



Customer Services through E-Banking: A Case Study on Eastern Bank Limited (EBL)

Md. Sazib Molla

Lecturer, Dept. of Business Administration, The International University of Scholars, Bangladesh

Email address:

* Corresponding author: sazib.ais.iu@gmail.com (M. S. Molla)

To cite this article:

Md. Sazib Molla. Customer Services through E-Banking: A Case Study on Eastern Bank Limited (EBL). *International Journal of Multidisciplinary Informative Research and Review*. Vol. 1, No. 5, 2021, pp. 199- 208.

Abstract: *The more the civilization tends to modern technology, the more the banking system gets modernized with up-to-date technology. As a result, E-Banking is a fruit of modern technology nowadays. It is too buzzword to elaborate. Hence, how electronic banking ripples the mind of the people in the modern century, what they react toward the new technology of the society, how it impacts the dimension of the operations of the financial institutions and ability to provide security about the customers confidentially are the immanent driving forces behind me to opt this topic and make an analysis. Primary data have been collected according to the questionnaire for classifying the respondents according to the variables such as gender, occupation, education, qualification, account opening, and Internet banking-related variables. Finally, the findings of the analysis concluded that the young generation is more interested in E-Banking. Most of the E-Banking users are service holders and they use it for personal requirements. Security, privacy, time-saving, and hassle-free banking have been possible through E-Banking. Through this analysis I recommend that a special campaign should be launched to attract customers' especially female customers to use electronic banking, Charges of internet banking should be fixed at a reasonable amount and procedures should be made easier to attract more conventional clients in it and E-banking service should be according to the customers' expectation and satisfaction.*

Keywords: *E-Banking, Up-to-date technology, Security, Privacy, Confidentiality, Customers' expectation.*

1. Introduction

For decades, sophisticated computer networks have been utilized by financial institutions to automate millions of daily transactions. The Bank of America was one of the first organizations to pioneer the notion that electronic computers might take over the labor-intensive banking duties of processing checks and balancing accounts in the 1950s. Other financial institutions subsequently joined the initiative, transitioning from paper checks to all-electronic banking. Data-processing devices, robotic document sorting, and the discovery of optical character recognition were only a few of the innovations that made this possible. E-banking is a broad word that refers to a procedure that allows a client to conduct personal or commercial banking transactions through an electronic or telecommunication network. In today's world, internet banking allows customers to access their bank accounts with just one click. E-banking entails using a personal computer, smartphone, laptop, or personal digital assistant to perform tasks such as fund transfers, checking account statements, utility bill payments, opening a bank account, locating the nearest ATM, obtaining information on financial products and services, applying for loans, and so on. Although the internet was introduced to Bangladesh in 1996, its use in the financial industry did not begin until the year 2000. In this emerging digital Bangladesh, internet banking is growing popularity. Because of the need for quick banking, a number of private and state-owned commercial banks have gone online. Eastern Bank Limited (EBL), one of Bangladesh's largest private banks, has been offering electronic banking services since July 17, 2003. EBL Skybanking is an app and web-based banking service accessible through any device (smartphone, desktop, laptop, tab, etc.) from anywhere anytime. Same ID and password can be used on both mobile and web platforms for EBL Skybanking for doing all basic banking services as and when required.

2. Statement of the Problems

The banking sector has benefited greatly from information technology. Through the use of different information technologies, banks and other financial institutions have enhanced their functions as financial intermediaries. Electronic banking is the newest and fastest-distributed banking technology among the many information technologies. Customers of e-banking have the option of seeing account information and doing some transactions online. Customers gain greatly from using the internet to do their banking. It refers to consumers' capacity to manage their funds at any time, not just during company hours. Banks do not have the most convenient hours for serving clients. Many people go to work when their bank is open and return home after it closes. This makes it extremely difficult for these folks to manage their finances. Another issue is standing in long queues to complete transactions. E-banking may be done from anyplace in the globe that has an internet connection and a computer. The most essential aspect of e-banking history is security. Banks have been subjected to highly sophisticated security measures that no one has been able to break. Through e-banking operations, certain questions concerning client services have emerged. Furthermore, the research will attempt to answer the following particular questions:

- i. What and how does Eastern Bank Limited provide e-banking services to its customers?
- ii. How can clients learn about various activities related to e-banking?
- iii. What challenges do clients encounter in obtaining improved e-banking services?
- iv. How can issues be solved in order to provide successful e-banking services?

3. Rational of the Study

Scientists have made significant advancements in the realm of information technology. Electronic banking is an example of a cutting-edge application of information technology. What kinds of changes are found in human civilization as a result of the proliferation of technology, how electronic banking ripples people's minds in the twenty-first century, how people react to new technology in society, how it impacts the dimension of financial institutions' operations, and the ability to provide security about customers confidentially are the immanent driving forces behind me to opt this topic and make an analysis.

3. Objectives of the Study

The study's main goal is to evaluate the Eastern Bank Limited customers' service through e-banking. The following are the other goals:

- i. To learn different activities about e-banking of the Eastern Bank Limited.
- ii. To find out the problems in e-banking activities faced by the customers.
- iii. To overcome the problems and recommendations for better performance of e-banking of Eastern Bank Limited.

4. Methodology of the Study

4.1 Research Design

The research design was a combination of qualitative and quantitative research design so as to obtain detailed information that helped the researcher to establish relationship between electronic banking and customer services at the Eastern bank limited.

4.2 Sampling Method

The study involved the use of purposive sampling, whereby samples were elected from the study population. A total number of 100 respondents have been selected on the basis of simple random sampling techniques. Here the respondents were selected from the bank customers who serve specific roles within the electronic banking systems. This helped to ensure interviewing of relevant information with firsthand information.

4.3 Sources of Information

Sources of information included both primary and secondary data which assisted the researcher to make a thorough analysis of the study problem at hand.

4.3.1 Primary Data

Primary data was collected through personal interviews by using a structured questionnaire and also derived from the informal discussion with the customers of the organization.

4.3.2 Secondary data

Secondary data was obtained from available sources such as textbooks, journals, online published articles, bank annual reports, information from the local newspapers, and internet search engines among others.

4.4 Data Analysis Techniques

The percentage and frequency distributions have been used to classify the respondents according to the variables such as age, gender, occupation, educational qualification, account opening, internet banking-related variables. The frequency also presents the actual response of the respondents to a specific question or item in the questionnaire. The percentages of that item have been computed by dividing it by the sample total number of respondents who participate in the survey. This is a descriptive measure to describe numerical data in addition to percentages.

5. Theoretical Concept of E-banking

Customers who are satisfied with e-banking may expect quicker, more dependable and more convenient services. E-banking services have the potential to not only offer new competitive advantages but also to strengthen client relationships. Robinson (2000) thinks that providing online banking services allows banks to build and expand their client relationships. Other benefits of online banking for banks include mass customization to each user's preferences, innovation of new products and services, more effective marketing and communication at lower costs, development of non-core products such as insurance and stock brokerage as an expansion strategy, improved market image, and better and faster response to market changes (Jayawardhena & Foley, 2000). Mattila and Mattila (2005) stated that security has been generally acknowledged as one of the primary hurdles to internet adoption is reliant on the availability of internet access, as well as a variety of other social and psychological variables. Hau (2009) performed an experiment to see how users felt about using an online banking website. The relative significance of perceived ease of use, privacy, and security is investigated in this study. Wise and Ali (2009) stated that many banks in Bangladesh seek to invest in ATMs to decrease branch costs since clients prefer to do business through them rather than through a branch. Chen and Chen (2009) recognized that e-customer satisfaction differs from that of formal consumers, e-satisfaction is represented as the result of a user's attitude toward e-portals. Varsha Kuchar, (2012) discovered that 62 percent of online bank adopters in India are between the ages of 21 and 40, and that there is no significant correlation between age and internet bank adoption. Despite the fact that gender has been cited as a role in online banking acceptability, some researchers claim that the internet is dominated by men. Mirza *et al.* (2009) discovered that in the majority of research, more men than women utilize online banking. Sathye, (1999) showed that the customers who belong to the upper-middle class and have high-level occupations are more likely to use Internet banking. Pikkarainen, *et al.* (2004) defines internet banking as an internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments. With the exception of cash withdrawals, internet banking gives customers access to almost any type of banking transaction at the click of a mouse. Stewart (1999) argued that the internet's failure in retail banking is primarily due to consumers' lack of confidence in electronic channels. Another element that might speed up the dissemination of innovation is the provision of infrastructure. Routray (2008) Organizations are increasingly using mobile and wireless communication devices to do business more effectively and efficiently. Mobile banking is one of the most effective apps (m-banking). Wireless ATMs' improved flexibility and mobility, as well as its bandwidth-on-demand feature, are driving a significant number of carriers to implement WATM networks. Oghenerukevbe, (2008), internet banking provides alternatives for faster delivery of banking services to a wider range of customers. The increasing popularity of internet banking has attracted the attention of both legitimate and illegitimate online banking practices. Pikkarainen, *et al.* (2004) defines internet banking as an „ internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments. With the exception of cash withdrawals, internet banking gives customers access to almost any type of banking transaction at the click of a mouse (De Young, 2001).

5.1 Features of Internet Banking

The following are the internet banking features for EBL's retail and corporate customers:

Account summary: The customer will be able to view the list of Current, Saving, Term Deposit and Loan accounts with the current balance.

Account details: The customer can choose a particular account and see the account details including unclear fund, limit, interest accrued etc.

Account activity: The customer can see or print his transaction activity in a given account for a particular period.

Transfer funds: The customer can transfer funds from one of his accounts to another of his accounts within the bank.

Pay bills: The customer can pay his utility bill (like Electricity, WASA, GAS, Telephone, Mobile, ISP etc.)

Loan repayments: The customer can make payment of the loan installment from his CASA account.

Statement request: The customer can make a request for an account statement for a required period. The bank will manually service this request.

Interest rate inquiry: The customer can query the interest rates on CASA & Term Deposit Products.

Foreign exchange rate inquiry: The customer can query the foreign exchange (FX) rates using this function.

5.2 Factors Affecting on Adoption of Internet Banking

Factors promoting or hampering the adoption of IT applications are numerous and have been a prime concern for many researchers and practitioners. In this rich variety of literature, adoption factors were sometimes examined in a specific context. Both internal and external factors must be considered when trying to understand a firm's criterion for deciding about technology.

Consumer awareness: Consumers go through a series of processes in knowledge, conviction, decision, confirmation before they are ready to adopt the product or service and the adoption or rejection, begins when the consumer becomes aware of the product or service.

Ease to use: However, awareness alone is not sufficient since consumers would reject an innovation if it was very complex and not user-friendly. Complexity is the degree to which the innovation is relatively difficult to understand or use. The user-friendliness of domain names as well as the navigation tools available on the website is an important determinant for ease to use.

Trust, security, and privacy: E-commerce cannot flourish unless there is an atmosphere of trust among buyers, sellers, and other related persons involved in the online transaction.

Technology experience: Prior technology experiences, especially prior computer experience has been found to impact consumer's beliefs about related systems and information technology. The more experience consumer has about technology, the better will understand new technologies and their ramifications. Thus, consumer's familiarity with technologies general facilities her appreciation of the potential added value which is inherent in technology.

Availability: Internet banking is the more widespread the access to computers and the internet, the greater the possibility of internet banking.

Web context and design: Internet banking is product information content, the amount of product information, product information format, language, and layout features affect customer satisfaction.

Reference group influence: The consumption of banking services may be influenced by several reference groups of the customers such as the personnel of the bank and the traditional ones such as friends and family. Reference groups do influence the adoption of internet banking.

Dealing with the erroneous transactions: In addition, internet bank customers would also be curious to find out how the bank would generally deal with erroneous transactions occurring in online transactions. It will be a burden to prove the issue by the customers. The bank would be willing to settle the issue up front and investigate the problem latter.

Transactions accuracy speediness: There is a relation between web-site down load speed and web user satisfaction. In this context, the use of high-resolution graphics and inefficient web servers has a significant negative impact. As Bangladesh web services are at infancy state, this factor may not play a major role in adoption decision.

6. EBL Internet Banking

EBL internet banking enables customer to access his/her personal or business accounts anytime anywhere from home, office or when traveling. The card products offered by EBL cover a variety range of scopes for facilitating the customers to the utmost level. The card products are described below:

Debit cards are EBL Classic Debit Card, EBL Global Debit Card, EBL Signature Debit Card, EBL Visa Business Debit, EBL Mastercard Titanium, EBL Visa Platinum Debit, EBL Visa Women's Platinum, EBL UnionPay Classic Debit.

EBL prepaid cards are EBL Mastercard Aqua, EBL Visa Lifestyle Prepaid, EBL Payroll Card, EBL Diners Club International, EBL UnionPay Dragon, EBL Mastercard Basis Co-Branded.

EBL credit cards are EBL Visa Classic Credit, EBL Visa Gold Credit Card, EBL Visa Platinum Credit, EBL Visa Women Platinum, Visa Signature Lite Credit, Visa Signature Acci-shield, Mastercard Titanium Credit, Mastercard World Credit, EBL Diners Club International, UnionPay Contactless, EBL Diners Club International, Visa Corporate Platinum, EBL Visa Air Force Platinum, EBL Visa Army Platinum, EBL Visa Navy Platinum, Meena Bazar Co-Branded, EBL Shwapno Co-Branded, EBL Basis Co-Branded Credit, EBL Oil & Gas Card.

The ATM count stood at 116 eclipsing other networks by a large margin that has led the majority of other banks to sign sharing agreements instead of pursuing their own ATM network. Internet Banking gives customer the freedom to choose his/her own banking hours. It can save time, money and effort. It's fast, easy, secure and best of all.

EBL account Information is protected by a password for our privacy and security. The customers are prohibited from sharing their EBL password with others. EBL attempts to protect user information to ensure that user account information is kept private; however, EBL cannot guarantee or ensure the security of user account information. Unauthorized entry or use by third parties, hardware or software failure, and other factors may compromise the security of user information at any time, including our Information.

6.1. Segments of EBL Internet Banking

Major segments of EBL internet banking are:

- ❖ Internet banking features
- ❖ Account opening & accessing internet banking
- ❖ Terms & conditions of internet banking
- ❖ Security with EBL inter banking
- ❖ Bangladesh government approves of internet banking
- ❖ Internet banking manual users

6.2 Application for EBL Internet Banking

These terms and conditions form the contract between the user and EBL for using internet banking. The user can apply in the prescribed form for use of internet banking. EBL is its sole direction to accept or reject any such applications.

By applying for internet banking for the first time, the users acknowledge and accept these terms and conditions. Notwithstanding anything contained herein, all terms and conditions pertaining to the accounts shall continue to apply.

7. Analysis of the Study

The article has been considered the following variables to analyze the use of internet banking of the customers of EBL. This analysis is made with the primary data collected through the structured questionnaire for the study purpose. These are as follows:

Table 1: Age of the Respondents

Age	No. of Respondents	Percentage
20-30	34	34%
31-40	36	36%
41-50	16	16%
50 and above	14	14%
Total	100	100%

Source: Field Survey

Table 1 evident that among the whole respondents, the highest 36% of the respondents belongs to the age group between 31-40. The lowest 14% percentage belongs to the age group 50 and above. The second highest 34% respondents belong to the age from 20 to 30.

Table 2: Genders of the Respondents

Gender	No. of Respondents	Percentage
Male	76	76%
Female	24	24%
Total	100	100%

Source: Field Survey

Table 2 revealed that highest 76 percent of the male customers were used the internet banking and 24 percent were used female customers.

Table 3: Profession of the Respondents

Professions	No. of Respondents	Percentage
Business Man	31	31%
Service Holder	40	40%
Students	17	17%
Housewife	12	12%
Total	100	100%

Source: Field Survey

Table 3 suggests that among the respondents, highest 40 percentages of the respondents like service holder and students were used internet banking. The lowest portion of the respondent is 12 percentages belongs to housewife. Rest of the respondent 31 percentages customers were businessman.

Table 4: Educational Level of the Respondents

Education Level	No. of Respondents	Percentage
No formal Education	9	9%
SSC	7	7%
HSC	11	11%
Graduate	45	45%
Post Graduate	28	28%
Total	100	100%

Source: Field Survey

From the table 4, it is revealed that highest 45 percentages of the respondents were graduates and they were used the internet banking. Lowest 9 percentages of the respondents have no formal education. The other percentages like 11 percentages of the respondents were HSC level, 7 percentages were SSC level and 28 percentages were post graduates level.

Table 5: Reasons of Account Opening of the Respondents

Reason of opening Account	No. of Respondents	Percentage
Required	56	56%
Attractiveness	14	14%
Facilities	21	21%
Near from my place	9	9%
Total	100	100%

Source: Field Survey

Table 5 shows that among the percentages of the respondents, highest 56 percentages respondents were opened their internet banking for personal requirement. The lowest 9 percentages of the respondents were opened account for near from my place. The other percentages like 21 percentages were opened their account for facilities and 14 percentages for attractiveness.

Table 6: Internet Banking New and Modern of the Respondents

Categories	No. of Respondents	Percentage
Strongly Agree	63	63%
Agree	25	25%
Neutral	6	6%
Disagree	4	4%
Strongly Disagree	2	2%
Total	100	100%

Source: Field Survey

The table6 indicates that 63 percentages of the customers strongly agreed internet banking is new and modern. The second highest 25 percentages of the customers also agree with that statements. Other 6 percentages were neutral;4 percentages were disagreed the above statement and 2 percentages strongly disagreed that internet banking new and modern of the respondents.

Table 7: Safe Transaction through Internet of the Respondents

Categories	No. of Respondents	Percentage
Strongly Agree	56	56%
Agree	30	30%
Neutral	7	7%
Disagree	7	7%
Strongly Disagree	0	0%
Total	100	100%

Source: Field Survey

The table7 reveals that 56 percentages of the customers strongly agreed safe transaction through internet banking. The second highest 30 percentages of the customers were also agreed safe transaction. Other 7 percentages were neutral and 7 percentages were disagreed from the above statement.

Table 8: Internet Services Always Available of the Respondents

Categories	No. of Respondents	Percentage
Strongly Agree	27	27%
Agree	40	40%
Neutral	18	18%
Disagree	12	12%
Strongly Disagree	03	03%
Total	100	100%

Source: Field Survey

Table 8 shows that highest 40 percentages of the customers were agreed service is available when the customers are required. The second highest 27 percentages customers were strongly agreed opinion about the service. The other 18 percentages strongly neutral, 12 percentages disagreed and 3 percentages were strongly disagreed about the above statement.

Table 9: Cost of Cash in and out Affordable of the Respondents

Categories	No. of Respondents	Percentage
Strongly Agree	41	41%
Agree	32	32%
Neutral	10	10%
Disagree	14	14%
Strongly Disagree	3	3%
Total	100	100%

Source: Field Survey

Table 9 shows that among the respondents, the highest 41 percentages of the respondents were strongly agreed about the cost of cash in and out affordable of the respondents. The second highest 32 percentages of the respondents also agree the cost of cash in and out is affordable in case of internet banking. The other 10 percentages were neutral, 14 percentages disagree and 3 percentages strongly disagree for the purpose of cost of cash in and out is affordable of the customers.

Table 10: Time Save of Internet-Banking of the Respondents

Categories	No. of Respondents	Percentage
Strongly Agree	47	47%
Agree	29	29%
Neutral	10	10%
Disagree	9	9%
Strongly Disagree	5	5%
Total	100	100%

Source: Field Survey

Table 10 suggests that highest 47 percentages of the customers were strongly agreed; time saves is possible through the internet banking. The second highest 29 percentages customers were agreed that their opinion about the time save. The lowest 5 percentages strongly disagreed about the time save of the internet banking. The other 9 percentages disagreed and 10 percentages were neutral about the above statement.

8. Findings of the Study

From the above analysis the study found the following findings:

- ❖ The younger generation is more interested in internet banking compared to the older generation.
- ❖ Male customers were more interested used internet banking than female customers.
- ❖ Most internet banking users are service holders, students, and businessmen.
- ❖ Customers were opined that they are used their internet banking for personal requirements.
- ❖ Both educated and non-educated people used internet banking. From the analysis, it is found that most internet banking users are educated, people.
- ❖ Most of the customers strongly agreed that internet banking is new and modern.
- ❖ Highest percentages of the customers strongly agreed that safe transaction is possible through internet banking.
- ❖ From the analysis of the above table, it is found that 40 percentages agree customer's services are available when the customer's demand is required.
- ❖ Internet banking in our country is infant stage, it is expanding rapidly.
- ❖ From the above analysis it is found that customer's time saves is possible through internet banking.

9. Problems Faced by the Customers

- ❖ Most of the customers especially housewives do not have enough knowledge about the e-banking services in Bangladesh.
- ❖ Bank use online banking but it is not the cheapest delivery channel for banking products.
- ❖ Security has been widely recognized as one of the problems to the adoption of the internet is dependent upon the availability of customer services.
- ❖ The technological problem faced by the customers for using their electronic banking.
- ❖ Customer relation management through automated banking systems does not consider the policymakers.

10. Recommendations

- ❖ A special campaign should be launched to attract customers' especially female customers to use electronic banking.
- ❖ Charges of internet banking should be fixed at a reasonable amount and procedures should be made easier to attract more conventional clients in it.
- ❖ This study also investigates the relative importance of perceived ease to use, privacy and security. Security is the most important factor influencing the user's adoption.
- ❖ Technology in terms of both hardware and software should be updated regularly by EBL to ensure better service to its clients.
- ❖ The study suggests that customer relationship management through automated banking systems should be considered by the policymakers of the organization.
- ❖ E-banking services should try to mobilize more deposit schemes through better incentives.
- ❖ E-banking service should be according to the customer's expectation and satisfaction.

11. Conclusion

E-banking is a much-talked issue for the last few years in Bangladesh and currently gaining patronization for the country by the central bank. Electronic banking services enable banks to establish and extend their relationship with customers. By stepping into the new and aggressive strategy of e-banking, it can make a difference in the banking sector. By constantly reviewing its e-banking systems, policies, processes, and price of its products and services, ensuring various facilities, use of modern technologies, and establishing a bond with the customers, it could reach in a leading position.

Copyright

The authors' publications in IJMIRR are distributed under Creative Commons Attribution (CC BY) license (<http://creativecommons.org/licenses/by/4.0/>). The license was created for the purpose of promoting open access, i.e. free immediate access and unlimited reuse of all forms of original works.

References

- [1] Annual Report 2020, Eastern Bank Limited
- [2] Chen and Chen, (2009). Determinants of Satisfaction and Continuance Intention towards Self-service Technologies, *Industrial Management & Data Systems*, Vol. 109 No. 9.
- [3] DeYoung, J. (2001). The Internet's place in the banking industry. *Chicago Fed Letter*, No.163.
- [4] Gupta, S.P. and Gupta, M.P. (2001). *Business Statistics*. Sultan Chand & Sons Publications New Delhi.
- [5] Hua, G. (2009). An Experimental Investigation of Online Banking Adoption in China. *Journal of Internet Banking and Commerce*, Volume 14.
- [6] Jayawardhena & Foley. (2000). Changes in the Internet Banking Sector-The Case of Internet Banking in UK. *Electronic Networking Applications and Policy*, 10(1).
- [7] Mattila, A. and Mattila, M. (2005). How Perceived Security Appears in the Commercialization of Internet Banking. *International Journal of Financial Services Management*, Vol. 1, No.1.
- [8] Mirza, A.P., Wallstrom, A., & Mirza, O.P. (2009). Acceptance of Internet Banking by Iranian Consumers: An Empirical Investigation. *Journal of Applied Sciences*, 9 (4).
- [9] Oghenerukebe, E. A. (2008). Customers Perception of Security Indicators in Online Banking Sites in Nigeria. *Journal of Internet Banking and Commerce*, Volume 13, No.3.
- [10] Pikkarainen, T., Karjaluoto, H., & Pahnala, S. (2004). Consumer acceptance of Online Banking: An extension of the Technology Acceptance Model. *Internet Research*, 14(3).

- [11] Robinson, G. (2000). Bank to the Future. Internet Magazine.
- [12] Routray, S. (2008). MCA Wireless ATM: A Technological Framework to m-banking. Journal of Internet Banking and Commerce, Vol. 13, No.1.
- [13] Sathye, M. (1999). Acceptance of Internet Banking by Australian Consumers: An Empirical Investigation. The International Journal of Bank Marketing, 17(7).
- [14] Stewart, K. (1999). Transference as a Means of Building Trust in world Wide Web Sites. Proceedings of the 20th ICIS, Charlotte, North Carolina, 32.
- [15] Tuchila, R. (2000). ServiciiBancarePrin Internet. E-finance Romania, Vol. 3, No. 3.
- [16] Varsha Kuchar. (2012). A Study on Customers' Perception towards Internet Banking in Ahmedabad City. Indian Journal of Research, 1(9).
- [17] Wise, and Ali. (2009). Customer Relationship Management in Banks with Special Reference to Bangladesh. Southwest Review of International Business Research, Vol.19, No.1.