

## **Measuring Service Quality: A Comparative Analysis Between Standard Chartered Bank and Dhaka Bank**

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### **Abstract**

*This study compares the quality of services provided by Standard Chartered Bank and Dhaka Bank Ltd in Bangladesh. The premise of the paper is that the quality of bank's services would be contingent on the incentive structure under which these institutions operate. Since banks are not subsidized and depend on income from clients, they would be more motivated to provide quality services to clients to meet their needs more effectively and efficiently. This premise was supported. Customers' perception of service quality and key demographic characteristics were also used to predict choice of banks.*

**Key Words:** Customers Expectation, Perception and Satisfaction

### **Introduction**

The Jews in Jerusalem introduced a kind of banking in the form of money lending before the birth of Jesus Christ. The word 'bank' was probably derived from the word 'bench' as during ancient time Jews used to do money-lending business sitting on long benches.

First modern banking was introduced in 1668 in Stockholm as 'Svingsss Pis Bank' that opened up a new era of banking activities throughout the European mainland.

In the South Asian region, early banking system was introduced by the Afghan traders popularly known as Kabuliwallas. Muslim businessmen from Kabul, Afghanistan, came to India and started money lending business in exchange of interest sometime in 1312 A.D.

The importance of financial intermediaries in the development of the overall economy of the country cannot be described in short. From the inception of the civilization, the banking sector dominates the economic development of a country by mobilizing the saving from the general people and channeling those saving for investment and thus economic development and growth.

The importance of commercial banks after the ravage of the liberation war to develop a better economy was severally needed and it is needed now and will be required in future also. Form time to time the Government of Bangladesh agreed to permit private commercial banking in the country

### **Objective**

The objective of this study is to compare the service quality of Standard Chartered Bank with that of Dhaka Bank Ltd.

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**However, the specific objectives of the study are:**

- to identify the gap between customer's expectation and perception on service quality
- to identify the performance of various factors of service quality
- compare the level of customer perception in various factors between Standard Chartered Bank and Dhaka Bank Ltd.

**Research Methodology**

Total sample size has been taken to hundred (fifty for Dhaka Bank Limited and rest of fifty for Standard Chartered Bank both for perception and expectation). Non-probability (random sampling) technique has been considered for the report. For my report Dhaka city especially Mirpur and Uttara areas have been considered as locations. And questionnaire has been developed as self-administered. To identify the implementation, supervision, monitoring and relationship with customer, interview with the employee and the general people and practical case observations were done. Customers are asked for rank based on their judgment (1 for strongly Agree, 2 for Agree, 3 for Neutral, 4 for Disagree and 5 for strongly Disagree).

**Limitations of the Report**

1. Non-Probability technique has been used.
2. For my report I have considered only Dhaka city which may not reflect the total population of Bangladesh
3. Due to limitation of the extensive materials and books, literature review may not give actual or total information regarding my report

**Literature Review****Overview of Standard Chartered Bank**

The Standard Chartered Group was formed in 1969 through a merger of two banks: The Standard Bank of British South Africa founded in 1863, and the Chartered Bank of India, Australia and China, founded in 1853. Both the companies were keen to capitalize on the huge expansion of trade and to earn handsome profits to be made from financing the movement of goods from Europe to the East and to Africa.

**Standard Chartered Bank**

- Funded by James Wilson following the grant of a Royal Charter by Queen Victoria in 1853
- Chartered opened its first branches in Mumbai (Bombay), Calcutta and Shanghai in 1858, followed by Hong Kong and Singapore in 1859
- Traditional business was in cotton from Mumbai (Bombay), indigo and tea from Calcutta, rice from Burma, sugar from Java, tobacco from Sumatra, hemp in Manila and silk from Yokohama
- Played a major role in the development of trade with the East which followed the opening of the Suez Canal in 1869, and the extension of the telegraph to China in 1871

- In 1957 Chartered Bank bought Eastern Bank together with Ionian Bank's Cyprus Branches. This established its presence in the Gulf
- Founded in the Cape Province of South Africa in 1862 by John Paterson, it commenced business in Port Elizabeth, South Africa, in January 1863
- Was prominent in financing development of the diamond fields of Kimberley from 1867 and later extended its network further north to the new town of Johannesburg when gold was discovered there in 1885
- Expanded in Southern, Central and Eastern Africa and by 1953 had 600 offices
- In 1965, it merged with Bank of West Africa expanding its operations into Cameroon, Gambia, Ghana, Nigeria and Sierra Leone

Chartered Bank opened in Chittagong in 1948, which was, at that time, the eastern region of the newly created Pakistan. The branch was opened mainly to facilitate the post-war re-establishment and expansion of South and South East Asia. The bank opened its first branch in Dhaka in 1966 and shifted its headquarter from Chittagong to Dhaka after the birth of the Republic of Bangladesh in 1971.

At present there are thirteen branches of this bank in Dhaka. It also have one offshore banking unit inside Dhaka Export Processing Zone at Savar, one branch in Narayanganj, four branches in Chittagong, one branch in Khulna, one branch in Sylhet and one branch in Bogra. In the year 1999 Standard Chartered has acquired the operation of Grindlays Bank in the Middle-East and South-East Asian countries. Former Grindlays Bank started its journey in Bangladesh in 1905 under the name of Grindlays Bank (when it forbears the National Bank of India opened in Chittagong). Standard Chartered Bank took over the operation of ANZ Grindlays Bank in Bangladesh as a part of acquisition of the South East Asian and Middle East operation of the Australia and New Zealand Banking Group.

### **Mission**

- To consistently help the customers make Intelligent Financial Choices.
- By being the preferred provider of the highest quality services in the chosen business areas, relevant to all the constituencies...
- By being a workplace of choice, it fosters excellence, builds intellectual network and results in absolute professionalism.

### **Vision**

A vision marks an evolution in its strategy as it progresses from funding surgeries and medicine to developing systems and processes to ensure the long-term sustainability of the programme. This builds on the bank's strengths and more closely integrates 'Seeing is Believing' with its business and brand. Its vision is combining global capability, deep local knowledge and creativity to outperform its competitors and distinctive investment delivering outstanding performance and superior returns.

## **Goal**

Helping people to grow, enabling individuals to make a difference and teams to win. Its prime objective is to be passionate about its customers' success and delight them with the quality of its service.

## **Overview of Dhaka Bank Ltd**

### **Mission**

To be the premier financial institution in the country providing high quality products and services backed by latest technology and a team of highly motivated personnel to deliver Excellence in Banking.

### **Vision**

Dhaka Bank Ltd. draws its inspiration from the distant stars. Its team is committed to assure a standard that makes every banking transaction a pleasurable experience. Its endeavor is to offer razor sharp sparkle through accuracy, reliability, timely delivery, cutting edge technology, and tailored solution for business needs, global reach in trade and commerce and high yield on its investments

### **Goal**

Its people, products and processes are aligned to meet the demand of its discerning customers. Its goal is to achieve a distinction like the luminaries in the sky. Our prime objective is to deliver a quality that demonstrates a true reflection of its vision – Excellence in Banking.

### **The common points for both banks:**

- Be one of the best banks in Bangladesh.
- Achieve excellence in customer service next to none and superior to all competitors.
- Cater to all differentiated segments of retail and wholesale customers.
- Be a high quality distributor of product and services.
- Use state-of-the-art technology in all spheres of banking.

## **Introduction**

The tremendous growth of the internet has led to an enormous amount of consumers and firms participating in a global on-line marketplace. E-commerce provides numerous benefits to the business community in multiple ways. As a whole, it reduces costs of handling sales inquiries, provides price quotes, increases sales opportunities, increases speed & accuracy in exchanging information, allows instant access to detailed information and significantly reduces wait-time in having delivery of product. The internet world reported that by the year 2009, 671 million people

around the world will have internet access, and 200 people per 1,000 by the year end 2009. Top 15 countries will account for nearly 82% of the world-wide internet users.

### **Market Size**

Bangladesh is an ideal place for flourishing business over internet. Since the introduction of internet to Bangladesh in 1996, the counter boasts of nearly 2 million internet users. The following chart shows the market size of ICT industry in Bangladesh. The Internet Service Providers (ISPs) through the use of VSAT have not shown any substantial progress.

### **Current Situation of Internet Banking in Bangladesh**

There are three aspect to what is broadly called online banking, otherwise known as PC banking, internet banking, or electronic banking. Banks need communication infrastructure, network security, high speed backbone, internet connectivity through fiber-optics cable, bank host software, along with switch software, and other necessary software to run an effective online environment. Use of this software depends on several classes of electronic devices popularly known as hardware. The hardware includes servers, workstations, printers, scanners, ATM, Point of Sale Terminals (POS), smart card readers etc. The Bangladesh government is ICT friendly and is willing to provide all-out facility to improve the IT infrastructure. The government aims at establishing a sustainable ICT industry that will earn foreign currency and solve unemployment problems. If IT vendors, instead of developing software and skilled workforce, become only the distributor of foreign software, then that will be leading to another catastrophe to micro economic level in the country.

The internet is gaining popularity as a delivery channel in the banking sector. Internet banking provides instant access, 24 hrs services, increased operational efficiency, better customer service, reduce transaction cost, a huge potential customer base, economies of scale in investment, standardized modular & easily managed software, a common browser front end, good security protocol etc. In the year 2009, all foreign (i.e. Standard Charters Bank HSBC etc) & maximum local (Dhaka Bank Ltd, Eastern Bank Ltd, and BRAC Bank etc) commercial banks, in Bangladesh, have started Internet banking services. It has been predicted that increasing number of retail banking transactions will be on-line within the next few years. After a couple of years all banks will provide internet banking service. The banks are involved in internet banking and provide a range of banking services that enable the customer to meet their banking requirement through internet.

### **A Review of Literature on Service Quality, Customer Satisfaction and Retail Banking**

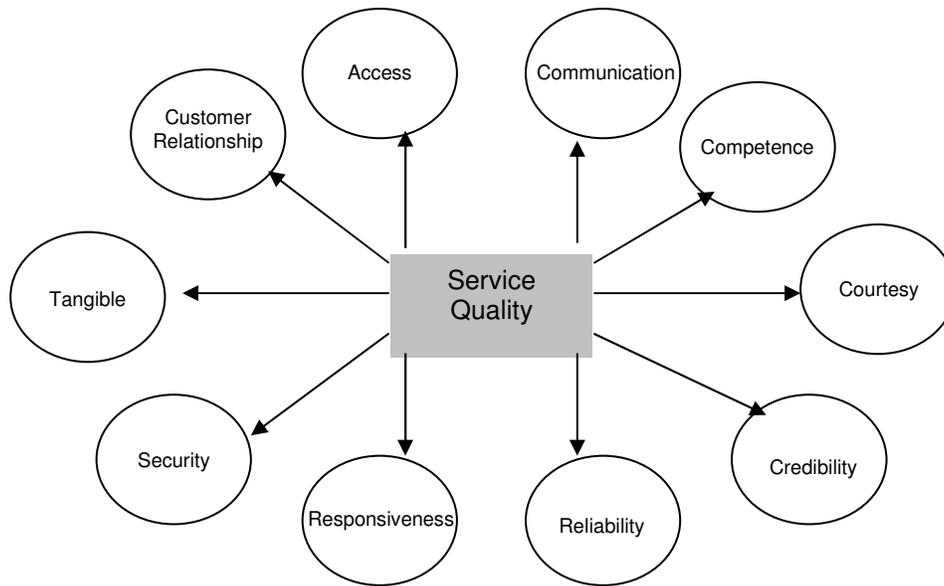
The value of any single study is derived from how it fits with and expands previous work that raises the importance of literature review (Cooper, M 1998). Literature review typically appears as introductions to reports of few primary data or as more detailed independent work (Harper, Weins, & Matarazzo, 1978). Therefore, it is vital for the researchers to structure literature review, whether his/ her field of research or design relates to, and builds upon previous work in the area.

The author has developed literature review by combining published books and journals which are described as theoretical investigative research review.

In its simple form service quality is a product of the effort that every member of an organization invests in satisfying customers. In its broad sense service quality is defined as superiority or excellence as perceived by the customer.

### External Service Quality Dimensions

Understanding service quality is an array of factors or determinants. Specific dimensions of service quality have been identified through the pioneering research of Parasuraman, Zeithaml, and Berry. They have provided a list of ten determinants for service quality.



*Figure 4: Determinants of Service Quality*

Their research also identified the above 10 determinants mapped on to five specific dimensions, such as:

#### **Reliability**

Ability to perform the promised service dependably and accurately

#### **Responsiveness**

Willingness to help customers and provide prompt service

#### **Assurance**

Employees' knowledge and courtesy and their ability to inspire trust and confidence

#### **Empathy**

Caring, individualized attention given to customer

## **Tangibles**

Appearance of physical facility, equipment, personnel and written materials.

A sound measure of service quality is necessary for identifying the aspects of service, needing performance improvement, assessing how much improvement is needed on each aspect, and evaluating the impact of improvement efforts. Then they used these five dimensions as a basis for their service quality measurement instrument, which is called SERVQUAL.

Gronroos (1990) highlighted the importance of two generic dimensions, the technical & the functional aspects of service quality. The term technical quality defines, what is received by the customer, to include reliability, availability, and tangibles. On the other hand the functional quality defines, the way in which the service is delivered, to include the employee attitude & behavior, appearance & personality, service-mindedness, accessibility, service recovery, corporate image etc.

## **Internal Service Quality Dimensions**

Further on literature review, many researchers also identified key internal service quality determinants, such as employee motivation; performance improvement; organizational structure; change management; internal communication; team work; competence; organizational support; staff training & development (Gronroos, 1988; Berry, 1981; George & Berry, 1981; Stonich, P 1982; Mathews, B.P et al. 1997).

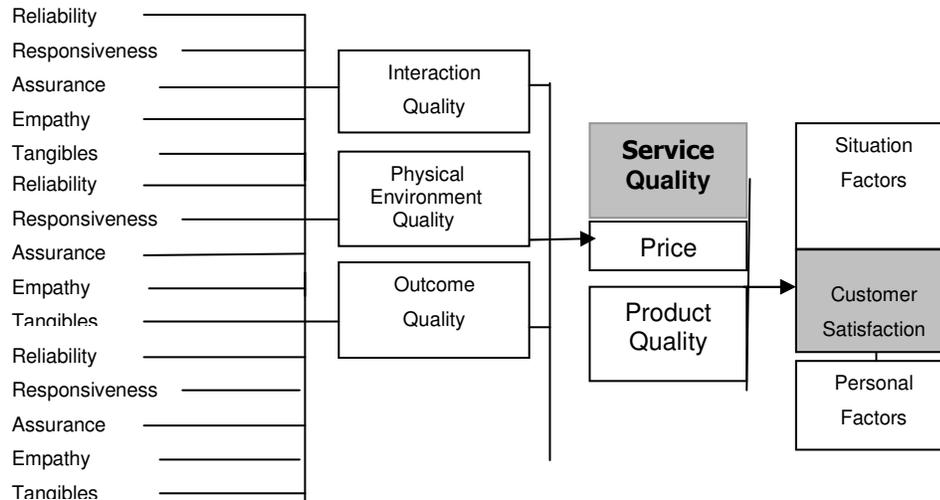
## **Satisfaction Vs Service Quality**

Satisfaction has been described as consumer's post purchase evaluation of a product or service, given pre-purchase expectations (Kotler, 1991).

Satisfaction is an attitude or evaluation which is formed by the consumers comparing their pre-purchase expectation of what they would receive from the product to their subjective perceptions of the performance they actually receive (Oliver, 1980).

Customer satisfaction and service quality are interlinked. Researchers have contributed empirical studies on service satisfaction, closely related topics that is sometimes difficult to distinguish from service quality (Bitner, 1990; Oliver 1989). Lehtinen (1993) refers to process quality, as judged by consumers during a service, and output quality as judged after a service is performed. Output quality is very important as it leads to customer satisfaction or dissatisfaction.

Zeithaml et al (2003) identifies that service quality & customer satisfaction are fundamentally different in terms of their underlying causes and outcomes. Although they have certain things in common, satisfaction is generally viewed as a broader concept, whereas service quality assessment focuses specifically on dimensions of service. Based on this view, perceived service quality is a component of customer satisfaction. The figure in the next page graphically illustrates the distinction between two concepts:



*Figures 5: Customer's perception of satisfaction and service quality.*

As shown in figure 5, service quality is focused evaluation that reflects the customer's perception of elements of service, such as, interaction quality, physical environment quality, and outcome quality. These elements are in turn evaluated on the basis of specific service quality dimensions: reliability, responsiveness, assurance, empathy and tangibles. Satisfaction, on the other hand, is more inclusive: it is influenced by perceptions of service quality, product quality, and price as well as situational factors and personal factors. For example, service quality of internet banking is judged on attributes such as whether it is easy & cheap to access; available when needed; how simple the web design, information & instruction and learning of the system; how secured it is to do the transaction over net; how accurate the transactions are; and whether technology and skilled manpower are well maintained. Customer satisfaction with the internet banking is a broader concept that will certainly be influenced by perceptions of service quality but that will also include the product quality, prices ( i.e. for banks charges & Interest rates may consider as price), personal & situational factors.

### **Findings & Analysis**

The study observed that all users had internet access. The majority of the respondents use the internet every day. The customers use internet banking for several reasons, such as, to check balances, to print statement and queries, to transfer funds and to pay bills. All the respondents pointed out that they use internet banking services to check balances to print statements and queries. However, few respondents use the rest of the services.

The theme, Cost & Convenience, covers various service quality factors, such as, charges, time-saving, learning of the system, information & instruction, on-line help, system flexibility, 24 hrs service and with speed. Respondents agree that internet banking provides on-line help, information & instruction, minimal charges and 24 hrs services to make the transaction easier. Though the respondents agree that learning to use Internet banking system is quite easy, they feel that web design and Internet speed need to be improved.

About fifty percent of the respondents neither agree nor disagree with the security aspect of internet banking. The findings also highlights that 50% of the respondents are strongly dissatisfied the way internet banking provides security such as compensations. In term of accuracy, all of the respondents agree that in most cases, internet banking provides accurate response, information and transactions. Most of the respondents agree that complaint handling is efficient. However, some respondents mentioned that there should be someone taking responsibility for handling the complaints.

In study two, a series of semi-structured interview were conducted with two senior managers. The managers highlighted that promptness of services, ease of use, accuracy, security, and employee training are critical factors for success in internet banking. They have identified delay in updating information on the website. Easy access, security, electronic payment and technology and infrastructure are the main issues in delivering quality service for internet banking. They also opined that internet banking may jeopardize the personal touch that is otherwise provided by conventional banking.

The findings support the literature of service quality as conceptualized by Parasuraman, Zeithaml, Berry and Gronross. Findings from the study supports that customer's perception about service quality dimensions, such as, Accessibility, Use of Services, Cost & Convenience, Security, Accuracy and Service Recovery, all contributed significantly to their overall quality perception of internet banking. Positive perception of these factors leads to customer satisfaction. The findings of study two also supports that internal factors, such as, knowledge & skill, human resources, employee training, communication, high-speed connectivity, security, infrastructure, technology, etc have indirect influence on customer satisfaction.

### **Conclusion & Recommendations**

The key to effective customer service for internet banking lies on its ability to identify the quality determinants. From both the studies, it is clear that the customer's evaluations of the service delivery process (i.e. Accessibility, Use of Services, Cost & Convenience, Security, Accuracy, Service Recovery, Knowledge & Skills, Human resources, Employee training, Communication, High-speed connectivity, Infrastructure, and Technology) and its immediate outcome seem to be most influential on their overall service quality perceptions . Better perceptions of service delivery leads to customer satisfaction. As internet has become new delivery channel for banks, in order to take this opportunity and to provide better service to its customer, the above factors should be identified as the major determinants of success in internet banking:

Though the findings show that most of the business account holders have easy internet access, yet to increase potential customer base, such as small & individual account holders, easy and cheap access to internet is essential. Bankers must influence the government for facilitating cheap internet access.

ISPs (Internet Service Providers) in Bangladesh connect through VSAT links, which has limited bandwidth. Some internet banking applications cannot operate because of long delays encountered through satellite links. High-speed connectivity to global internet through fiber-optic cable should be established on an urgent basis.

Security threats are the major concern of internet banking. The threat may take the form of data interception, illicit modification of data, fraud through misrepresentation of identity, and unauthorized access to a network. These threats should be handled through a range of technologies such as encryption, authentication, password controls, firewalls etc. All these should be supported by trustworthy key & security management infrastructures and skilled manpower.

Banks and its stakeholders should decide to invest more in internet banking software and network infrastructure in order to provide better service to its customers.

The finding shows that the users of internet banking services are not satisfied with electronic payment system. As a protection against fraud in transaction, electronic checks can be effectively used with digital signature. E-cash used and redeemed by banks should be under special arrangement with subscribers.

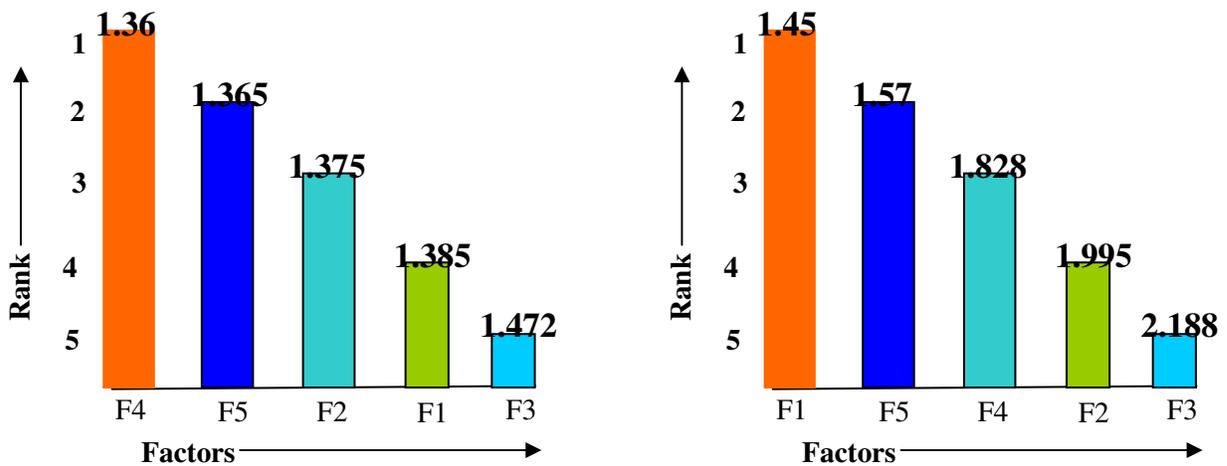
In service training programs on computer and information technology should be conducted by the bank to keep the employee up-to date with the new development.

**Findings (Data Analysis)**

In the report twenty two items have been divided into five distinguished factors for making the right decision. The factors are tangibles, responsiveness, assurance, empathy and reliability.

In the report, for Dhaka Bank Ltd and Standard Chartered Bank, it has been presented the gap of mean value of customer’s expectation and perception.

**Expectation and Perception of Standard Chartered Bank**

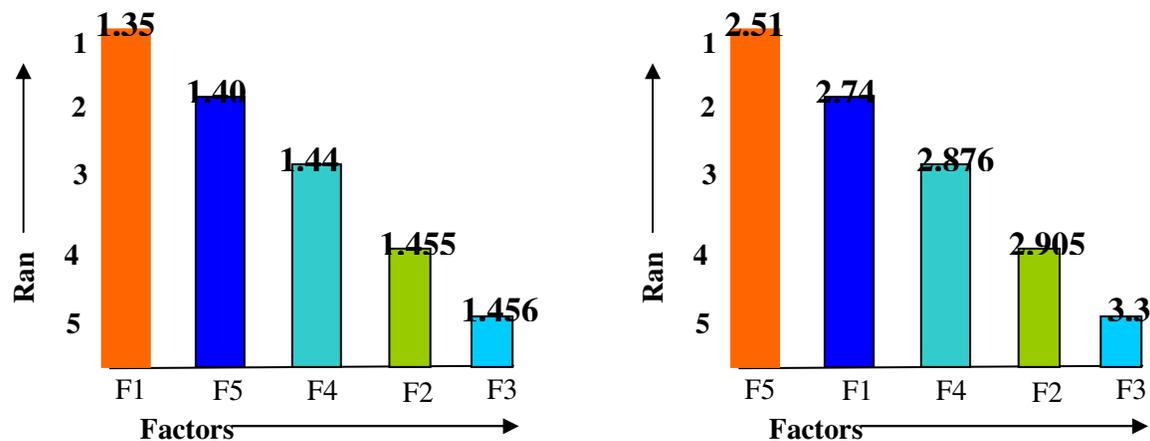


*Graph-1 Expectation and perception*

**Analysis of Customers Expectation and Perception of Standard Chartered Bank**

From the picture it is found that customer’s expectation for Factor-4 is very high, but the perception is low. Similarly it happened for Factor -2. For Factor-5 there is balance for expectation and perception. This is also true for factor-3. It is somewhat exceptional for factor -1 that the customers perception is higher than customers expectation.

**Expectation and Perception of Dhaka Bank Ltd.**



*Graph-2 Expectation and Perception*

In the picture it is found that, the customer’s expectation for factor-1 is lower than the customer’s perception. For Factor-2, factor-3, the factor-4 there is balance between expectation and perception. What exceptional happened for factor-5, customers perception is higher than customers expectation.

**Analysis of Customer’s Expectation for Standard Chartered Bank and Dhaka Bank Ltd.**

From the chart, it is seen that the customers of Standard Chartered Bank expect more for factor-4 and factor -5, less for factor- 1 and factor- 3. On the other hand, the customers of Dhaka Bank Ltd. expect more for factor-1 and less for factor -2 and factor-3.

**Analysis of Customers’ Perception for Standard Chartered Bank and Dhaka Bank Ltd.**

From the chart, it is seen that the customer’s perception of Standard Chartered Bank is the highest for factor-1 and lowest for factor-3. On the other hand, the customers’ perception of Dhaka Bank Ltd. is the highest for factor-5 and lowest for factor-3.

**Analysis of both the banks, Expectation & Perception**

The following in the next page represents the gap between expectation and perception of Standard Chartered Bank in the context of Bangladesh.

### The performance of various factors of service quality

#### Standard Chartered Bank (Expectation and Perception)

Factors	Expectation(Mean Value)	Perception(Mean Value)	Gap( Mean Value)
Factor-1	1.385	1.45	0.065
Factor-2	1.375	1.995	0.62
Factor-3	1.472	2.188	0.716
Factor-4	1.36	1.828	0.468
Factor-5	1.365	1.57	0.205

**Table -1 is based on mean value, the gap has been identified.**

In factor -1, it is found that the gap between expectation and perception is .065 which is very low compared with other factors. So here it can be recommended that the perception of the customers is very close to their expectation.

From factor-5, it is recognized that the gap between expectation and perception is .205. So here it can be recommended that perception of the customers is close to their expectation.

Another three factors are carrying the gaps, respectively 0.468, 0.716, 0.62 which indicate the adequate distance between expectation and perception.

The following table represents the gap between expectation and perception of Dhaka Bank Ltd. in the context of Bangladesh.

#### Dhaka Bank Ltd (Expectation and Perception)

Factors	Expectation(Mean Value)	Perception(Mean Value)	Gap( Mean Value)
Factor-1	1.350	2.745	1.395
Factor-2	1.455	2.905	1.45
Factor-3	1.456	3.30	1.844
Factor-4	1.44	2.876	1.436
Factor-5	1.405	2.51	1.105

**Table-2 is based on mean value, the gap has been identified.**

From factor-5, it is found that the gap between expectation and perception is 1.105 which is very low compared with other factors. So here it can be recommended that the perception of the customers is very close to their expectation.

From factor-5, it is recognized that the gap between expectation and perception is 1.395. So here it can be recommended that the perception of the customers is close to their expectation. Another three factors are carrying the gaps, respectively 1.45, 1.844, and 1.436, which indicate adequate distance between expectation and perception.

### **Concluding Remarks**

**Dhaka Bank Ltd** offers the full range of banking and investment services for personal and corporate customers, backed by the latest technology and a team of highly motivated officers and staff. In our effort to provide excellence in banking services, the bank has launched Online Banking service, joined a countrywide shared ATM network and has introduced a co-branded credit card. A process is also underway to provide e-business facility to the bank's clientele through online and home banking solutions. Dhaka Bank Ltd. is the preferred choice in banking for friendly and personalized services, cutting edge technology, tailored solutions for business needs, global reach in trade and commerce and high yield on investments.

**Standard Chartered Bank** is committed to grow as one of the top performing organization which delivers excellent results and standards of service to all its stakeholders. Our approach aims to ensure that all employees are clear about what they are expected to achieve, their personal development goals and their contribution to business performance. With strong organic growth supported by strategic alliances and acquisitions and driven by its strengths in the balance and diversity of its business, products, geography and people, Standard Chartered Bank has focused on developing its strong franchises in Asia, Middle-East and Africa using its operations in the United Kingdom and North America to provide customers with a bridge between these markets. It would focus on consumer, corporate and institutional banking, and on the provision of treasury services areas in which the group had particular strength and expertise.

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## Appendix

Instrument: questions/ items related to the factors.

**1. Factor-1 includes the following items:**

- a) Promise to certain time
- b) Perform service first time
- c) Sincere interest to resolve
- d) Provide service time promise

This factor indicates the Reliability; it means the ability to perform the promised service dependably and accurately.

**2. Factor-2 includes the following items:**

- a) Tell customer service performed
- b) Prompt service
- c) Knowledge to answer
- d) Individual attention

This factor indicates the responsiveness which means the willingness to help customers and provides prompt service.

**3. Factor -3 indicates the following subsequence items:**

- a) Error free record
- b) Feel safe in transaction
- c) Operating hours
- d) Best interest at heart
- e) Understand specific needs

This factor denotes the Assurance which imply the employees knowledge and courtesy and their ability to inspire, trust and confidence.

**4. Factor -4 includes the following subsequence items:**

- a) Personal attention
- b) Consistently courteous
- c) Behavior confidence
- d) Busy to respond
- e) Willing to help customer

This factor indicates the Empathy which asserts that the caring individual attention given to customers.

**5. Factor-5 includes the following items:**

- a) Modern equipment
- b) Visual appealing
- c) Neat appealing
- d) Material association visual appealing

It indicates the Tangibility which implies the appearance of physical facilities of equipment.

**Dhaka Bank Ltd Expectation**

<b>Variables</b>	<b>Sample size</b>	<b>Mean</b>	<b>Median</b>	<b>Standard Deviation</b>
Modern equipment	50	1.3200	1.0000	.47121
Visual appealing	50	1.5600	2.0000	.54060
Neat appealing	50	1.3200	1.0000	.47121
Material association visual appealing	50	1.4200	1.0000	.53795
Promise to certain time	50	1.3200	1.0000	.55107
Sincere interest to resolve	50	1.3200	1.0000	.47121
Perform service first time	50	1.3400	1.0000	.47852
Provide service time promise	50	1.4200	1.0000	.49857
Error free record	50	1.4000	1.0000	.49487
Tell customer service performed	50	1.3800	1.0000	.49031
Prompt service	50	1.5400	2.0000	.50346
Willing to help customer	50	1.4600	1.0000	.50346
Busy to respond	50	1.4000	1.0000	.49487
Behavior confidence	50	1.4600	1.0000	.50346
Feel safe in transaction	50	1.4400	1.0000	.50143
Consistently courteous	50	1.4600	1.0000	.50346
Knowledge to answer	50	1.4200	1.0000	.53795
Individual attention	50	1.4800	1.0000	.50467
Operating hours	50	1.4600	1.0000	.57888
Personal attention	50	1.4200	1.0000	.49857
Keeping best interest in heart	50	1.4600	1.0000	.54248
Understand specific needs	50	1.5200	1.5000	.54361

**Dhaka Bank Ltd Perception**

Variables	Sample size	Mean	Median	Standard Deviation
Modern equipment	50	2.2000	2.0000	.85714
Visual appealing	50	2.1600	2.0000	.71027
Neat appealing	50	2.7000	3.0000	1.01519
Material association visual appealing	50	2.9800	3.0000	1.05926
Promise to certain time	50	3.2000	3.0000	1.10657
Sincere interest to resolve	50	2.2600	2.0000	1.04217
Perform service first time	50	2.7200	2.0000	1.03095
Provide service time promise	50	2.8000	3.0000	1.14286
Error free record	50	2.5800	2.0000	.88271
Tell customer service performed	50	2.5200	2.0000	.95276
Prompt service	50	2.6600	2.0000	1.13586
Willing to help customer	50	2.7400	3.0000	1.06541
Busy to respond	50	2.5600	2.0000	.81215
Behavior confidence	50	2.6600	3.0000	1.11776
Feel safe in transaction	50	3.0400	3.0000	.98892
Consistently courteous	50	3.0600	3.0000	1.16776
Knowledge to answer	50	2.6800	3.0000	1.01900
Individual attention	50	3.7600	4.0000	.95959
Operating hours	50	4.3400	3.0000	7.24952
Personal attention	50	3.3600	3.0000	1.08346
Keeping best interest in heart	50	3.03800	3.0000	1.19335
Understand specific needs	50	3.5400	4.0000	1.11043

**Standard Chartered Bank Expectation**

Variables	Sample Size	Mean	Median	Standard Deviation
Modern equipment	50	1.4000	1.0000	.49487
Visual appealing	50	1.3600	1.0000	.48487
Neat appealing	50	1.2800	1.0000	.45356
Material association visual appealing	50	1.4200	1.0000	.49857
Promise to certain time	50	1.6800	1.0000	2.82438
Sincere interest to resolve	50	1.2400	1.0000	.47638
Perform service first time	50	1.2800	1.0000	.45356
Provide service time promise	50	1.3400	1.0000	.47852
Error free record	50	1.4400	1.0000	.50143
Tell customer service performed	50	1.3000	1.0000	.46291
Prompt service	50	1.4200	1.0000	.49857
Willing to help customer	50	1.3800	1.0000	.49031
Busy to respond	50	1.4400	1.0000	.54060
Behavior confidence	50	1.3800	1.0000	.49031
Feel safe in transaction	50	1.3000	1.0000	.46291

Cont. Table

<b>Variables</b>	<b>Sample Size</b>	<b>Mean</b>	<b>Median</b>	<b>Standard Deviation</b>
Consistently courteous	50	1.2800	1.0000	.45356
Knowledge to answer	50	1.4200	1.0000	.57463
Individual attention	50	1.3600	1.0000	.56279
Operating hours	50	1.4600	1.0000	.54248
Personal attention	50	1.3200	1.0000	.47121
Keeping best interest in heart	50	1.7800	1.0000	2.83772
Understand specific needs	50	1.3800	1.0000	.56749

#### Standard Chartered Bank Perception

<b>Variables</b>	<b>Sample size</b>	<b>Mean</b>	<b>Median</b>	<b>Standard Deviation</b>
Modern equipment	50	1.6400	2.0000	.74942
Visual appealing	50	1.7000	2.0000	.73540
Neat appealing	50	1.4600	1.0000	.70595
Material association visual appealing	50	1.4800	1.0000	.57994
Promise to certain time	50	1.5400	1.0000	.81341
Sincere interest to resolve	50	1.3600	1.0000	.66271
Perform service first time	50	1.5000	1.0000	.58029
Provide service time promise	50	1.4000	1.0000	.57143
Error free record	50	1.6400	2.0000	.56279
Tell customer service performed	50	1.4800	1.0000	.57994
Prompt service	50	1.6800	2.0000	.68333
Willing to help customer	50	1.5000	1.0000	.64681
Busy to respond	50	1.6200	2.0000	.60238
Behavior confidence	50	1.3600	1.0000	.59796
Feel safe in transaction	50	1.5600	1.5000	.64397
Consistently courteous	50	1.4600	1.0000	.61312
Knowledge to answer	50	2.1600	2.0000	2.83102
Individual attention	50	2.6600	2.0000	1.43726
Operating hours	50	2.3600	2.0000	1.20814
Personal attention	50	3.2000	3.0000	1.19523
Keeping best interest in heart	50	2.6000	3.0000	1.06904
Understand specific needs	50	2.7800	3.0000	1.11190