillment of Bachelor of Business Administration Degree.

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ON MOBILE COMMERCE: A STUDY ON bKash LIMITED

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Date of Submission : **1st July 2018**

**Letter of Transmittal**

1th July, 2018

**Kawsar Ahmmed**

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Subject: Submission of the internship working report.

Dear Sir,

Here is my internship report that fulfills the partial requirements of my BBA degree. It is very helpful as a student of Business Administration to undergo the internship program. In addition, it is a great pleasure that I have been able to submit the internship report on "evaluating the customer satisfaction on mobile commerce: A study on bKash limited " in due time. The whole experience of this internship program enabled me to get an insight into the real life situation.

I have tried my best with my knowledge to make a full pledge report by analyzing all the requirements you have asked for. Besides this, there may be shortcomings. I would be grateful if you consider those from excusable manner.

I am very happy to show my potential through this report and seeking your acceptance regarding this work.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Md. Ali Asab Ud Daula

ID: 111-132-111

**Certificate of Supervisor**

The Internship Report entitled on “evaluating the customer satisfaction on mobile commerce: A study on bKash limited” has been submitted to the Office of Placement & Alumni, in partial fulfillment of the requirements for the degree of Bachelor of Business Administration, Major in Marketing and Dept. of Business Administration by Md. Ali Asab Ud Daula bearing ID No: 111-132-111, Program: BBA.

The report has been accepted and may be presented to the Internship Defense Committee for evaluation. He has accomplished the report by himself under my direct supervision.

I wish him every success in his future endeavor.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Kawsar Ahmmed**

Associate Professor

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**Acknowledgement**

I would like to express my heart left gratitude to my supervisor **Kawsar Ahmmed** (Associate Professor, Department of School of Business & Economics, United International University). His contribution will be remembered always and the completion of this project is mainly due to his interest and persuasion.

I would like to give my sincere thanks to **Mr. Mohammad Mahbub Sobhan** (General Manager, Head of M-Commerce, Commercial, bKash Ltd.) and the other Departments for sharing their valuable experience and insight with me. I also express my gratitude to the employees of bKash for their continuous cooperation & guidance in the work environment.

Finally I would like to thank all of the staffs of bKash, who gave me unconditional support at work. My thanks also go to those who cooperated with me at any of the steps of the projects, irrespective of the size and shape of their contribution; they made themselves an important part of this project. I have done my best and I am confident that the project would meet the expectation of my faculty.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Md. Ali Asab Ud Daula

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**Executive Summary**

This report is founded on my working experience at bKash limited such as a part of the internship program. In order to include the practical knowledge, I developed from the institute into the report, I have selected to concoct my report on the Customer Satisfaction Level of Merchant Payment Facility of bKash above the head of “evaluating the customer satisfaction on mobile commerce: A study on bKash limited”.

The determination of this report is to revelation the Merchant Payment organization activities of this company, how it the whole thing and to anything level, the operators of the method are content with the facility. The report also suggestions some improvement of the performance in order to attain a greater level of customer satisfaction.

The report similarly made specific references about its rules and regulation. bKash must attempt to progress the server, inform the customers about their safety process for the payment system, and reduce its service charges. Now the survey investigation, through the usage of SPSS software I have originated that the consumers were content with the dependability, openness, assurance, sympathy, accessibility, courteousness and perceptibility aspect of the facility that they acknowledged.

By the way, I can say that though the consumers of bKash merchant payment method are content with the facility, they should attempt to focus on the concerns that the customers charge the maximum and work therefore to achieve a greater level of the customer satisfaction.

**Keywords**: Customer satisfaction, Customer service, MFS business, bKash, Bangladesh.

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**Chapter One**

**Introduction**

1. **Introduction (About bKash)**

bKash exists a mobile financial service in overall Bangladesh operative ability of Bangladesh Bank by way of a subordinate of BRAC Bank Limited. bKash is a part of the major mobile financial service providing in the world. The company ongoing to raise as a joint venture among the BRAC Bank Limited and Bangladesh of Money in Gesticulation LLC, according United States of America. In the bKash manipulators container deposit money crazy about their mobile accounts and formerly access a range of services. bKash is quite rare in specific for transferring and receiving money nationally as well as making payments. As an additional ability there is also story for buying airtime top-up.

**1.1 Background of the Study**

This training is done as a measure of internship under the graduate degree proceeding Business Administration in Marketing at the United International University. While our university studies typically concentrate on academic purposes, internship is a great opening to gain real knowledge. It helps a student to develop leaning with the industry in real world and offer a chance to come to be a job in the market. Done the internship process, in cooperation the company and university get benefitted.

In such a national of the relationships I have combined in the M-Commerce Department of bKash Limited, below the supervision of my supervisor ***Kawsar Ahmmed*** (Associate Professor, Dept. School of Business & Economics; UIU. This training period report is the reproduction of my considerate of the purposes of M-Commerce department in bKash limited.

**Problem Statement in this report:**

In that report I have concentrated on following points:

* Examine the impact of product quality on customer satisfaction.
* Examine the main factors that influence the financial environment and industrial Marketing.
* Test the efficiency of the strategies of M-commerce existing in the market.
* Identify challenges tested by bKash in the Mobile Service Market of Bangladesh.

**1.2 Objectives of the Report:**

-**Broad Objective:**

The broad objective of that report remains to give an overview and examine the consumer satisfaction of bKash Limited. Which is the biggest Mobile Economic Services Company in Bangladesh as well as the world then to suggest ways of corporate optimization.  
  
-**Specific Objective**

1. A comprehensive impression of the current e-commerce approach of bKash Limited.

2. To examine the ways of m-commerce procedures of bKash services. In the examining includes the relative exclusivity of the company, the client registration and transaction advances. Another objective is to analyze in details the management of achievement, servicing and training for managers & merchants.

3. To incorporate the overhead analysis and propose submissions for making increase in sales and also to make a better employment network for the bKash Limited.

**Research all Questions in bKash Limited**

To the main assess the metrics definite in the objectives, so the following research all types of questions take remained expressed:

* How real are the customer satisfaction policies of bKash?
* What are the key challenges faced by bKash in market for sales operations?
* How does bKash sustain the training procedures for applying strategy in filed level?
* What is the relation between customer satisfaction and boundary of profit at bKash?

**1.3 Scope of the Study**

* The possibility of the study is set following the international standard for related studies on M-commerce businesses like bKash Limited.
* Agent comprehensions have been collected from Dhaka only as the number of bKash employees is seen high during the market visits made through the internship period. All information collected are based on situation till June 24, 2017. This report doesn’t reflect any development in the brand or its distribution policy after that time period.
* Secondary Information used in the report are all up-to-date and after 2012 forward. Certain safety and agreement anxieties of bKash limited which comes in the rules and regulations of Bangladesh Bank prepares not certification me to take open all types of information collected about the company then also excludes me from making my positive bazaars and time frame. In that regulated the details of information I was permissible to use to a large scope.
* As per agreement with data security rules of bKash limited. This report is incapable to include certain confidential and complex information such as the exhaustive distribution channel. As a result, a lot of data is simple calculation, not the actual number.
* As mobile finance services are not past in nature, tried and tested hypothetical data on the distribution procedures are not cheerfully gettable.
* Report is mentioning market activities created on 3 markets visited in Dhaka City – Dhanmondi, Mohammadpur, Lalbag

**Chapter Two**

**Literature Review and Company Overview**

**2.1 Mobile Financial Services Industry of Bangladesh**

In the concept of financial presence among the Bangladeshis by easing transfer of money through mobile phones has been getting great attention and interest between the recipients in the last few years. The people who organize not have informal access to official banking or non-banking services are receiving direct benefits through this method. This assistances them to meet their direct financial requirement at once. They are also serving to improve their socio-economic situation by formation of small businesses. The policy-makers and the supervisory forms are also providing excessive efforts to make the service more specialized and efficient day by day.

In Bangladesh over view, over 70% of the people lives in the rural and semi urban areas where formal financial facilities are almost infrequent. It is assessed that less 15% of Bangladeshis are conventional connected to the official banking system. The recreation are someway dependent on other medium to transfer cash. The people active in the rural or remote areas need secured and efficient economic services to receive and transfer assets from distant locations. Mobile phone, being an innovative discovery of the modern technology, has advanced a better communication network through the world. So that the reason Bangladesh has arrived in this world in 1993 and since then connected people from one corner to another. At the start, this technology was mostly used for communication but now a day has been expending as a useful tool to transfer money from one place to another to encounter the financial requirement quickly.

At present, it is assessed that over 71% of Bangladeshis consume been using by mobile phone of which a little above 50% are using for financial transmission. Bangladesh is very possible for MFS.

**2.2 Mobile Financial Services (MFS)**

According to Alliance for Financial Inclusion (2012) - *‘The wider meaning of Mobile Financial Services (MFS) contains any economic services that single can admission and execute using mobile phones’*. There are six pieces of such basic economic transactions – saving, payment, investment, transfers, credit and security. This contains mobile money, banking and payments too.

*‘Smartphone’s better usage and functionality has certain increase to demand for mobile finance (m-banking) facilities and stimulated, microfinance institutes, software house, banks and mobile phone operatives to proposal this ground-breaking facility together with the new groups of goods and applications strategic to extend their customer scope (including to unbanked populations), enhance operational competence, improve the customer retaining, provide all new service chances and increase market share.’* - saidShaikh & Karjaluoto in 2014.

Now I discus that There are some hypothetical business models that can be useful in mobile financial sectors. Those are:

**In terms of license and ownership:**

* In bank-based model, banks are assumed the license to provide mobile created financial services.
* Non-bank created models remain majorly mobile network operator (MNO) created models. In this model, the certificate is certain to that set the non-bank corporation.

**In terms of functioning and operation:**

* Bank-led classical on the other indicator is the business typical (bank-based or nonbank-based) wherever the bank remains the key driver of the product or facility. So it naturally leads in branding, marketing as well as management of customer association.
* Non-bank led business typical is one in which the nonbank is the key driver of the product or service. So it naturally leads in branding, marketing as well as management of customer relationship.

But, ‘*A bank created classical of ownership may revenue a nonbank-led in the model of process and vice versa’.* - Alliance for Financial Inclusion (2012).

Mobile banking has certainly become an important cause of revenue for both banks as well as telecom service providers (Nysveen, Pedersen and Thornbjørnsen, 2005, pp.330-46). Clark (2008, pp.3-27) said that as a Network the mobile phone container intensification the number of choices for customers. In this mode, it gives consumers extra low-cost and self-service probabilities by which they can contact and transfer funds, pay bills and access banking information certainly. In this way of banking, time and place wall for banking is impassive. Despite a good number of compensations, the usage of mobile banking services is quiet in its baby stage. And till today, internet banking clenches its situation as the leading average for e-banking. (Laukkanen, 2007, pp.788-797).

**2.3 Mobile Financial Services (MFS) Trend in Emerging Countries:**

Authorizing near the World Bank (2014), about 2.5 billion people - do not have to take bank accounts. In developing markets, formal banking means can scope about the 37% of population. But about 50 % perception rate is possible for mobile phones. *For every 10,000 people, these countries have one bank branch and one ATM—but 5,100 mobile phones* (Christopher, Beshouri and Jon Gravrak, 2010). For example: in the Philippines, mobile-user permeation is almost 80 %, but banking saturation is only around 35 %. It leaves 21 million mobile user with no bank account. Banks will of course effort to facilitate this major share of population with banking services. This is a great opportunity for any banking establishment. The chance isn’t original, of course. In new years, however, mobile skills have ripened to the opinion that they provide a cost-effective distribution channel, which has put the opportunity within scope (Sanjay, 2013). Dutch Bangla Bank Limited (DBBL) is amid the leaders in mobile banking for the unbanked. In early 2012, this bank launched a set of mobile banking services. It generally targeted the unbanked and below banked. In only ten months, it involved more than 1 million new customers. Since then, in each month, an average of 1 lakh customers has been passing up for this service. Using the mobile banking platform, these customers have additional more than $7.75m to the deposit. (Islam, 2010, pp.127-135).

As worldwide saving move towards mobile payments, it is perfect that people not having bank accounts motivation lag behind unless mobile services are existing that meet their unique needs. This is correct for both developing and developed economies. DBBL’s realization in mobile banking specify the actual opportunity in this sector. There is silent plenty of room for additional. This has produced a successful model for banking among the unbanked. (Sanjay, 2013).

**2.4 Customer’s Attitude and Perception towards Mobile Financial Service:**

For customers in developing nations, m-banking container be a beneficial service existing by financial institutions. They already have admission to ATMs and Internet banking. So Therefore, issues such as luxury of use may become significant criteria when they reflect using m-banking.

Though, the customers popular the developing countries, the usage of m-banking may be less about convenience and more about convenience and affordability due to network attention and costs. For example, Laforet and Li (2005, pp.362-380) explored consumer attitude, behavior, motivation, and cultural influence on online as well as mobile banking acceptance in China.

Their conclusions suggest that there are large differences between China and western countries in terms of operators’ demographic appearances and attitudes near mobile banking. Promising risks (hackers and fraud) and technological skills remained the most important factor persuading Chinese acceptance of online besides mobile banking. Though, regardless of country there are some common factors such as: apparent usefulness, perceived social risk, perceived performance risk and perceived benefit directly affects attitudes to mobile banking, and that defiance is the main factor in mobile banking acceptance (Akturan and Tezcan, 2012, pp. 444-459).

**2.5 Mobile Money Merchants**

Every of the cause network progress models showed above the results in an altered types of roles and responsibilities with between the supplier and its channel partners in this sector. These all points are follows:

1. ***Merchant/Agent selection & contracting****:* the ways by which possible agents are identified, screened and signed-up after gathering of necessary documentation and allowed contracting.

2*.* ***Training & business advice:*** confirming that agents then their staff are fully adept of performing the agency business and they are always informed on business optimization as well as minimizing the number of fraud-like activities.

3. ***Liquidity management****:* the way by which causes can rebalance after they have much money before a lack of cash as compared to float.

4. ***Branding and Service Monitoring:*** watching the economic performance of agents; certifying that agents monitor all the relevant brand as well as customer service rules given by the provider.

5*.* ***Commissions and Reconciliations****:* Paying all types of commissions to agents as well as super agents or master agents while ensuring that versions are in time following the rules and regulations correctly.

6. ***Customer care:*** Giving answers to customer and agents, and conduct financial reconciliation topics that may arise from transaction problems, incomplete contacts and the other exceptions. (Ignacio Mas; Mike McCaffry, 2015

**2.6 Company profile**

bKash Limited, a secondary of BRAC Bank, ongoing as a joint venture between BRAC Bank Limited, Bangladesh and Money in Gesticulation LLC, USA. In April 2013, International Finance Corporation (IFC), a member of the World Bank Group, became an equity partner and in April 2014, Bill & Melinda Gates Foundation became the investor of the company. The ultimate objective of bKash is to ensure access to a broader range of financial services for the people of Bangladesh. It has a special focus to serve the low income masses of the country to achieve broader financial inclusion by providing services that are convenient, affordable and reliable.

More than 70% of the population of Bangladesh lives in rural areas where access to formal financial services is difficult. Yet these are the people who are in most need of such services, either for receiving funds from loved ones in distant locations, or to access financial tools to improve their economic condition. Less than 15% of Bangladeshis are connected to the formal banking system whereas over 68% have mobile phones. These phones are not merely devices for talking, but can be used for more useful and sophisticated processing tasks. bKash was conceived primarily to utilize these mobile devices and the omnipresent telecom networks to extend financial services in a secure manner to the under-served remote population of Bangladesh.

**2.7 Company Mission**

By providing financial services that are convenient, affordable and reliable, bKash aims to widen the net of financial inclusion. bKash wants to provide a solution for Mobile Financial Services, built on a highly scalable Mobile Money platform, allowing the people of Bangladesh to safely send and receive money via mobile devices.

**2.8 Key Persons**

***Mr. Shameran Abed (Chairman)***

Shameran Abed is part of the senior management of BRAC's Microfinance Programmer in Bangladesh .He has an undergraduate degree in Economics from Hamilton College in New York, and qualified as a lawyer and was called to the Bar of England and Wales from the Honorable Society of Lincoln's Inn in 2006.

***Mr. Iqbal Quadir (Director)***

Iqbal Z. Quadir is the founder and director of the Legato Center for Development and Entrepreneurship at the Massachusetts Institute of Technology (MIT), which promotes bottom-up entrepreneurship in developing countries.

***Kamal Quadir (CEO)***

Kamal S. Quadir is a Bangladeshi American entrepreneur and artist best known for introducing e-commerce in Bangladesh by founding Cell Bazaar an electronic marketplace which, after reaching 4 million users, was acquired by Norwegian telecommunications operator Telenor in 2010. Cell Bazaar later was rebranded as ekhanei.com.

He is currently heading the company bKash, which provides financial services through a network of community-based agents and existing technology, including mobile phones. bKash is world’s second largest and fastest growing mobile financial services company

**2.9 Major Industry Participants**

**bKash**

bKash is a joint venture between BRAC Bank and Money In Motion LLC, USA. bKash is a leading MFS in Bangladesh, helping BRAC expand its reach beyond its ATM network and branches, and serving smaller rural villages. The Bill and Melinda Gates Foundation invested$10 million to help build a scalable MFS platform.

**DBBL Mobile:**

DBBL Mobile is the mobile financial service of Dutch Bangla Bank. It is available on every MNO. It has 172,020 registered customers and cumulative transactions of$11.0 Million (2011).

**Trust Mobile Money:**

Trust Bank offers “Trust Mobile Money” a service under its Alternative Delivery Channel group in the bank. It has been partnering with Teletalk.

**Bank Asia:**

Bank Asia launched its MFS in the first quarter of 2012. Bank Asia’s mobile service is comprised of four parts: Remittance, Ektee Bari Ektee Khamar (for the ultra-poor), mobile banking based on smart phones, and mobile banking based on smart POS (using a smart card).

**Mercantile Bank:**

Mercantile Bank’s MFS service has been tested and allows the agent to transact using a Java based program over an internet enabled Smartphone. The service has not been marketed heavily to outside consumers yet. (Bangladesh Bank, 2012)

**UCB Cash:**

UCash is a complete mobile financial service by United Commercial Bank Limited (UCBL). UCBL received permission to operate and offer Mobile Financial Services (MFS) from Bangladesh Bank. UCash is the brand name of the mobile financial services offered by UCBL.

**2.10 SWOT Analysis**

A SWOT analysis is one of the most important logical tools. It is one of the time verified tools that have the capability to allow an organization to effectively reply to changes about it. The benefits of a SWOT analysis are that it offers energetic knowledge so that the organization can survive and prosper. So the calculation of strengths, weakness, as well as opportunities, and

Threats is a must-to-do task for management.

**2.11 Strength:**

Mention to the benefits and other unique capabilities that bKash presently has. The main Assets for bKash would be –

• Powerful market position.

• Adept management and energetic BOD.

• Financial asset of organization.

• Brand loyalty and enormous number of customers.

• Correct management of relationship with customer.

• Modernized Technology.

• Capability to adapt.

• High employee responsiveness.

• Promise to present new products and services in banking sector.

**2.12 Weakness:**

These are problems that stop the target actions of bKash in certain instructions.

• Complicacy in payment system.

• Difficult rules and regulations.

• Out of the standard banking.

• High fees and charges than its competitors’

• Too much dependence on head office.

• Service Excellence does not meet customer expectancy.

• Lack of involvement as the industry is new.

**2.13 Opportunity:**

Mostly rise from the exterior environment, and specify to the chances of fast maintainable benefits in together local/global marketplace seats.

The main Opportunities for bKash would be -

• The organization can continuously have a great upcoming with its well-trained human resources.

• Possibility of penetrating market over different types of products.

• Efficient technology.

• Opening ATM booths in less-developed zones.

• Eccentric banking.

• Increasing tendency choosing development in private sector.

**2.14 Threats:**

The external obstinate issues that may cause problems for bKash in nearby future are:

• Absence of national and global political constancy.

• Additional options current in the market such as credit cards.

• Absence of invention in product and service.

• Upcoming banks with new ground-breaking concepts, policy and reputation.

• Unexpected changes of banking rules by the Bangladesh Bank.

• Increase in opposition for market segment in the industry.

**Chapter Three**

**Methodology, Data collection and Analysis, and Interpretation**

**3.0 Research Methodology:**

I am going to transmit out primary as well as secondary reviews. A survey form will be used to collect requisite primary data. The data collected will then be examined with help of SPSS software and MS Excel. Some hypotheses will be here which will be tested through correlation, reversion analysis etc.

On behalf of secondary source for the study, I will browse the internet and examine several newspaper articles, journals, magazines and books connected to my research.

The primary research objects of this study are allied with the learning targets of my internship at bKash. The research questions rise from the objectives that are cracked down into operator outgoing interview and survey.

**3.1 Population**

The population of the investigation is 150,000+ bKash merchants’ crossways Bangladesh who will provide significant views on the research questions on M-commerce services of bKash Limited.

**3.2 Sample Size**

About 50 merchant from locations confidential Dhaka namely Dhanmondi, Mohammadpur & Lalbag were used as causes of the primary data.

**3.3 Sampling Procedure**

Positions were targeted based on the appropriateness from my workplace at bKash Head Office, Shadhinata Tower, Dhaka Cantonment.

**3.4 Data sources:**

***Primary Source***

Mostly based on the Primary data collected over a survey, this newspaper has been developed. A survey was ready consisting of 10 questions on some specific issues. The key effort was finding the problems connected to customer satisfactions.

***Secondary Source:***

Some important Secondary data sources are:

 Annual reports of bKash Limited.

 Website of bKash Limited.

 Sales and operations Handbook used at bKash Limited.

 Different journals, books and news clippings available by bKash Limited.

**3.5 Data Collection Method**

Correct interviews were occupied on the sample to get to know views on trade marketing sources of bKash.

**3.6 Data Processing**

MS Excel as well as SPSS were used for processing collected data.

**3.7 Effectiveness of M- commerce operations of bKash?**

Firstly, the measured Merchants were classified into groups according to daily customer sample in the store. After that, they were asked the applicable research questions to find visions about trade marketing performs of bKash.

The following 3 categories were formed:

|  |  |  |
| --- | --- | --- |
| **Merchant categories** | **Daily consumer sample** | **No. of respondents in shop** |
| Group X | Under 1 to 100 | 15 |
| Group Y | 100 to 200 | 20 |
| Group Z | Over 200 | 25 |

**3.8 Stratified Sampling of bKash Merchant survey:**

Here is a strong relation between low number of customers and merchants’ satisfaction level. The merchants with low daily customer sample complained about absence of support from bKash while merchants with higher sample did otherwise.  
  
**Stratified Sample**

|  |  |  |  |
| --- | --- | --- | --- |
| **Merchant categories** | **Day-to-day consumer sample** | **No. of respondents in shop** | **%age** |
| Group X | Under 1 to 100 | 15 | 25% |
| Group Y | 100 to 200 | 20 | 45% |
| Group Z | Over 200 | 15 | 30% |

**Group Average Satisfaction Score:**

\*Group X **5.50**/10

\*Group Y **6.10**/10

\*Group **Z 8.90**/10

**3.9 What are the market challenges faced by bKash e-commerce operations?**

|  |  |  |
| --- | --- | --- |
| **Serial no.** | **Market Challenges for e-commerce operation** | **Merchant Consensus** |
| 1 | Absence of cash rebalance after 5pm | 10% |
| 2 | Absence of emergency rebalancing | 28% |
| 3 | Mobile phone Network topic | 35% |
| 4 | Absence of payback method in human-error event | 68% |
| 5 | Security concerns of money collectors and DSOs | 79% |
| 6 | Entrance of mobile wrong practices | 91% |

- Gathering for the all account’s Officer in merchant account.

**3.10 Limitations of the Study**

The following limits strength be deceptive in the report -

 Self-financed investigation.

 Incomplete time frame.

 Absence of experience on SPSS software.

 Sample size and the total population are not well-matched.

 For the purpose of suitability, non-probability samples have to be secondhand in this research.

**3.11 Findings of the study**

1• Study found that the customers of bKash merchant payment system are content but the level of satisfaction is not great.

2• Training has got a good numerical model and we take also got actual results for constant of determination.

3• Clients of bKash value reliability and precision the most.

4• Clients of bKash also specified that the personnel are not correctly trained to grip the customers in a correct way when the number of customers is high.

5• Customers of bKash also observed that the responsibility of the service is rather high and that it should be reduced.

6• equally some of the facilities like the ATM are difficult for a common person. Condition all types of training to the total customer base can help to get free of this problem.

**3.12 Recommendations**

The following recommendations are complete based on customers’ and employees’ proposals and views concerning bKash services. These suggestions are given with bKash’s improvement in attention.  
  
1• One of the important problem is attendant is often not available during holidays. Authority should give correct attention to this matter.

2• Two queries has been complete about the security of the payment structure. bKash must to train the agents to attain trust of possible customers.

3• bKash should take required steps to inspire the super shops and shopping malls to receive the existing bKash structure for payments.

4• bKash may reduction the charges of cash out. Before the number of daily bKash users will increase. So bKash’s income from the service charges will also increase.

5• Now situation of reliability, there are a lot of choice to increase the satisfaction of the mid-satisfied customers. bKash should take the chance and approve that the customers are receiving exact information as well as service assured. In that way, customer can highly trust on bKash.

6• In situation of awareness, quick solution or informing the consumer about the average time occupied for action and maintaining this knowledgeable action will improve the customer satisfaction a lot.

7• Empathetic consumers’ problems is not decent sufficient. Proper individual care as well as thoughtful should be provided in order to attain customer satisfaction.

8• bKash expert is quite available at the moment. Then the same time, bKash authority should growth the number of trained telephone operators as well for giving the correct services to the consumers.

**3.13 Conclusion**

Bangladesh is a mobile-only country since internet obtainability. 75 % of the population are linked through mobile phones. Yet only 9 % have access to conservative banking. bKash is about making economic services for people in Bangladesh who don’t have admission to banks. Customers are given a completely encoded bKash mobile wallet account, which is established on a VISA technology stage so that transactions are locked. Customer accounts can be accredited with electronic money. The cash can then be relocated out as electronic money to any of the bKash allocated cash-out agents. bKash has joined with different mobile operators and with BRAC to spread every place of Bangladesh with its facilities. The company has previously employed 15,000+ agents and the quantity is increasing.

This study targeted investigation on customers’ views only. Upcoming research should examine the compatibility between consumers’ and facility providers’ views. This will help the industry to know whether both customers and the organization take the same opinions on issues applicable to satisfaction.

Though this study create that customer satisfaction unaccompanied is not effective in structure customer loyalty. Upcoming researchers may effort to explore the “unexplored” qualities that customers value greatest. For example, prepare the suitability issues such as location of agents are the ones that customers more care around, or the practice of technology? Remain consumers more attentive on service delivery methods? Assumed the importance of employee capability, future studies should also logically examine the influence of employees’ conduct on customer satisfaction then retention.

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**Appendix 1**

**Internship Research Proposal:**

**“EVALUATING THE CUSTOMER SATISFACTION ON MOBILE COMMERCE: A STUDY ON BKASH LIMITED”**

Md. Ali Asab Ud Daula (Hira)

June 9th 2018

Title: Evaluating the customer satisfaction on mobile commerce: A study on bKash limited.

**Introduction:** Existing developments in mobile commerce show great capacities to change the technique people conduct financial transactions. This study will be conducted to evaluating the customer satisfaction on mobile commerce level usage of bKash as a Mobile Payment methods.

**Objective:** The objective of my study is evaluating the customer satisfaction on mobile commerce to classify the all kinds of changing conduct of customers to make the course of mobile payments through bKash. The study will conduct to become complete knowledge of bKash as an instrument for creation payments.

**Appendix 2**



**QUESTIONNAIRE**

**bKash Merchant Survey on an organization or shop:**

**Dear Respondent:**

I am a student of BBA program at the United International University doing internship on “**Evaluating the customer satisfaction on mobile commerce: a study on bkash limited**” as a partial requirement for the fulfillment of the BBA degree. For preparing my report on **customer satisfaction on mobile commerce**, I am collecting data from your organization or shop.

This is not a test. There is no correct or wrong answer to any question. Don’t worry or puzzle on individual question. Response quickly and record your immediate thoughts. The information you provide will be treated as ***strictly confidential***. All analyses will be conducted on an aggregate level with no reference to individual responses.

If you have any questions please contact my supervisor Dr. Kawsar Ahmmed (E-mail: kawsar@bus.uiu.ac.bd, Phone: +8801915078285).

Sincerely yours,

Md. Ali Asab Ud Daula

11132111

Marketing Major

School of Business and Economics

United International University

1. What is the name of your organization or shop?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2. Where is your organization or shop situated?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3. What`s Your bKash Wallet Number?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. In what way much is your daily consumer sample in your organization or store?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. How much is your organization regular daily MFS business size through bKash merchant?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. Which is the most significant transection of bKash service in your organization or store?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

7. How many challenges faced by bKash (customers)?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

8. Are you satisfied with the all facilities of bKash Merchant?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

9. Do you think that bKash resolutions your present all kinds of problem?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

10. What can bKash do to change your business profitable?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Sample of the Groups:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Section-X | Sample |  | Section-Y | Sample |  | Section-Z | Sample |
| X-1 | 20 | Y-1 | 115 | Z-1 | 320 |
| X-2 | 25 | Y-2 | 125 | Z-2 | 330 |
| X-3 | 45 | Y-3 | 120 | Z-3 | 230 |
| X-4 | 20 | Y-4 | 135 | Z-4 | 220 |
| X-5 | 55 | Y-5 | 145 | Z-5 | 340 |
| X-6 | 15 | Y-6 | 120 | Z-6 | 350 |
| X-7 | 65 | Y-7 | 115 | Z-7 | 240 |
| X-8 | 50 | Y-8 | 130 | Z-8 | 310 |
| X-9 | 35 | Y-9 | 145 | Z-9 | 350 |
| X-10 | 25 | Y-10 | 165 | Z-10 | 200 |
| X-11 | 85 | Y-11 | 140 | Z-11 | 230 |
| X-12 | 30 | Y-12 | 155 | Z-12 | 340 |
| X-13 | 20 | Y-13 | 110 | Z-13 | 320 |
| X-14 | 40 | Y-14 | 125 | Z-14 | 340 |
| X-15 | 50 | Y-15 | 175 | Z-15 | 360 |
|  |  | Y-16 | 165 |  |  |
|  |  | Y-17 | 130 |  |  |
|  |  | Y-18 | 140 |  |  |
|  |  | Y-19 | 120 |  |  |
|  |  | Y-20 | 160 |  |  |
| **Mean = 38.66** | | **Mean = 136.75** | | **Mean = 298.66** | |