

Internship Report

On

Satisfaction Survey of City Touch Users





Satisfaction Survey of City Touch Users

Course Title: Internship

Course ID: INT4399

Supervised To

Dr. Khandoker Mahmudur Rahman

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Program: BBA

Major in Marketing

ID: 111 141 083

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Letter of transmittal

24th April, 2019

Dr. Khandoker Mahmudur Rahman

Associate Professor & Director

School of Business & Economics

United International University

Subject: Submission of Internship Report.

Dear Sir,

I am so pleased to submit the internship report on the “**Satisfaction Survey of City Touch Users**” which as a partial fulfillment of the BBA program was assigned to me. This report gave me an idea about a brief knowledge about “The City Touch” apps. It is a superior achievement for me as I got the chance to work under your guidance & supervision.

I tried more & more to complete the report with the information that I collected from my internship related persons. I wish this report would make as your expectation & standard. I could not complete my report without your guidance, supervision, effort, care and continuous attention.

Sincerely, wish that you will give worth value & appreciate my effort.

Sincerely Yours

Sadia Islam Disha

ID: 111 141 083

United International University

Acknowledgement

Firstly I thanks to almighty Allah for giving me the chance to prepare the report successfully also I want to explicit my heartiest respect to everyone those people who give me the scope to do this report. The repletion of the report would not have been stable without the exploit of some defending people, who gave their valuable time from their busy schedule to guide me. I extend my gratitude to all those who are directly or indirectly help me to complete the report.

Now, I would like to convey my heartiest gratitude also appreciation to my honorable academic supervisor Dr. Khandoker Mahmudur Rahman for helping me by providing valuable supervision. I am most grateful to him for his guidelines during the completion time of my report.. Without his supervision I would not be able to prepare & submit the report.

Next, I would like to give thanks to my organizational supervisor at The City Bank Limited, Uttam Kumar Saha (BM), Sadarghat Branch. Finally, the report would not have been possible to make without contribution of all other officer who has helped me by doing he survey. Also the customers who uses city touch. I convey my deepest gratitude to all of them for their contribution to making this report possible.

Letter of Authorization

I am Sadia Islam Disha, the student of BBA major in Marketing in United International University; firstly I declare that this report is not a copy of other person's report. This is different from others report and naturally original. It is my best attempt to make a useful report with related parties.

Second, here I can ensure that my report is not submitted earlier to other person.

.....

Sadia Islam Disha

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Dhaka, Bangladesh

Executive Summary

In this today's world, customer satisfaction plays an important role. I have tried my best to do a satisfaction survey of CITY TOUCH users", and I also tried to showing many general operations to The City Bank Limited and also tried to trace the lacking between these operations. A general action of the bank means day to day operations or day to day work of every article which offer integrated banking service. Also shown the influence of these operations to the bank's profitability. Satisfactory banking service is an abbreviation of all general banking operations. General Banking formation of the cash, management of deposit, bills, clearing house, security instrument handling, account opening, locker facilities and all the other service of the bank except Advance and Foreign Trade. Recently, CBL launched city touch that is known as online banking system. Now all the customers can be handle business banking direct from mobile handset, tab & computer, even it works 24 hours in a day, Seven (7) days in a week. City touch app is quick and easy to use. There are some features of City touch that are manage customer's card accounts, loan and bank accounts round the clock. Via using apps fund can transfer across all over the Bangladesh. Using app customer can pay mobile phone bills, credit card, bills & utility, tuition fees, etc. instantly. Get services like stop cheque, cheque book request, block the card service etc. Using app can transfer funds all the banks in Bangladesh. Using app can buy domestic air tickets. Now I'm showing brief history of The City Bank Limited, The City Bank Limited founded on 1983 by company act 1912 amendment on 1994 along with the Bangladesh Bank Baking Regulation and Policy Department (BRPD) policies. In before long The City Bank Limited was controlled in Bangladesh by the Phoenix Group. Then take over controlling the Partex BD in 2007. That time The City Bank limited changed their regular operations. At 2007 The City Bank Limited advancement journey was started with the new Managing Director Mr. K. M. Sattar and his created newly management committee. Then all others The City Bank Limited common service division upgraded to GAD (General Admin Division) for support of all other divisions and departments. But after few years MANCOM have decided to fully furnish the general admin with advance administration policies and global standard security system and General Banking Department (GBD) is considered the direct consumers service center. It is the point of starting all the banking activities. It remits funds, issues bank draft, opens new accounts, takes deposits, honor cheque, and paying order etc. Retail banking is also called or known as General Banking. Nowadays The City Bank Ltd. has plays a valuable role in online banking.

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Part 1

Organizational part



Historical Background

City Bank is a private Commercial Banks that is the oldest banks operating in Bangladesh. It is one of the top bank between the oldest 5 (Five) Commercial Banks in this country which initiated their journey in 1983. Braved the countless uncertainties and zeal that was made the establishment & possible forward march of the City bank. The City Bank begin its journey on 27th March 1983 that are opening its 1st branch at B. B. Avenue Branch in the Dhaka (capital) city. It was the dreamer entrepreneurship of around thirteen (13) local businessmen who risks with courage. All the sponsors and directors undertake their journey start with Taka 3.4 crore Capitals that is now Taka 330.77 crore as reserve. CBL is into few local banks which don't follow the decentralized, conventional, branch based business, geographically designed profit model.

Online banking platform with real-time, four business divisions that are adopted the back by the strong service delivery also a smart IT Backbone or operations setup. That centralized business based on segment business and managed model assure specialized arrangement and customer segments the services to bank's service different.

The city bank currently has 87 online branches and SME 10 service centrum expansion cross the breadth & extent of country cover a fully-fledged the Islami Banking branch. Besides this conventional delivery points. CBL currently has 46 ATMs of their own. CBL is also an active in the alternative area delivery; SMS Banking; ATM sharing among partner bank with moreover than 550 ATMs; Interest Banking & so on. It has already started its Customer Call Center operation. The CBL has a plan to ending the currently year with 200 own ATMs.

The first bank in Bangladesh is City Bank to have exposed the DCCC (Dual Currency Credit Card). CBL issues Local Currency (Taka), the CBL is a head member of VISA international and Foreign Currency known as US Dollar card limit as a single plastic. Another popular product is VISA Debit Card, to ease out the queues the CBL is pushing hard in order at the branch made by its mayz base of some 400,000 retail customers. VISA Prepaid Card lunched for the travel sector.

American Express Credit Card was launched by CBL with Am Ex Gold Credit card in 2009 November. The City Bank is local caretaker of its brand. It's all operations inspiring the issue of the new cards, including accounting & billing, customer service, charge authorizations, credit

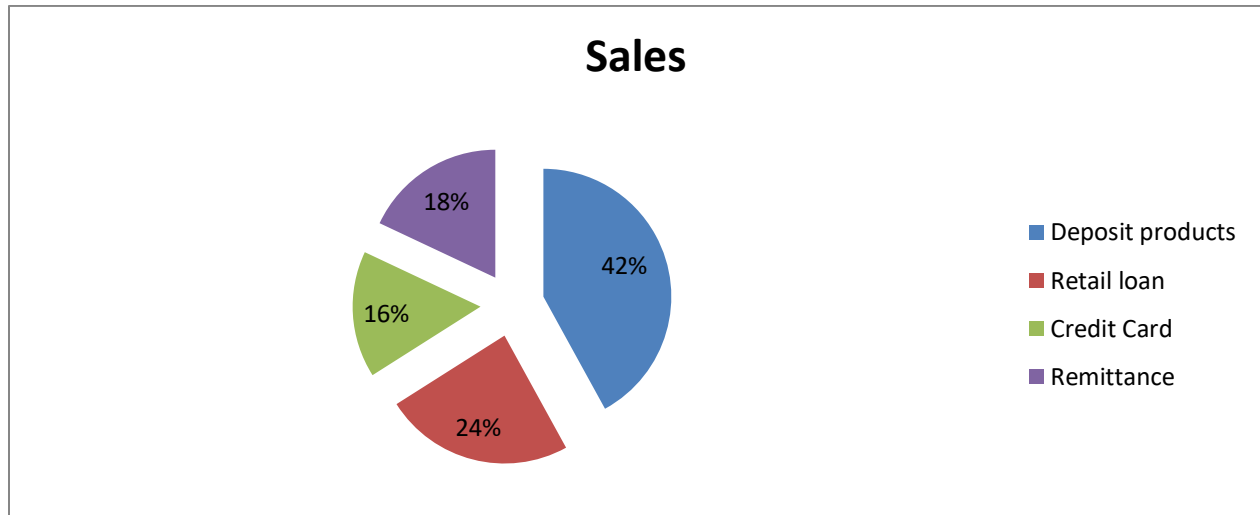
management also marketing the cards over all Bangladesh. These two cards are international cards also received by millions of merchants who are operating on the American Express merchant global network throughout 200 countries. Territories also include Bangladesh. The CBL also introduced many facilities for card holders under the AMXX (American Express) choose characters in Bangladesh. Any AMXX card (American Express) members can get amazing savings on dining & retail at some finest incorporation in BD. It provides more incredible facilities throughout the globe.

CBL the largest commercial banks over Bangladesh with a running business model which so much inspire & supports the development of CBL in SME, retail Banking. The bank is too much demand on its way to running more independent SME centers that cross the country among short time. The bank in foreign remittance business the workers are very active. It has dynamic partnership with the principle exchange companies among the Middle East, Far East and USA, Europe from where many of single remittances take place over the country in every month for disbursement by the banking sectors large networks of online branches. That time current senior management leaders with superior management knowledge and skills of the bank that consist of most people are from the multinational banking sector in their respective “specialized” areas. The CBL newly started logo & the pay-off line to the bank that are just one initial part at reaching that point.

The CBL boast itself by offering a good friendly customer service and personalized. It has a place of customized service excellence model that is called GAP (Graceful-Appropriate-Pleasing). It concentrate on happy customers and ensuring it by setting benchmarks for the bank’s employees’ behavior, level, attitude, timelines and readiness accuracy of service quality.

Among the 500 Bank in Asia CBL was in 12th for its deposit, assets & profit in Bangladesh. In 2009 it evaluated by “Asia Week”. Another is The CBL received the award of “Top Ten Company” from the PM (prime minister) in the People’s Republic of Bangladesh.

Product & Service Portfolio



Preference of Products and Services



The CBL is a growing & developing commercial bank within BD.

It is competing with large range of various services & products along with it plays vital act in its achievement.

Categories services of banking are given below-

Banking in SME	Investment Banking Corporate Banking	Risk of market & Treasury risk	Banking in retail
Sheba City Muldhon City Shulov City	(All types of finance) Cash finance Project Midterm & short term Working capital Islamic capital Investment Structured Trade finance	Derivatives Currency local Deposit overnight Foreign exchange Forward & Spot Deposit term	Debit & credit cards Deposit Projommo City Onayash City Ichchapuron City Loan American Express City solution NRB I-banking City drive City wallet Shomridhdhi City

Table: Products of CBL

General activities-

Guideline exercises of the CBL are to give overall kind of offices of business managing an account, client saving administrations of money exchange, clearing & keeping its clients over the branches in the country. CBL does not work in view of the customary, topographically oversaw, decentralized, branch based on demonstrate of business or benefit. Rather than the bank is dealing with all exercises vertically, through four particular business divisions from head office. They are,

- ❖ **Investment banking & corporate banking**
- ❖ **Banking in retail**
- ❖ **Banking in SME**
- ❖ **Risks of market & treasury risk**

Investment banking & corporate banking

Activities are performed in CBL in this division are given below-

Financing-

- ✚ Working capital finance
- ✚ Schedule of charges
- ✚ Interested rate on lending
- ✚ Project Finance
- ✚ Islamic Finance
- ✚ Trade finance
- ✚ Short/Mid-term Finance
- ✚ Structured Finance
- ✚ Cash managements
- ✚ Invest banking

Retail Banking (*with cards*)

- ✚ Retail banking includes the tasks for the following purpose-
- ✚ Deposits
- ✚ Loans Schedule of charges
- ✚ Interest rate on Lending
- ✚ Cards-debit card, credit card etc
- ✚ NRB-foreign remittance

Banking in SME

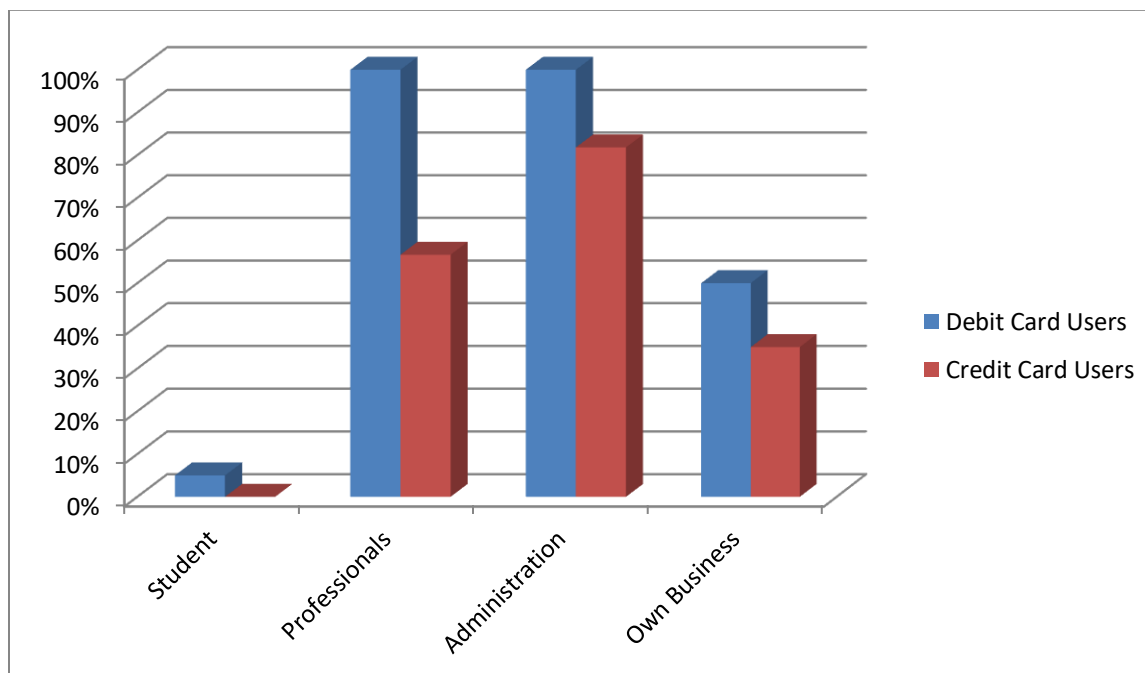
- ✚ CBL's SME banking is engaged of servicing for the following facilities-
- ✚ City Muldhan
- ✚ City Monaca
- ✚ City Shula
- ✚ City Nosh
- ✚ City Sheba

Risk of market & Treasury risk

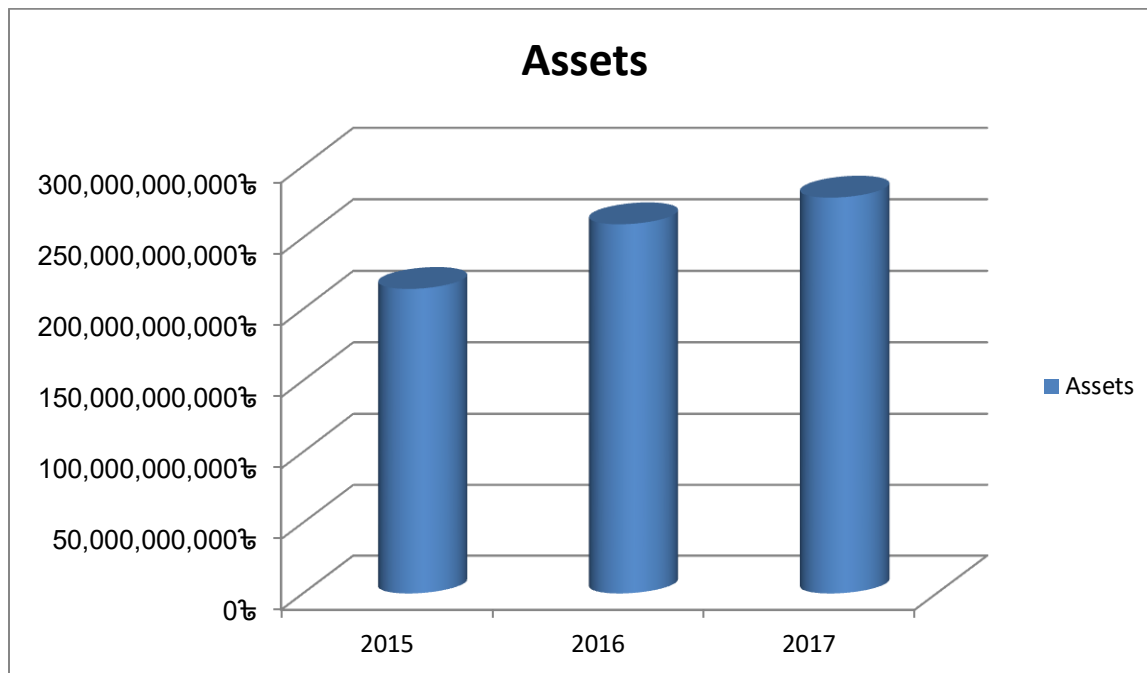
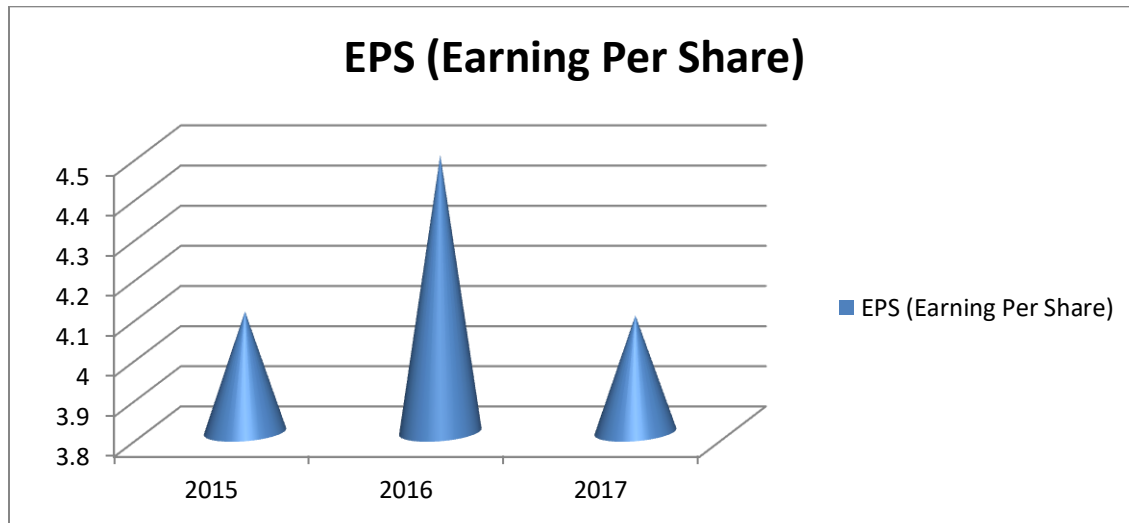
Treasury team members are given by City bank who is perfect to provide all solution of treasury. By the help of foreign correspondent business partners, a large number of Treasury products are provided by CBL. There are four specializations in the treasury.

- ✚ Foreign Exchange
- ✚ Money market
- ✚ Corporate sales
- ✚ Market research (2017)

Competitive Scenario



Growth Rate & Reputation



Specialty

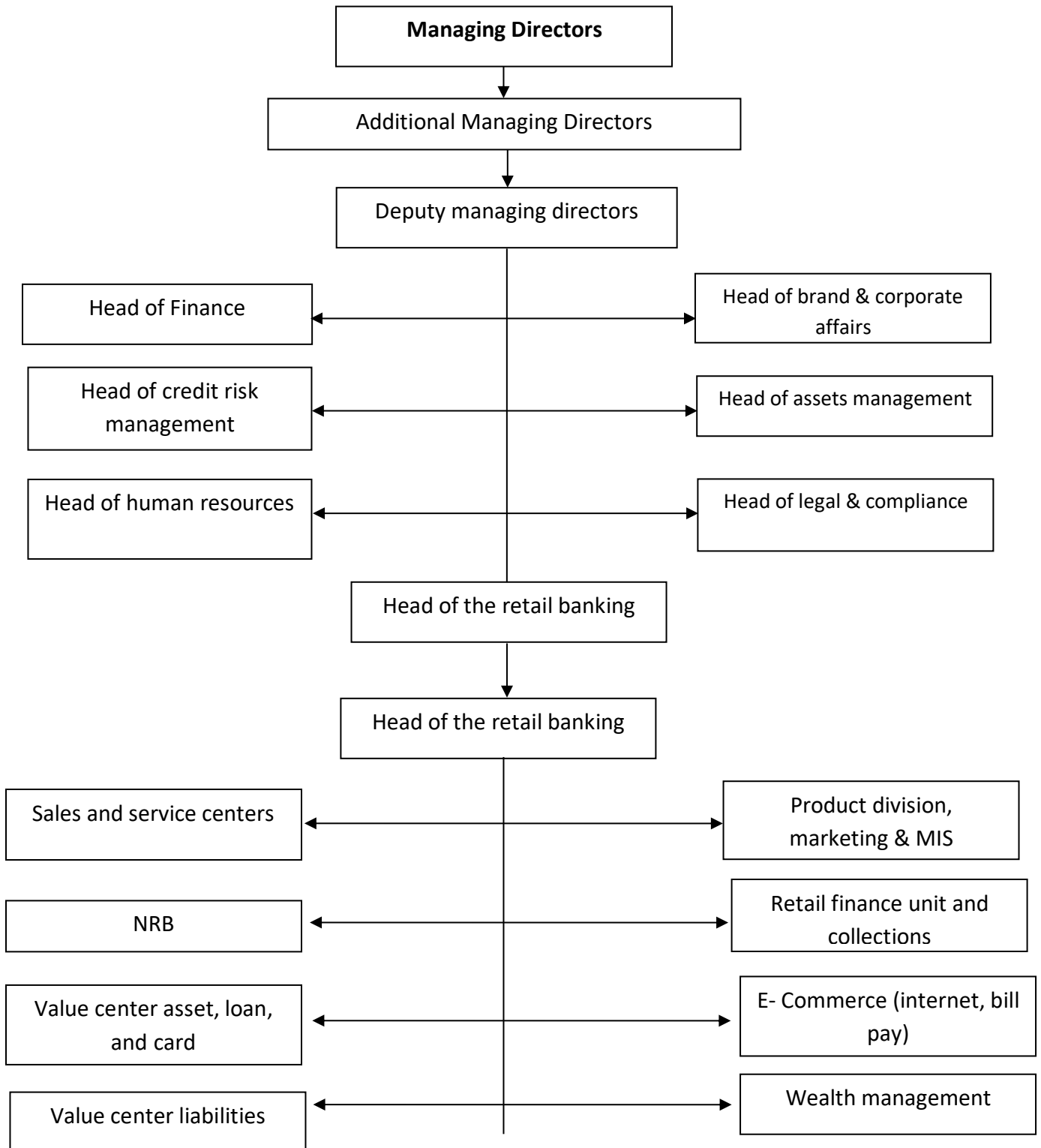
Credit cards-

Cards are one of the main business segments of CBL. The cards business of CBL officially started in 2004. However, with the entrance of American Express cards in the portfolio and under the new dynamic management, the cards division has evolved rapidly to become one of the prominent business segments. The card division comprises of a number of functional units under the supervision of Head of cards and Head of operations. Following are some of major responsibilities and functions of the card division:

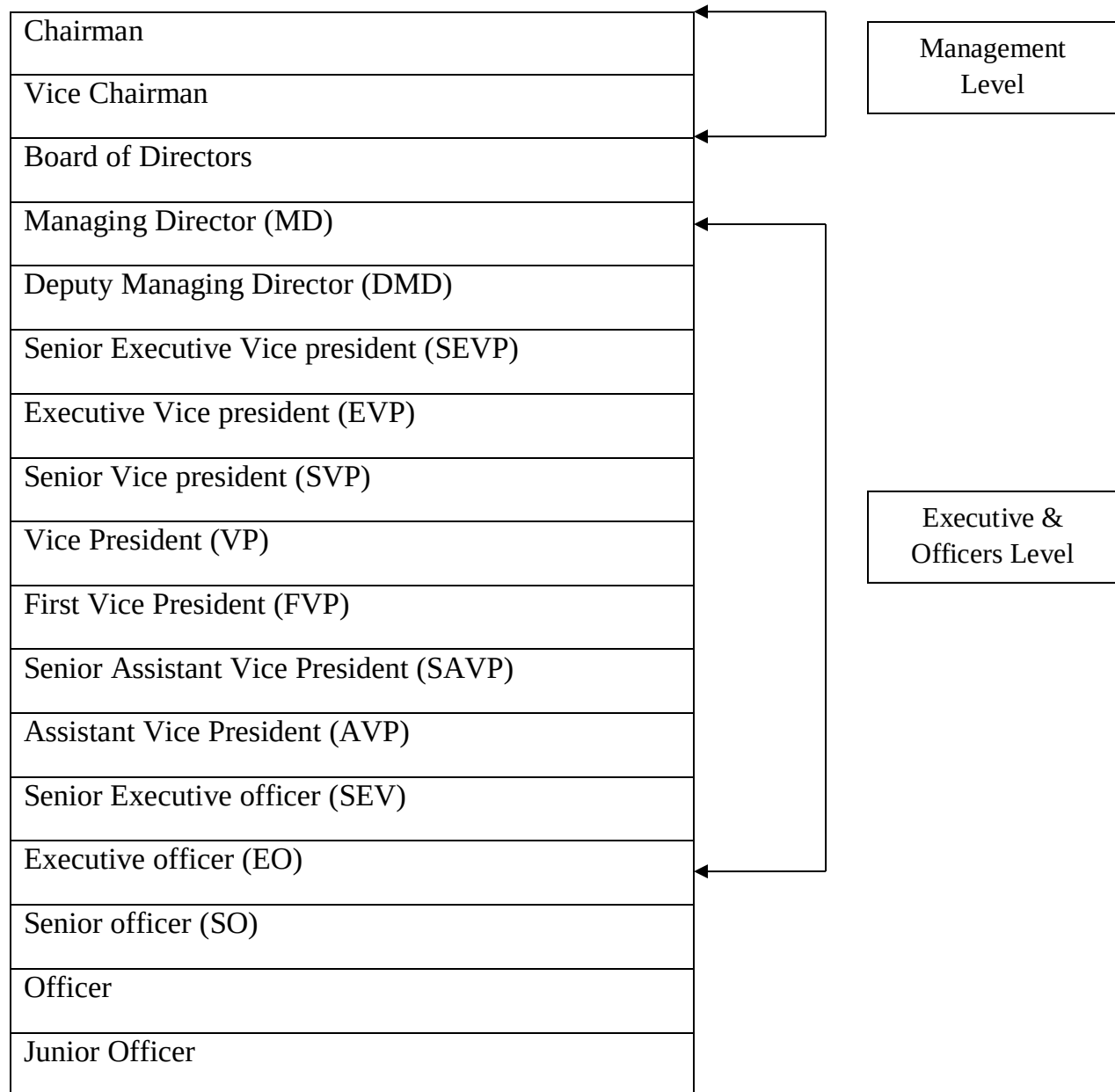
- Develop new card products to match the changing needs of consumers and to increase issuing and acquiring volume
- Carry out day to day operational and transactional activities
- Perform merchant payment and settlement regularly
- Control and monitor in order to prevent fraud etc.



Organogram



Management hierarchy



Future Plan

The difference of City Bank stands tall, when some are local banks struggling to survive among deteriorating governance and rising loan irregularities. It adoption of technology, retail banking, consumer and ensuring the global standards. Quality service, compliance have served to the bank proper way.

The private sector lending arm of the World Bank Group and the International Finance Corporation achieve the dream of local banks by purchasing equity shares of the bank also they sits in board.

City Bank, start journey 35 years ago like one of the largest & biggest bank of country's first private commercial banks, now CBL aims even higher before then. ***“We are now dreaming to have a global presence within the next 10 years as we have already achieved a tremendous result in the local market,”*** said CBL Managing Director ‘Sohail RK Hussin’ at interview with The Daily Star.

The CBL offers to customer well-diversified portfolio of the financial services, along commercial banking, banking in retail, internet banking and banking in SME.

The CBL is a technologically so advanced to others. It is the payment card industry data security standard (PCI-DSS) certified bank within Bd.

Part 2

BODY PART

Satisfaction survey of city touch users

A.

1. Objective

- To survey the satisfaction of the city touch users.
- To fulfil the course requirement of IMT (academic).

2. Scope

- The actual users of the city touch can do the survey.
- Also the non-users who have idea about city touch and previous users can do the survey.

3. Limitation

- Time
- Cost

B. Literature View



Dependent variable-

Satisfaction: Customer satisfaction plays a valuable role. It is the leading indicator for measuring loyalty of customers, find out unhappy customers, increase revenue & reduce switching. Satisfaction is a way of differentiation that can attract new customers in competitive environments.

Customers are key element for every organization, need to provide them valuable and unique terms for satisfy their needs. Satisfaction means the feelings which are associated with the service process, also with the atmosphere after and before taking the service. They do not pay for purchasing, pay for service what he take and value of that service that is create satisfaction. From an analytical point of view, there are three kinds of satisfaction: 1st is global or partial satisfaction. 2nd is accumulated or current satisfaction, & last one is comparative or independent satisfaction. Customer satisfaction brings the loyal customer. Loyal customer brings long term benefit. Understanding the customer expectation and make the product with customer demand that make satisfy to the customer. Prepare the customer service for customer and make offer based on market survey. Using the satisfaction measuring process for customer. Despite of access to several methods for standardizing customer satisfaction runs to build new cells. Exceeding requirements of customers does not seem to be a factor necessary to achieve satisfaction. (Biesok & Wyród-Wróbel, 2011)

A survey of Customer satisfaction can help anyone to find out what people think about your business or company, get feedback on customer service, and more. If anyone wants to customize the templates and add questions then he or she can, as the customer experience he or she want to more explore.

Questions of survey:

Customer satisfaction

1. I am satisfied with the city bank app.
 - Strongly disagree
 - disagree
 - Neutral
 - Agree
 - Strongly agree
2. I am willing to recommend others to use this app
 - Strongly disagree
 - disagree
 - Neutral
 - Agree
 - Strongly agree
3. I am very happy by using this app.
 - Strongly disagree
 - disagree
 - Neutral
 - Agree
 - Strongly agree
4. The performance of the app is satisfactory
 - Strongly disagree
 - disagree
 - Neutral
 - Agree
 - Strongly agree

Independent variables are given below-

- a. **Perceived service quality:** Perceived service quality is come from consumer judgement. Then results of comparisons make among customers, their expectation and their performance. So in banking sector, perceived service quality result from the difference between the customer perception for service offered by the bank & their expectation that the bank offer such service. In the questionnaire the scale designed to standardize the perceived service quality within the banking place is included. (Nantel & Hautes, 2000)

Questions of survey:

1. By using city touch app I get expected benefit as promised.
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree
2. I think the app is of high quality.
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree
3. Based on its quality, I will be recommending to others to use city touch app.
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

4. City touch app would make more convenience for me
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

5. I think the app is highly useful
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

6. The app always delivers what it promise or committed.
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

b. Perceived security: Security means concerns, especially terms of internet in banking. Trust in internet security means really about: trust in safety and privacy. Safety is valuable than security. In the Ratnasingham study, EC security is defined as the protection of an information resource and system from assaults against its availability, confidentiality, integrity, authenticity and more importantly ‘the reliability of the direct parties involved in electronic commerce’, also access control of electronic transmitted transactions. If the security commitment maintains the bank then customer satisfaction can gain. (Hwang, Chen, & Lee, 2007)

Questions of survey:

7. I think the app is secure
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree
8. I think city touch app is safe.
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree
9. I think Security is updated and protected to any theft or fraudulent activity
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

c. Prompt Service: Perceived ease of use will positively influence bank customer's purpose to accept & usage online banking services. It influence perceived trust among bank customers to accept & usage online banking services & influence trust in online banking services also influence customers' intention to accept and use Online banking services. For that, customer feels satisfaction to use online banking service. (Al-Sharafi, Arshah, Herzallah, & Alajmi, 2017).

Questions of survey:

1. I think the app provides prompt access of the city touch services.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

2. I think I receive quick service from the city touch app.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

3. The OTP (one time password) access was quick

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

d. Perceived users friendliness: Survey questions of user perceived friendliness are a questionnaire which target is to find out the places which may be developed in the terms of user interface for a product over the basis of customers' opinions. Such survey help business to assess the present step of satisfaction about users interface of their product & services that will be help user to optimize their interface as most optimized by the user. User friendliness or interface is the directly related to the satisfaction level. It is important to develop literature by knowing or studying each aspects from web site. Consumer's perceived quality is determined by the web site design.

This has been thought that one of the most necessary drivers' satisfaction of e-service (Petersen, 2001; Urban et al., 2000; Wingfield and Rose, 2001). Moreover, to the existing lesson regarding to internet consumer behavior has not totally analyzed profits earned by higher quality perceived in terms of user loyalty & satisfaction. With above discussions, it is logical to think of a close relationship between perceived quality & customer friendliness as well as customer satisfaction.

Questions of survey:

1. I think the app is user-friendly
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree
2. I like the app because it is easy to use
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

3. I think the app understands customer's requirements very well

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

4. I think city bank should develop more user-friendly app than this.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

e. Switching Intention: Switching intention happens when customer get negative or opposite relationship with satisfaction. Due to low satisfaction or dissatisfaction the switching intention may occurs mostly.

Questions of survey:

1. I am willing to switch to another app for another bank

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

2. I do not want to use this app anymore if there is any alternative

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

3. Given the opportunity, I intend to change this app and choose another app based banking service

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

C. Methodology

- Types & sources of data

In this survey primary and secondary both data is used.

- Analysis plan

Causals study in qualitative measure scales and variable from the literature review.

D. Findings- Analysis table

Descriptive Statistics

	Mean	Std. Deviation	N
Customer_satisfaction	3.8900	.95720	50
Perceived_Quality	3.9433	.92190	50
Perceived_Security	4.0267	.94962	50
Service_promptness	3.9067	.90110	50
Switching_intention	2.4000	.65854	50
Perceived_friendliness	3.7500	.93268	50

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.945 ^a	.894	.882	.32929

a. Predictors: (Constant), Perceived_friendliness, Switching_intention, Perceived_Security, Service_promptness, Perceived_Quality

Interpretation of R-square: R square refers the variation in the dependent variable customer satisfaction can be explained by the variation in the dependent variable (perceived friendliness, switching intention, perceived security, service promptness, perceived quality) by 89%.

Questionnaires:

1. I am satisfied with the city bank app.
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree
2. I am willing to recommend others to use this app
 - Strongly disagree
 - Disagree
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 - Strongly agree
3. I am very happy by using this app.
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 - Strongly agree
 -
8. City touch app would make more convenience for me
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 - Agree
 - Strongly agree

9. I think the app is highly useful

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

10. The app always delivers what it promised or committed.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

11. I think the app is secure

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

12. I think city touch app is safe.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

13. I think Security is updated and protected to any theft or fraudulent activity

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

14. I think the app is user-friendly

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

15. I like the app because it is easy to use

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

16. I think the app understands customer's requirements very well

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

17. I think city bank should develop more user-friendly app than this.

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

18. I am willing to switch to another app for another bank

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

19. I do not want to use this app anymore if there is any alternative

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

20. Given the opportunity, I intend to change this app and choose another app based banking service

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

E. Discussion-

- Implication of findings

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.124	5	8.025	74.007	.000 ^b
	Residual	4.771	44	.108		
	Total	44.895	49			

a. Dependent Variable: Customer_satisfaction

b. Predictors: (Constant), Perceived_friendliness, Switching_intention, Perceived_Security, Service_promptness, Perceived_Quality

Interpretation of Anova Table: Here, there is a sufficient evidence to reject the null hypothesis because the value of probability (sig= 0.00) is less than the required value of alpha is equal to 0.05, so the value is significant.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.139	.273		-.509	.613
	Perceived_Quality	.660	.134	.635	4.923	.000
	Perceived_Security	.114	.089	.113	1.284	.206
	Service_promptness	-.107	.129	-.101	-.830	.411
	Switching_intention	-.003	.078	-.002	-.044	.965
	Perceived_friendliness	.373	.092	.363	4.064	.000

a. Dependent Variable: Customer_satisfaction

Sig. < 0.05, then the result is significant.

Co-efficient table interpretation: Here, there is a sufficient evidence to reject the null hypothesis because the value of probability (sig= 0.00) is less than the required value of alpha is equal to 0.05, so the value is significant.

- Perceived quality sig =.000 which is less than the required value of alpha (0.05) so it is significant value.
- Perceived security sig = .206 which is not less than required value of alpha (0.05) so it is not significant value.
- Service promptness sig = .411 which is not less than required value of alpha (0.05) so it is not significant value.
- Switching intention sig = .965 which is not less than required value of alpha (0.05) so it is not significant value.
- Perceived friendliness sig =.000 which is less than required value of alpha (0.05) so it is a significant value.

So customer's perceived quality & perceived friendliness are depend on customer's satisfaction. Here get impact from customer's satisfaction mostly.

F. Future direction of research-

City bank is one of the best banks in Bangladesh. It is renowned for its various services. It is popular for its card services also. After done my survey I come to the result is city bank has more customer satisfaction. Their customers are loyal to it. Bank keep its promised as give. Customer satisfactions rely on various independent variables like quality, security, promptness, friendliness etc. among these the perceived security and the perceived friendliness get more responses by customers. Customers are more satisfied by get these services. Also few customers want to switch their bank so city bank should improve their others services like quality of services, promptness of services, along with other various charges.

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