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A CORELATIONAL STUDY ON AUTOMATED SERVICE QUALITY AND IT'S RELATIONSHIP BETWEEN CLIENT SATISFACTION AND GENERAL BANKING IN CONTEXT OF BANK ASIA LIMITED.

Sharmin, Kulsuma

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A CORELATIONAL STUDY ON AUTOMATED SERVICE QUALITY AND IT'S RELATIONSHIP BETWEEN CLIENT SATISFACTION AND GENERAL BANKING IN CONTEXT OF BANK ASIA LIMITED.

Prepared by:

Kulsuma Sharmin

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An internship report presented in partial fulfillment of the requirements for the degree

Bachelor of Business Administration

Independent University, Bangladesh.

April 29, 2012

A CORELATIONAL STUDY ON AUTOMATED SERVICE QUALITY AND IT'S RELATIONSHIP BETWEEN CLIENT SATISFACTION AND GENERAL BANKING IN CONTEXT OF BANK ASIA LIMITED.

by

Kulsuma Sharmin

0821082

Has been approved

April 29, 2012

_____

Ms. Farzana Chowdhury

Lecturer, Management

School of Business

Independent University, Bangladesh.

Letter of Transmittal

April 29, 2012

To
Ms. Farzana Chowdhury
Lecturer, Management
School of Business
Independent University, Bangladesh.

Subject**:** Submission of Internship Report.

Dear Madam,

With due respect I am very pleased to enclose herewith the internship report on **"**Automated Service Quality and its relationship between Client Satisfaction and General Banking in context of Bank Asia Limited". I have tried my best to prepare a good report with providing all of my effort and to cover all aspects regarding the matter. I think that this report contains the information that you need to get an idea about my research also.

I, therefore, hope that you would be kind enough to accept my internship report.

Sincerely Yours,

Kulsuma Sharmin
0821082

Acknowledgement

The study has been successfully accomplished along with considerate support and continuous guidance of few people. This is the utmost pleasure of mine to show heartfelt gratitude towards those individuals.

First and foremost, I would like to express my gratefulness my respected supervisor Ms. Farzana Chowdhury for his support in every area of this research. She is the person of my inspiration to give best effort in this study. She was always there as an advisor, monitor and supervisor. Without her cooperation it would not have been possible to accomplish the research. My thankfulness also goes to the personnel Bank Asia Limited, especially to the manager Mr. Ali Tareq Pervez and sub manager Mr. Subir Paul for their continuous and cordial support during my internship.

I am grateful to all concerned persons who provided valuable guidance, suggestions and advices in collecting information, analyzing and preparing the report. I am particularly indebted to them whose efforts and cordial cooperation made the report possible.

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Bank Asia Limited at a glance

Bank Asia Limited (BAL) was incorporated in 1999 and launched by a group of successful entrepreneurs with recognized standing in the society. The management of the Bank consists of a team led by senior bankers with decades of experience in national and international markets. The senior management team is ably supported by a group of professionals many of whom have exposure in the international market. It set milestone by acquiring the business operations of the Bank of Nova Scotia in Dhaka, first in the banking history of Bangladesh. It again repeated the performance by acquiring the Bangladesh operations of Muslim Commercial Bank Ltd. (MCB), a Pakistani bank. In the year 2003 the Bank again came to the limelight with oversubscription of the Initial Public Offering of the shares of the Bank, which was a record (55 times) in our capital market's history and its shares commands respectable premium. The asset and liability growth has been remarkable. BAL has been actively participating in the local money market as well as foreign currency market without exposing the Bank to vulnerable positions. The Bank's investment in Treasury Bills and other securities went up noticeably opening up opportunities for enhancing income in the context of a regime of gradual interest rate decline.

BAL started its service with a vision to serve people with modern and innovative banking products and services at affordable charge. Being parallel to the cutting edge technology the Bank is offering online banking with added delivery channels like ATM, Tele-banking, SMS and Net Banking. And as part of the bank's commitment to provide all modern and value added banking service in keeping with the very best standard in a globalize world.

Corporate Structure of BAL

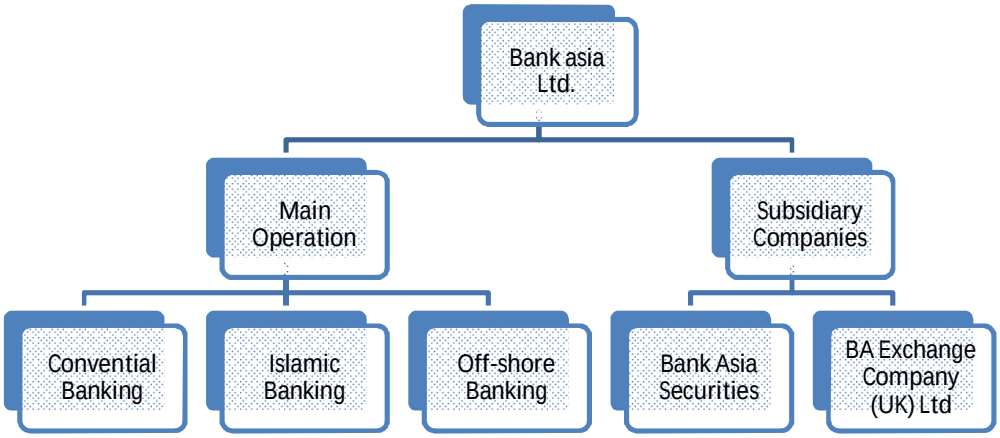


Figure 1: Corporate Structure of BAL

Bank Asia Ltd EPZ Branch

BAL is one of the fastest growing bank among all the private commercial banks in Bangladesh. BAL EPZ Branch located at Zonal Complex, EPZ in Chittagong. It was established in 2000. 18 employees are working here. There are six departments. Those are, General Banking & Accounts, Customer Service, Foreign Exchange, Islamic Window, Credit & Cash. Organ gram of BAL, EPZ Branch Given below

FVP

↓

SEO

↓

Senior Executive Officer

↓

Senior Officer

↓

Officer

↓

Junior Officer

↓

Trainee Assistant Officer

My duties and responsibilities as an intern at BAL

- Account Opening
- MICR Cheque requisition
- MICR Cheque book received and issue
- MICR Cheque book delivery
- Pay order
- Clearing Cheque Received
- Cheque Clearing
- Dispatch
- Export Form Issue
- Duplicate Export Form Reporting to Bangladesh Bank
- Triplicate Export Form Reporting to Bangladesh Bank
- PRC Issue
- FDD Forwarding

Account Opening

BAL opens Savings, STD, Current and different deposit accounts. To open this accounts they have account opening forms for each accounts. To open an account the form required detail information about the client. My duty was to help the clients to fill up the form. If the client was not able to fill up the form I had to fill it on the behalf of them.

Individual Account

- Photocopy of voter ID card/ driving license/ passport of applicant
- Photocopy of Chairman Certificate or birth certificate of applicant
- Two copy recent passport size photo of applicant attested by the introducer
- Introducer’s letter
- ID card of applicant (in case of service holder)

- One copy recent photo of nominee attested by the applicant
- Photocopy of voter ID card/ driving license/ passport/ Chairman Certificate/birth certificate of nominee

Proprietorship Enterprise

- Trade license
- TIN certificate

Partnership Enterprise

- Certified copy of constitution of the firm
- Registered partnership deed/duly notarised partnership deed at will (in case of unregistered firm)

Limited Companies

- Certified true copy or memorandum and articles of association
- Certified true copy or of certificate or incorporation
- Certified copy of certificate of commencement of business
- Copy of the resolution of the board of directors authorising for opening account and specimen signatures for operation of the account duly attested by the chair person
- Latest audited balance sheet
- Trade license
- TIN certificate

Association/club/society/charity etc

- Minutes of the committee meeting authorising the opening of an account with the bank duly certified by the secretary and the chairperson

All of these above documents have to provide by the account holder and fill up the account opening form correctly. The initial deposit is 10000 Tk for savings account. . I had to check all the information are correctly given in the account opening form or not and ensure that the essential signature are given.

Time Deposits

BAL introduce different scheme to encourage the general people for savings. All these schemes have received wide acceptance among the people of the community. All the schemes are open by the bank after the signature of authorized officer & the brunch Manager and the acceptance of the client regarding the terms and conditions.

A deposit which is payable at a fixed date or after a period of notice is a time deposit. BAL accepts time deposits through –

Fixed Deposit Receipt (FDR)

Now BAL is offering 12.5% interest on Fixed Depository Receipt (FDR). Interest rate calculated in compounding method.

Plus (DPS+)

BAL has DPS + scheme of monthly 1000tk, 3000tk, 5000tk, 10000tk. for 3, 5 and 7 years. Here interest rate also calculated in compounding method. To open a DPS client should also have a saving account because client have to deposit to their saving account for monthly payment of DPS.

Double/Triple Benefit Plus (DB+/TB+)

Client can get double amount from his or her deposit in 6 years. And triple amount from his or her deposit in 9 years.

Monthly Benefit Plus (MB+)

Minimum initial deposit for the scheme is Tk.1,00,000/-or it's multiple. Monthly interest amount for 03 years Tk.850.00 and for 05 years Tk.875.00

Issue Pay Orders

To issue pay orders first I have to receive the application form from the applicant. Then I have to properly fill up that form. After getting signature and seal from cash I wrote in pay order block and give seal, routing number, branch code. Then go for signature form the sub manager Mr. Subir Paul and Executive Officer Mr. Shimul. After that I give the issued pay order to the applicant after taking signature from applicant on the block. Below TK 2 lac commission is 50 tk. above TK 2 lac commission is 0.015% and vat is 15% on commission.

Cheque Books and ATM cards

In the morning when the MICR check books comes from the head office I have to entry all the cheque books and ATM cards in the different register. When the clients come to get their cheque book or ATM card my duty was to give them their check books or ATM card after taking their signature in the register. ATM card charge is TK 200 for a year.

Giving Information

When I worked at client service department my duty was to give information to the clients if they have quarries. Like, what are the documents they have to submit during account opening, how to fill up deposit slip, what is current FDR rate etc.

Dispatch

This section is responsible for receiving letter or different documents from outside of the bank and to send the letter or different documents from the bank. For this purpose, this section keeps two register books.

- Inward Registered
- Outward Registered

Clearing Cheque Received

Cheque, dividend warrant and other forms of financial instruments, which are easy for encashment, are received in the front desk. Those cheques are checked by me. I received the clearing cheque from the clients after taking the account number and mobile number on the opposite site of the cheque. . And give the cheque a bank crossing, and endorsement seal. I have to entry all the clearing check in a register.

Cheque Clearing

I have to use software named MICR for cheque clearing. First of all I have to check crossing seal and date. Then I give clearing seal and payee's acc credited seal on the opposite site of the cheque. Then bring sign from authorized person. Then I scan all the cheque and upload all data to MICR.

Export Form Issue

I have worked at EPZ Branch in Chittagong. Where I have seen many transaction or activity related to Export. I had issued Exp form but I had no authority to signature in the form. Except this I had Issued Exp form manually and online that means on the website of Bangladesh Bank.

Export Form Reporting to Bangladesh Bank

After issuing Exp form to Bangladesh Bank through website. I have reported duplicate copy of Exp form to the Bangladesh Bank. There are total 4 copies in an Exp form. Original, Duplicate, Triplicate and Quadruplicate. After this I reported Triplicate to the Bangladesh bank through web site of Bangladesh Bank.

PRC Issue

PRC stands for Proceed Realized Certificate. Bank has a specific format for PRC. I have issued PRC for different parties from EPZ

Problems, I have observed

BAL faces few problems those are:

- There are huge communication gap in between with different department's employees.
- Number of employees is not sufficient for this branch.
- Office space is not sufficient
- Number of messenger is not sufficient.

Possible Solutions

- There should be a complaint or suggestion box. So that high authority can find out problem and solve or identify client need.
- Number of employee should be increased
- Number of messenger should be increased.
- Should think about more space for the branch.
- Should improve communication within the department.
- Accountability of each employee should be insured.

Conclusion

The main objectives of this study are to give a brief idea about general banking of BAL and explain my duties in BAL over three months of my internship. There are some recommendations I have given in the recommendations which include improving working environment, planning, open communications and many others.

Executive Summary

This research intends to investigate the relationship of automated service quality and general banking and client satisfaction in context of Bank Asia Limited (BAL). It is a co relational study amid to measure the correlations among the study variables- automated service quality, general banking and client satisfaction. Substantial literature review proves the correlation among the study variables. A total of 20 Questionnaire distributed among clients of BAL. Qualitative method employed in this study for data analysis.

Statement of the Problem

This research intends to investigate the relationship of automated service quality and client satisfaction and general banking in context of BAL.

Purpose of the Study

Researcher intend to investigate the relationship of automated service quality and client satisfaction and general banking in context of BAL to know impact of automated service on its financial growth. If we see the previous five years performance of BAL we can see that financial position of BAL is becoming stronger day by day. The asset and liability growth has been remarkable. BAL has been actively participating in the local money market as well as foreign currency market without exposing the Bank to vulnerable positions. The Bank's investment in Treasury Bills and other securities went up noticeably opening up opportunities for enhancing income in the context of a regime of gradual interest rate decline.

BAL started its service with a vision to serve people with modern and innovative banking products and services at affordable charge. Being parallel to the cutting edge technology the Bank is offering online banking with added delivery channels like ATM, Tele-banking, SMS and Net Banking. And as part of the bank's commitment to provide all modern and value added banking service in keeping with the very best standard in a globalize world. Researcher intends to investigate the relationship of automated service quality, general banking and client satisfaction to know how company’s financial performance are becoming dependent on automated service.

Review of the Related Literature

Automated service quality

There are well-established definitions of service quality within the general personal interaction environment (Cronin and Taylor, 1992; Parasuraman et al., 1988), but attention has recently been directed to the e-commerce environment (Santos, 2003). To date, automated service quality research has been limited to relationship management rather than the metrics of service quality (Buckley, 2003). Therefore, the current literature lacks a comprehensive definition of automated service quality. Zeithaml (2002, p. 135) defined it with specific reference to the internet defining it as "the extent to which a web site facilitates efficient and effective shopping, purchasing and delivery". For the purposes of this research, however, the definition proposed by Santos (2003) has been adopted, as it provides a more general definition of automated service quality that can be extended beyond internet-based applications. It is "the consumers' overall evaluation and judgment of the excellence and quality of e-service offerings in the virtual marketplace". This is applicable to the current research, as the internet banking channel is not the only automated service delivery channel in the banking sector. In addition to internet banking service quality, telephone banking and ATM service quality are addressed here, within this particular service environment. Thus, "automated banking service quality" is defined as the client's overall evaluation of the excellence of services provided through electronic networks, such as the internet, ATM, and telephone banking. Mols (2000) argued that client acceptance of new automated channels of service delivery in banks may bring a dramatic change in the way retail banks build and maintain close relationships with their clients. The introduction of new automated channels of service delivery has made client participation more widely possible (Dabholkar, 1994) and researchers therefore need to adopt new ways to conceptualise automated service quality, taking into consideration the attributes of all electronic delivery channels (Dabholkar, 1996; Meuter et al., 2000; Szymanski and Hise, 2000). A number of marketing scholars identify ATM, internet and telephone banking as the principal automated delivery channels for retail banking (Joseph and Stone, 2003; Joseph et al., 1999; Radecki et al., 1997).

In the banking sector, clients tend to use these three different automated service delivery channels in a complementary way (Dabholkar, 1996). Consequently, building a relationship with the client can be developed using any one of them, but more likely in combination (Lang and Colgate, 2003; Patricio et al., 2003; Ramsay and Smith, 1999). Client evaluation of automated service options and their intention to use a particular option are directly affected by perceptions of the attributes associated with a particular option (Dabholkar, 1996). Each channel has its own attributes, which differ from the others. The quality of each automated delivery channel shapes clients' overall perception of automated service quality; therefore, each delivery channel has been considered as a factor in the proposed automated service quality construct rather than an aggregated measurement. From a client perspective, price is the most important motivation for engaging in online purchases and is the most critical comparison element (Surjadjaja et al., 2003). Price is considered as one of the most important determinants of automated service (Iqbal et al., 2003). Furthermore, research reveals that online consumers are more price-sensitive than offline consumers. In the sphere of banking, pricing problems associated with perceptions of unfairness and non competitiveness, such as fee charges and interest rates, contribute to bank switching behavior by consumers (Colgate and Hedge, 2001; Keaveney, 1995). Consequently, price has been incorporated as an additional factor that could influence overall client perceptions of automated service quality. "Core service" refers to all components of service (Kotler, 1984; Sureshchandar et al., 2002a) and the basic products being offered and, as such, explains the "what" of a service (Brogowicz et al., 1990). Core service has features that shape and distinguish service quality from one service provider to another (Rust and Oliver, 1994; Schneider and Bowen, 1995). It is an essential component of automated service (Riel et al., 2001), as the product offerings and product information represent a set of elements that can have a positive impact on automated service satisfaction levels (Szymanski and Hise, 2000). Product innovation and knowledge development factors also have a significant effect on the success of automated delivery channels (Hway-Boon and Yu, 2003). Therefore, client perceptions of the variety of products/services offered by a bank will be considered as another significant factor shaping overall client perceptions of automated service quality. This research establishes five factors that influence client perceptions of automated service quality in banking services: ATM service, internet banking service, telephone banking service, core service, and client perception of price. Service quality is considered a critical measure of organisational performance. It remains the most important issue in both the marketing literature generally, and service marketing literature specifically (Jensen and Markland, 1996). The relationship

between service quality and satisfaction has been extensively investigated theoretically and empirically over the past few years in the traditional banking service context (Bloemer et al., 1998; Cronin and Taylor, 1992; Sureshchandar et al., 2002a; Yavas et al., 1997). It is considered to be an important prerequisite for establishing and maintaining a satisfactory relationship with clients (Sureshchandar et al., 2002a). However, the rapid diffusion and adoption of information technology as a medium of interaction is becoming increasingly popular (Lang and Colgate, 2003). Furthermore, the literature indicates that if business enterprises fail to provide channels which their clients seek and value, they will find it more difficult to develop strong relationships with their clients (Zineldin, 2000). Despite positive speculation in the literature (Bansal et al., 2004; Lang and Colgate, 2003; Meuter et al., 2000; Ribbink et al., 2004; Zineldin, 2000), further investigation on the direct relationship between banking automated service quality and client overall satisfaction (Zhu et al., 2002) is needed. The literature indicates that profit-oriented service organisations and academic researchers see service quality as a key driver of profit (Mukherjee et al., 2003). However, few studies have explored the direct positive link between service quality and organisational performance in the traditional service context (Duncan and Elliott, 2002; Yasin et al., 2004). Furthermore, this relationship has not been empirically investigated in the automated banking context. The viability of automated banking depends upon its profitability and research has linked the success or failure of automated banking with service quality (Santos, 2003). Since automated banking quality impacts on the attraction of bank clients and permits banks to cut costs sharply (Mols, 1998), the quality of the automated banking services contributes to the improvement of profitability (Moutinho and Smith, 2000).

Client satisfaction

There has been some confusion regarding the difference between service quality and client satisfaction. Conceptual and empirical overlap between the two concepts has been debated among service quality researchers (Rust and Oliver, 1994) but the literature is consistent about the unique nature of each concept (Liljander and Strandvik, 1994). Client satisfaction is generally defined as a feeling or judgment by clients towards products or services after they have used them (Jamal and Naser, 2003). Client satisfaction in service

industries has been approached in two ways; satisfaction as a function of disconfirmation, and as a function of perception (Davis and Heineke, 1998). The confirmation/disconfirmation paradigm views client satisfaction judgments as the result of consumer perceptions of the gap between their expectation and perception of actual performance (Parasuraman et al., 1994; Oliver, 1981). However, the disconfirmation theory has been increasingly criticised by many marketing scholars (Churchill and Suprenant, 1982; Teas, 1994). In particular, the latter author argued that the different definitions of expectations and the difficulties with measurement operationalisation have undermined these models which used expectation concepts. Thus, there was no consistency in operationalising the expectation part of client satisfaction in the literature. Some authors have considered that neither disconfirmation nor expectation had any effect on client satisfaction (Cronin and Taylor, 1994; Churchill and Suprenant, 1982). Some researchers demonstrated a direct link between actual performance and satisfaction levels (Cadott et al., 1987). However, to avoid the debate surrounding the nature of the expectation concept in measuring client satisfaction, this research has followed an alternative approach, which initially depended on clients' actual evaluations of satisfaction, rather than on the gap between perception and expectations (Cronin and Taylor, 1994; Teas, 1994). Achieving client satisfaction is a vital target for most service firms today (Jones and Sasser, 1995) as it leads to improved profits, word-of-mouth, and less marketing expenditure (Reichheld, 1996; Yeung et al., 2002). Many empirical studies in the literature have found a positive relationship between client satisfaction and financial performance (Wiele et al., 2002; Yeung et al., 2002; Anderson et al., 1994). However, the authors found no studies pertaining specifically to financial institutions. Accordingly, this study will also contribute to knowledge by investigating this relationship within the automated service quality and banking context. Satisfaction often plays a mediating role between client perceptions of service quality and the creation of behavioral intentions (Cronin et al., 2000; Cronin and Taylor, 1992). Furthermore, the notion of a mediating relationship presumes the existence of a third variable between the independent and dependent variable (Chumpitaz and Paparoidamis, 2004). But in terms of client satisfaction in the relationship between service quality and bank financial performance, this is still not clear. As mentioned earlier, some studies in the traditional service context have investigated the relationship between service quality and satisfaction while others have tested the relationship between satisfaction and financial performance.

Relationship between Automated Service and Client Satisfaction

Automated includes ATM, Mobile Banking, Internet Banking etc. It is easy and quick way to get bank service at anytime from anywhere. It is also easy for bank to handle lots of clients with comparatively less manpower at a time with maximum satisfaction. It is saving clients time, energy and most importantly time. Client doesn't need to come at bank.

Relationship between Automated Service and General Banking

Today clients are getting banking service at home. For example they can transfer balance, check balance, withdraw cash etc. Both clients and employees are benefited from automated service. Employees are also relaxed. Through online banking and net banking transparency also ensured.

Development of Conceptual Framework

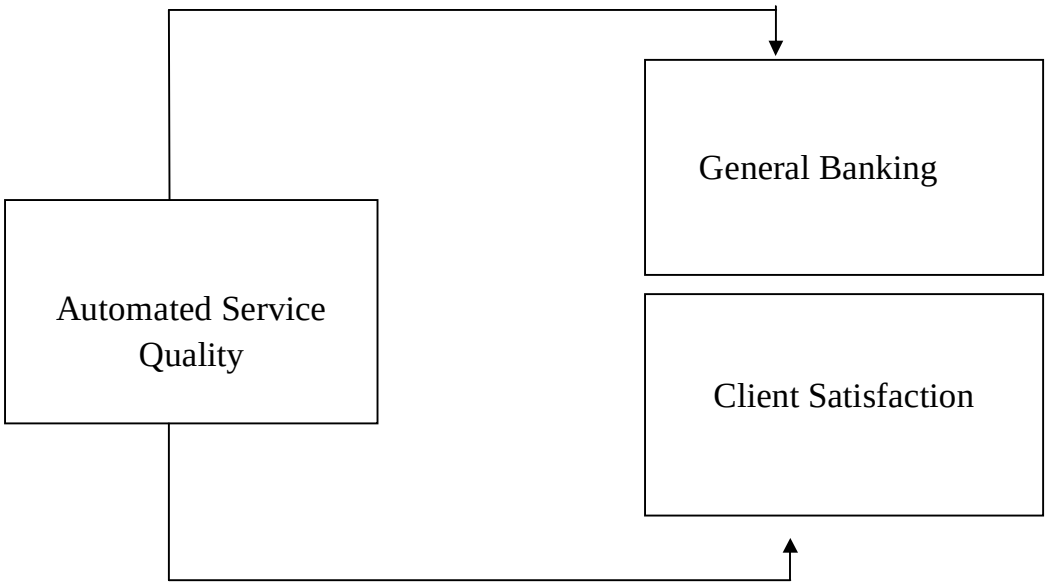


Figure 2: Conceptual framework development

Research Questions

RQ 1. Is there any significant relationship between automated service quality and general banking in context of BAL?

RQ 2. Is there any significant relationship between automated service quality and client satisfaction in context of BAL?

Hypotheses

Hy 1. There is a significant relationship between automated service quality and general banking in context of BAL.

Hy 2. There is a significant relationship between automated service quality and client satisfaction in context of BAL.

Methodology

Research Design

The present research uses a co relational study to discover or establish the existence of a relationship between the measured variables. The present study investigates the relationship between automated service quality on general banking and client satisfaction in the context of BAL. Here, automated service quality is considered as the independent variable and general banking and client satisfaction are considered as dependent variables. Co relational study provides a measure of degree between two or more variables. Therefore, the present study characterized as a co relational study.

Sampling

The population of this research is formed by clients of BAL at CEPZ branch in Chittagong city. The sample of the study consisted of 20 clients of BAL. The researcher use Probability sampling. The sample frame for this research is the official list of clients of CEPZ branch in Chittagong city prepared by BAL management. The researcher use Random Probability Sampling.

Instruments

A structured questionnaire used in this research to collect data from the employees.

Pilot Test of Questionnaire

According to Cooper and Schindler (2001) a pilot test is conducted to detect weakness in design and instruments and to provide proxy data for selection of probability sample. The researchers intend to conduct a pre-test to evaluate the questionnaire for clarity, bias, ambiguous question and relevance to organizational setting of BAL. Burn and Bush (1998) suggested that a pre-test of 5-10 representative respondents is usually sufficient to identify problems with a questionnaire. The researcher distributed 5 questionnaires among 5 clients of BAL at CEPZ branch in Chittagong.

Data Collection

Through the present research is a unique one, secondary sources of data are not available. As a result, the researchers would require primary data to investigate research problem. To collect data from the primary sources, the researcher used questionnaire.

Data Analysis

As here sample size is too small that why researcher have to use interview method. It should be a qualitative study.

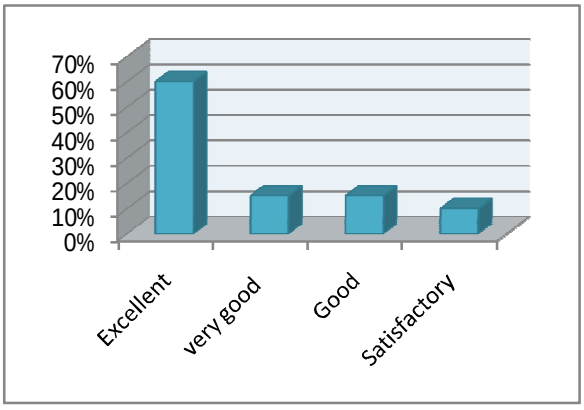


Chart 1: Reliability of Bank Asia's service

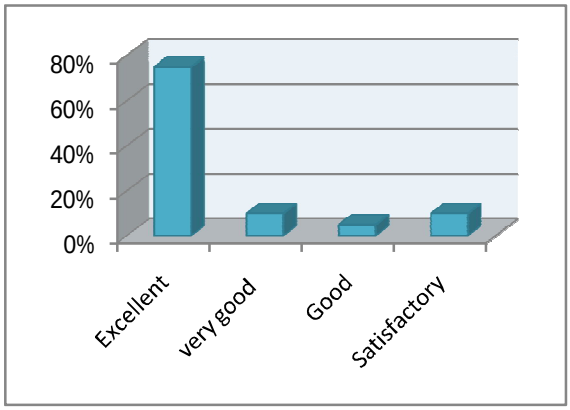


Chart 2: Responsiveness

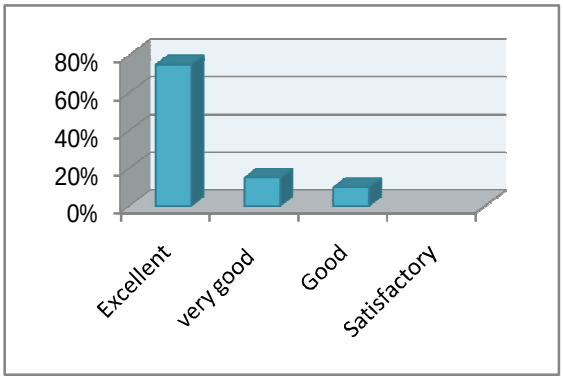


Chart 3: Location of ATM Booth is convenient

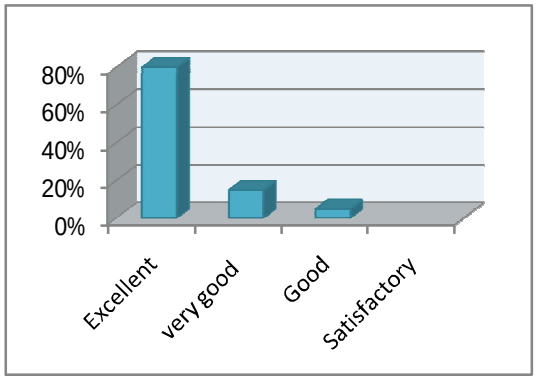


Chart4: Tangibles

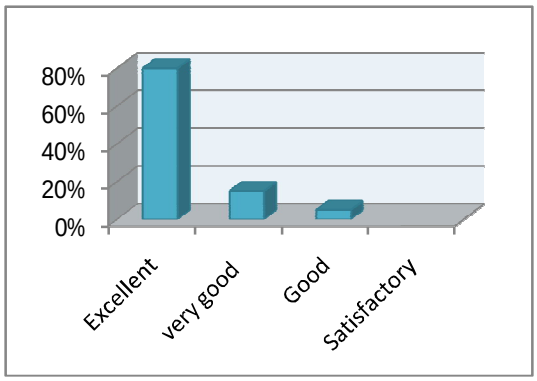


Chart 5: ATM works all the time

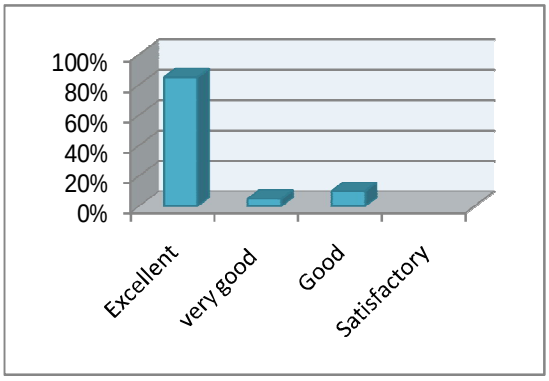


Chart 6: Internet banking is user friendly



Chart 7: Promptness to get responses from Mobile Banking

Limitations of the Study

This present study is limited by a number of factors. The sample population is limited because information collected from clients of CEPZ branch in Chittagong. Sample drawn from Chittagong city only, will not include other division. Time dimension is cross sectional but client's perception could be change over time.

Significance of the Study

The variables what we covered in this study could have a significant importance for this organization. This research may encourage further study including some other variables.

Conclusion

After analyzing all the data it could be concluded that all most all the people think that automated service of BAL is excellent. So that they are using BAL's automated service. At the same time employees can handle maximum client in minimum time.

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Appendix

Survey Questionnaire

Name of the client: _____

Occupation: _____

Age: _____

Gender: Male / Female

Frequency of transaction with BAL per month: _____

Date of survey: _____

Rate each of the following on a scale of 1 – 5 to show the performance of BAL in the service dimensions: (1= Dissatisfactory, 2= Satisfactory 3= Good, 4= very good 5= Excellent)

- Reliability of Bank Asia's service (Ability to perform the promised service dependably and accurately)

  1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

- Responsiveness (Willingness to help clients and provide prompt service)

  1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

- Location of ATM Booth is convenient?

  1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

- Tangibles (Appearance of physical facilities, equipment, personnel, and communication materials)

  1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

- ATM works all the time

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

- Internet banking is user friendly

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

- Promptness to get responses from Mobile Banking

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐