*An Internship Report on "*Impact of Digital Banking on Customer Satisfaction in Sonali Bank*"*.

SUPERVISED BY

Dr. Mohammad Jashim Uddin

Lecturer

Department of Finance and Banking

Faculty of Business Studies

Comilla university,Cumilla

SUBMITTED BY

Md. Hredoy Mia

ID No: 12117037

Reg. No:12117037

Session :2020-21

Program:BBA

Faculty of Business Studies

Comilla university,Cumilla.

DATE OF SUBMISSION

20 April,2026

Letter of Transmittal

20 th April, 2026

Dr. Mohammad Jashim Uddin

Subject: Submission of Internship Report titled **"Impact of Digital Banking on Customer Satisfaction in Sonali Bank".**

Honorable Sir,

With due respect and great pleasure, I am **Md. Hredoy Mia**, a student of BBA program, submitting the internship report on the topic **"Impact of Digital Banking on Customer Satisfaction in Sonali Bank"** The report is a prerequisite for completing Bachelor of Business Administration at Comilla University. Attempts of utmost level were taken in order to gather relevant information and make this report analytical and reliable as possible.

I convey my deepest appreciations to honorable sir for his continuous guidance and wholehearted supervision and supports in preparing this. I express my sincerest gratitude for having been given opportunity to prepare this and like to share that I enjoyed doing so.

I, therefore, would be grateful if you can enlighten me with your perspective on the assignment and asses the assignment keeping the limitations in mind.

Sincerely Yours,

Md. Hredoy Mia
ID No/Reg. No: 12117037
Session: 2020-2021
Bachelor of Business Administration
Department of Finance and Banking
Comilla University, Cumilla

Student Declaration

Myself, **Md. Hredoy Mia**, student of Bachelor of Business Administration, Department of Finance and Banking, Comilla University, do hereby declare that the Internship Report on **"Impact of Digital Banking on Customer Satisfaction in Sonali Bank"** uniquely prepared by me after the completion of three months working at Sonali Bank PLC.

I also confirm that the report is only prepared for my academic requirement and didn't submit this report any other place before. I also assure you that; this report was not submitted for any other degree.

Md. Hredoy Mia
ID No/Reg. No: 12117037
Session: 2020-2021
Bachelor of Business Administration
Department of Finance and Banking
Comilla University, Cumilla

Supervisor's Certificate

This is to certify that **Md. Hredoy Mia, ID No - 12117037**, a student of the Bachelor of Business Administration (BBA) Program at Comilla University, has completed the internship report under my supervision. He has worked at Sonali Bank PLC as an intern and completed the report entitled **"Impact of Digital Banking on Customer Satisfaction in Sonali Bank"** as a partial requirement for obtaining a Bachelor of Business Administration (BBA) Degree.

He has completed the report by himself. He has been permitted to submit the report. I wish for his success

…………….. ………………….

Dr. Mohammad Jashim Uddin

Lecturer and Internship Supervisor
Department of Finance and Banking
Faculty of Business Studies
Comilla University, Cumilla

Acknowledgement

First and foremost, I want to sincerely thank all mighty Allah for keeping me mentally and physically strong so that I could write my report. I would like to sincerely thank and appreciate my supervisor, Dr. Mohammad Jashim Uddin sir, who is a Lecturer in the finance and banking department at Comilla University in Cumilla. He has been happy to provide me with the appropriate approach, direction, and assistance, all of which have greatly aided me in preparing this report. I am appreciative of his unwavering support, guidance, and suggestions.

It is challenging for me to finish the report without his assistance and direction. In addition to him, my parents, to whom I owe a great deal, raised me with love and support on this stage. My completion of the project report and my BBA program would not have been feasible without their assistance. Completing the report on **"Impact of Digital Banking on Customer Satisfaction in Sonali Bank,"** which required that all the data be appropriately collected, examined, and presented in a descriptive way, was not an easy effort. Numerous people have offered assistance and encouragement to successfully finish the report.

Lastly, I fulfil my responsibility to the websites that gave me a wealth of information. It will be quite difficult for me to finish my report or get to my destination without this assistance.

Md. Hredoy Mia
ID No/Reg. No: 12117037
Session: 2020-2021
Bachelor of Business Administration
Department of Finance and Banking
Comilla University, Cumilla

Executive summary

This report is founded on my three months internship in Sonali Bank PLC, which I undertook as a requirement of my BBA program. This report primarily aims at examining the impact of digital banking service on customer satisfaction of Sonali Bank PLC. The research is called **Impact of Digital Banking on Customer Satisfaction in Sonali Bank** . In this study, I was able to use primary source data.

My internship report will be divided into five parts: Introduction, Literature Review, Organizational profile ,Methodology of the Study, Statistical Analysis and Findings, Recommendations, and Conclusion.

In chapter one, I have mentioned how digital banking services are important in enhancing customer satisfaction and convenience. In the modern world, online banking is highly significant and Sonali Bank, being one of the most successful banks in Bangladesh, should enhance and develop its online banking services. Some of the important aspects that this chapter dwells on include service quality, security of transactions, ease of use and speed of transactions, as they have a significant impact on customer satisfaction.

The second chapter involved a review of the past research on customer satisfaction in e-banking. Such significant theories as SERVQUAL and TAM (Technology Acceptance Model) were mentioned. This chapter describes the impact of the quality of the system, trust, and ease of use on customer satisfaction in various nations. It also offers a rough concept of customer satisfaction with e-banking services of Sonali Bank.

In the third chapter I discuss about the organizational profile of Sonali Bank where I have completed my 3 month internship.

The fourth chapter discussed the research design, sample size, and data collection methods. Structured questionnaires were used to survey 140 customers. The data collected was analyzed with SPSS to determine the correlation between variables such as service quality, usability, security and customer satisfaction.

In the fifth chapter, the statistical analysis showed that service quality, transaction speed, and usability have a strong positive relationship with customer satisfaction. The researchers also discovered that the majority of the digital banking services users were young male students. The regression analysis showed that these factors explain 84.2% of customer satisfaction. The results indicate that Sonali Bank needs to enhance the efficiency of the transactions and simplify the system.

The findings of the sixth chapter indicated that customers are moderately to highly satisfied with Digital banking services of Sonali Bank, particularly when the services are secure, reliable, and user-friendly. Depending on the results, certain suggestions were offered, including the enhancement of the speed of the transactions, the ease of the interface, and the addition of the features that will be more appealing to young clients. The research concludes that customer satisfaction and loyalty could be significantly enhanced by enhancing digital banking services.

In general, every section of the statistical analysis, its results, recommendations, and the conclusion have been described step-by-step in this internship report.

CHAPTER 1: INTRODUCTION

In the modern era, the rapid advancement of information and communication technology has significantly transformed the banking industry across the world. Traditional banking systems, which once relied heavily on physical branches and manual transactions, are now increasingly shifting toward digital platforms. This transformation has introduced a new dimension in financial services, commonly known as **digital banking or e-banking**, which allows customers to perform various banking activities through online platforms, mobile applications, automated teller machines (ATMs), internet banking, and other electronic channels.

Digital banking has become one of the most important innovations in the financial sector because it offers customers greater convenience, accessibility, speed, and flexibility. Customers are now able to transfer funds, pay utility bills, check account balances, and conduct other banking transactions anytime and from anywhere without visiting the bank physically. As a result, digital banking has become an essential service for both customers and financial institutions.

In Bangladesh, the banking sector has also experienced a remarkable digital transformation over the last few years. Both public and private commercial banks have been expanding their digital service offerings to meet the increasing demand of customers. Among them, Sonali Bank, being one of the largest state-owned commercial banks in the country, has also introduced various digital banking services to improve operational efficiency and enhance customer convenience.

However, the success of digital banking services largely depends on customer satisfaction. If customers are satisfied with the quality, security, usability, and speed of digital banking services, they are more likely to continue using these services and recommend them to others. On the other hand, poor service quality, slow transaction speed, or security concerns may negatively influence customer perceptions and satisfaction.

Therefore, understanding the factors that affect customer satisfaction in digital banking has become a crucial issue for banks. In this context, factors such as **service**

quality, transaction security, website or mobile application usability, and transaction speed are considered important determinants of customer satisfaction.

This study aims to examine the impact of these digital banking dimensions on customer satisfaction in the context of Sonali Bank. By using empirical data collected from customers and applying statistical analysis, the research seeks to identify which factors significantly influence customer satisfaction and how banks can improve their digital services.

The findings of this study are expected to contribute to both academic research and practical banking operations by providing valuable insights into customer expectations and satisfaction regarding digital banking services.

1.2 Background of The Study

In the modern fast changing world, the banking industry is undergoing a major change as a result of the digital technology. Digital banking services like mobile banking, internet banking, and transactions through the use of ATMs are replacing traditional banking methods where customers had to visit bank branches in person. These inventions have enabled banking services to be more available, quicker and easier to the users. Digital banking has gained tremendous momentum in the past few years in Bangladesh. The customers are slowly moving to the digital platform due to its time saving and convenience. Both the private and the state banks are continuously striving to modernize their technological infrastructure as a way of fulfilling the expectations of their customers and to be able to compete in the market. As one of the largest state-owned commercial banks in Bangladesh, Sonali Bank has already made several steps towards the introduction and enhancement of digital banking services. The services are meant to offer efficient, secure, and convenient banking services to customers. The success of these services however, is heavily reliant on the perceptions and evaluations of the customers. Customer satisfaction is an important factor in deciding the success of digital banking. Customers become satisfied when they are convinced that digital services are reliable, secure, easy to use and fast. Conversely, any inconvenience and technical problem can have a negative impact on their perception. Thus, the issue of the effect of digital banking services on customer satisfaction should be investigated, especially in the case of Sonali Bank.

1.2 Problem Statement

Although digital banking services are rapidly expanding, customers continue to encounter numerous issues that can impact their level of satisfaction. Security concerns, distrust in online transactions, system failures, slow processing speed and complex user interfaces are some of the most common problems that users encounter. In Sonali Bank case, even after introducing digital services, it is not always evident that the services are satisfying the customers. Some users may find the system difficult to use, while others may have concerns regarding the safety of their financial information. Also, the disruption of service and delays in processing transactions may decrease customer trust in online platforms. The other significant problem is that there is no in-depth study that specifically addresses customer satisfaction in the online banking services of Sonali Bank. Although numerous studies have been carried out on the topic of private banks, state-owned banks have not been given a relatively good research on scholarly studies. Thus, this paper will attempt to solve these problems by determining the most important aspects of digital banking that determine customer satisfaction. It aims to find out how the quality of services, the security of transactions, usability, and the speed of transactions influence the overall customer experience.

1.3 Scope for The Further Research

This paper primarily aims at examining how digital banking influences customer satisfaction in Sonali Bank. Nevertheless, in future studies, it is possible to investigate several areas. Future research can incorporate a bigger sample size to represent other parts of Bangladesh to give more generalized results. It is also possible to compare digital banking services of both public and private banks to determine the differences in the levels of customer satisfaction. Furthermore, it is possible to add other variables like customer trust, perceived risk, and technological awareness to get more insight. More comprehensive analysis can also be conducted with the help of more advanced analytical tools such as Structural Equation Modeling (SEM).

1.4 Significant of The Study

The study is significant to various stakeholders. To banks, it offers them insightful information on how digital banking services can be refined in order to increase customer satisfaction. Knowledge of customer expectations would assist the banks in coming up with better strategies and service delivery. To customers, the study shows them the most important factors that affect their satisfaction and also makes them gain a better understanding of digital banking services. It also creates awareness of the need of security, usability and service quality. To researchers and academicians, this study is important in adding to the existing literature by concentrating on a state owned bank such as Sonali bank which has not been much researched in the past. Future studies in this field can be based on the findings.

1.5 Research Questions

- What is the relationship between service quality of digital banking and customer satisfaction in Sonali Bank?
- What is the impact of transaction security on customer satisfaction?
- What is the impact of the usability of websites or applications on customer satisfaction?
- What is the effect of transaction speed on customer satisfaction?

1.6 Research Objectives

1.6.1 Main Objective

The main objective of this study is to examine the impact of digital banking services on customer satisfaction in Sonali Bank.

1.6.2 Sub-Objectives

- ☑ To determine how the quality of services influences customer satisfaction.
- ☑ To examine the impact of transaction security on customer satisfaction.
- ☑ To test how usability of websites or applications influences customer satisfaction.
- ☑ To establish the impact of speed of transaction on customer satisfaction.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

A literature review is a methodical overview of the academic publications on a certain topic. It outlines the existing level of knowledge, names the theories and methods that are relevant, and outlines the gaps in research that can be filled in the present research. Literature review is one of the pillars that aids any research proposal by providing the necessary background and context. Within the context of e-banking and customer satisfaction, this review unites significant studies worldwide and locally to provide a solid theoretical base and demonstrate how the existing research on Sonali Bank PLC can be incorporated into the overall scholarly discourse.

2.1 Literature Review

One of the most significant factors of customer satisfaction in banking has always been service quality. The SERVQUAL model proposed by Parasuraman, Zeithaml, and Berry (2010) is a measure of customer perceptions in five major dimensions; tangibles, assurance, responsiveness, empathy, and reliability. The model has found extensive application in service sectors and has a strong implication on enhancing customer satisfaction through identification of certain areas where service delivery can be enhanced. Trust is an important factor in influencing user behaviour in the digital space.

Pavlou (2002) studied the role of trust in cross cultural e-commerce and highlighted that, proper trust-building mechanisms are necessary in encouraging customer loyalty and satisfaction in an online environment, especially in cases where financial transactions are concerned. The Technology Acceptance Model (TAM) is another model that was developed by Davis (2017) to further explain the adoption of technology by emphasizing on the usefulness perceived and the ease of use perceived. The model has become a cornerstone in explaining the reasons behind customers adopting digital banking systems and remains relevant to researchers to assess the acceptance of new banking technologies by users.

DeLone and McLean (2011) revised their Information Systems Success Model, laying more stress on the quality of the system, information quality, and service quality. Their model illustrates the role of these factors in the total user satisfaction and organizational performance of digital services, and it is therefore very applicable in the assessment of current e-banking services. Other more recent studies have used these models specifically to e-banking.

Luo and Zhang (2021) conducted a study on customer satisfaction with bank services and discovered that the quality of service, security, and usability have a significant impact on customer loyalty, which is considered through the prism of the Technology Acceptance Model.

In the same vein, Jiang, Yang, and Jun (2020) analyzed the quality of internet banking services through the modified e-SERVQUAL model and found that timeliness and dependability are key elements that contribute to customer satisfaction and foster loyalty. Hausdorff and Raza (2023) investigated the level of customer satisfaction with e-banking services in the Bangladeshi setting and emphasized that the quality of services, trust, and the experiences of customers are critical factors in determining the satisfaction levels in the developing world such as Bangladesh.

Bashir (2023) also affirmed that the quality of service and customer experience significantly positively influence e-banking satisfaction in Bangladesh. Ladhari (2008) gave an extensive survey of the literature on service quality research over a period of over fifty years and gave useful guidelines on future research on the subject in areas like e-banking. Mishra and Singh (2021) have performed an empirical study of e-banking functionality and customer satisfaction, where transaction security, system usability, and customer assistance are found to be the primary sources of customer satisfaction and loyalty. Fathallah (2021) supported the significance of the perceived security and quality of the service in the establishment of trust and satisfaction in online banking.

Alhassan and Alharbi (2012) examined the correlation between service quality, customer satisfaction, trust and loyalty in an e-banking setting and discovered that responsiveness and reliability are important dimensions that influence customer satisfaction. Aydin and Ozer (2005) pointed out that consumer demands and expectations are important in ensuring satisfaction and loyalty in the e-banking sector. The study by local researchers Khan and Khan (2017) investigated the determinants of customer satisfaction in the e-banking industry in Bangladesh, especially in terms of convenience, security, and service quality. A thorough research by Ahmed (2020) on e-banking and customer satisfaction in Sonali Bank Limited in particular found that there was a mixed level of customer satisfaction, and that there was a need to enhance online facilities. Begum et al. (2023) presented first-hand data of Sonali Bank Limited and demonstrated a strong correlation between the quality of e-banking services and customer satisfaction.

Lopez-Miguens and Gonzalez-Rodriguez (2024) emphasized the role of usability and easy navigation in increasing customer engagement and satisfaction in e-banking. Sathia Raj and Balamurugan (2020) also affirmed that customer loyalty in online banking setting is closely related to service quality, customer satisfaction, and switching costs.

All these studies show that customer satisfaction with e-banking is a complex phenomenon that is influenced by the quality of the services, the perception of security, convenience, and efficiency of transactions. Although previous studies provided the theoretical framework based on SERVQUAL and TAM, the more recent studies have expanded on these models, introducing context-specific factors like digital infrastructure issues, cultural disparities, and digital literacy rates in the emerging economies. The literature in Bangladesh has continually indicated that state-owned banks such as Sonali Bank continue to experience special challenges as compared to those of the private banks, especially in the realms of system reliability, user interface design, and customer responsiveness. The ease of use of digital platforms is valued by many customers, but some issues such as perceived delays at times, security, and ease of navigation are still impacting the overall level of satisfaction. Nevertheless, most of the current researches are general in character or concentrate more on the performance of the private banks and there is a significant gap in the comprehensive and current analysis of the e-banking performance of Sonali Bank PLC in terms of a complete set of satisfaction indicators. The present research fills this gap by analyzing primary data obtained through the use of real users of the digital platforms of Sonali Bank, thus adding new empirical data to the existing debate on enhancing e-banking services in the public banking industry in Bangladesh and contributing to the overall aspirations of the country in terms of digital financial inclusion.

CHAPTER 3: ORGANIZTIONAL PROFILE

3.1 Background

Sonali Bank PLC is one of the largest state-owned commercial banks in Bangladesh in terms of assets, liabilities, and branch network. The bank is fully owned by the Government of the People's Republic of Bangladesh and operates an extensive branch network across both urban and rural areas, playing a vital role in the country's economic development and financial inclusion. After the independence of Bangladesh in 1971, the country faced severe economic challenges due to the destruction of infrastructure and financial institutions during the Liberation War. In order to rebuild the banking system and stabilize the economy, the government undertook restructuring initiatives in the financial sector. As part of this process, Sonali Bank was established in 1972 under the Banks Nationalization Order (President's Order No. 26 of 1972) through the merger of United Bank Limited and Union Bank Limited.

Since its establishment, Sonali Bank has been playing a significant role in mobilizing domestic resources and supporting government and private sector economic activities. The bank operates its head office in Motijheel Commercial Area, Dhaka, and has branches throughout Bangladesh as well as overseas operations, including an office in the United Arab Emirates. Over the years, Sonali Bank PLC has developed into a trusted financial institution providing a wide range of banking services such as deposit mobilization, loans and advances, foreign exchange transactions, remittance services, trade finance, and guarantees. The bank is also one of the major channels for inward foreign remittances, contributing significantly to foreign currency inflows in Bangladesh.

In addition to traditional banking services, Sonali Bank is gradually expanding its operations into fee-based and non-fund-based activities such as guarantees, remittance services, and other commission-based income sources. These activities help diversify the bank's revenue structure beyond interest income and strengthen its overall financial stability. With its long-standing presence and government backing, Sonali Bank PLC continues to play a crucial role in the country's banking sector by supporting socio-economic development, ensuring financial inclusion, and contributing to sustainable economic growth. With its long-standing presence and government backing, Sonali Bank PLC continues to play a crucial role in the country's banking sector by supporting socio-economic development, ensuring financial inclusion, and contributing to sustainable economic growth.

3.2 Corporate Profile of Sonali Bank PLC

Features	Values
Name	Sonali Bank PLC
Genesis	Sonali Bank PLC., the largest State Owned Commercial Bank (SCB) in Bangladesh. The Bank emerged as 'Sonali Bank' by combining the erstwhile National Bank of Pakistan, Bank of Bahawalpur, and Premier Bank branches operating in East Pakistan under the Banks Nationalization Order 1972, and was later restructured as a public limited company in November 2007. Since its inception in 1972, the Bank has commendably contributed to the socio-economic development of Bangladesh and helped in building a strong financial foundation of the country. Sonali Bank PLC operates its business through more than 1,200 branches across the country, including 2 overseas branches in the United Arab Emirates.
Registered Address	35-42, 44 Motijheel Commercial Area, Dhaka, Bangladesh Sonalibank.
Legal Status	Public Limited Company
Chairman	Mohammad Muslim Chowdhury
Managing Director	Md. Shawkat Ali Khan
Company Secretary	Tauhidual Islam
Date of Incorporation	03 june, 2007
Authorized Capital	BDT 60,000 Million
Paid Up Capital	BDT 45,300,140 Million
Face Value Per Share	BDT 100 per Share
Shareholding Pattern	100% share owned by the Government of Bangladesh
Number of Employees	18000(As on 30.09.2023)
Bank license obtained from the Bangladesh Bank	05 June 2007
Phone	+88 02-9560000, 9566020,
Fax	88-02-9554460, 9553329, 9552078

SWIFT	BSONBDDH
Website	http://www.sonalibank.com.bd
E-mail	mailto:itd@sonalibank.com.bd

3.3 Vision and Mission of Sonali Bank PLC

3.3.1 Vision:

The vision of Sonali Bank PLC is to establish itself as a leading and trusted state-owned commercial bank in Bangladesh by ensuring financial stability, providing high-quality banking services, and contributing significantly to the country's overall economic development. The bank aims to promote financial inclusion by extending its services to all segments of society, including rural and underserved areas, while maintaining excellence in customer service and operational efficiency. Through continuous improvement, innovation, and commitment to national development, Sonali Bank strives to achieve a strong and sustainable position in the banking sector.

3.3.2 Mission:

The mission of Sonali Bank PLC is to deliver efficient, reliable, and customer-focused banking services by utilizing modern technology and professional expertise. The bank is committed to mobilizing savings and allocating resources effectively to support economic growth and development in Bangladesh. It aims to maintain sound financial management by ensuring proper liquidity, capital adequacy, and risk control while adhering to regulatory guidelines

3.4 Objectives of Sonali Bank PLC

SBPLC's primary goal is to deliver all banking services right to people's doorsteps. In addition to taking part in several social and development initiatives, the bank also helps to carry out the policies and commitments set by the government.

3.6 Business Philosophy of Sonali Bank PLC

Sonali Bank PLC is a full-service state-owned commercial bank that operates under the ownership of the Government of Bangladesh. The bank aims to strengthen its distribution network and explore new market segments to support sustainable growth and expand its banking services across the country. The core philosophy of

Sonali Bank is to operate as a financially sound and socially responsible institution. It focuses on serving sectors and markets that have strong growth potential while ensuring balanced development of both urban and rural economies. Through its operations, the bank seeks to contribute to the economic progress of Bangladesh and support the government's broader development goals. Sonali Bank PLC is committed to supporting the vision of building a prosperous, equitable, and financially inclusive society.

3.7 Organizational Structure of Sonali Bank PLC

It is at the top management's discretion to make all the significant decisions regarding the company, according to SBL. The board of directors is the highest level of the organizational structure and is therefore closely involved in the formulation as well as implementation of policies. The duty was given to the management committee. The major responsibility for the objectives and policies of the bank rests with the board of directors. These are the chairman, directors, chief executive officer, managing director, and company secretary. The CEO offers recommendations to the managers and employees. The organizational structure of Sonali Bank Ltd is depicted in the following chart-

Figure 3.1: Organizational Structure

3.8 SWOT Analysis

During my observation and research, I highlighted some major strengths and weaknesses of
Sonali Bank Ltd and some opportunities and threats at the industrial level, such as competitor pressures and other forces like technological and economic shifts, globalization, changes in the trends of the industry, changes in the needs of the customers, and so on.

Strengths	Weakness
1. Top management consisting of an efficient management group. 2. Company reputation with a positive image in the banking industry. 3. Many branches to satisfy customer needs. 4. Various products and services for clients. 5. Corporate Culture.	1. Heavily depended on the head office for decision-making. 2. Absence of an upgraded package. 3. Low remuneration package. 4. Not fully computerized. 5. Low promotional campaign.

Opportunities	Threads
1. Product line proliferation for more branches. 2. Introducing a special corporate scheme. 3. Developing new products and services.	1. The default risks of all terms of the loan have to be minimized to survive in the financial market. Because of default risk. 2. Leads the organization towards bankruptcy. 3. The low compensation package of the employees from mid-level to lower-level positions threatens employee motivation. 4. Some commercial/foreign as well as private banks. 5. Customer awareness of pricing and services.

Table 1.2: SWOT Analysis of Sonali Bank

3.9 Products and Services

Sonali Bank PLC primarily operates in both corporate and retail banking segments while maintaining a strong commitment to the socioeconomic development of Bangladesh. As a state-owned commercial bank, it focuses on supporting national development goals alongside providing a wide range of banking services to different customer groups.

In terms of credit facilities, the bank generally provides short-term financing and limited long-term credit exposure based on financial viability and risk assessment. It also extends support through various rural banking initiatives, microcredit programs, and specialized lending schemes aimed at promoting financial inclusion and supporting underserved communities. In the corporate banking segment, Sonali Bank PLC offers services such as trade finance, project financing, and consumer-related financial solutions to meet the needs of businesses and large institutions. These services are designed to facilitate business expansion, industrial development, and international trade activities.

On the other hand, the retail banking division focuses on individual customers by offering various deposit schemes, savings products, and remittance services. These services play an important role in mobilizing domestic savings and supporting inward foreign remittance flows.

Services of Sonali Bank PLC

E-Service and Cash Services	Fund Transfer	Other Services
1. e-GP Payment Service 2. e Sonali 3. ATM Service 4. Spot Cash	1. BEFTN 2. JB Remittance 3. RTGS 4. SWIFT	1. Automated Challan 2. System 3. SMS Alert Service 4. National Savings 5. Online Banking 6. Locker Services 7. Utility Bill Collection 8. One Stop Service

Table 1.3: Sonali Bank Services (SBPLC Website)

Products of Sonali Bank PLC

	Loans
1. Current Deposit 2. Savings Account 3. Term (Fixed) Deposits 4. Special Notice Deposit 5. Monthly Savings Schemes 6. New Gen. Double Benefit Scheme 7. Credit Card	1. Personal Loan 2. House Building/Flat Loan 3. Agriculture Loans 4. Working Capital Loan 5. Green Financing 6. Rural Credit 7. Tannery Trading 8. Sonali Bank Limited Commercial Real Estate Loan 9. Sonali Bank Limited Single House 10. Construction Loan and Apartment Buying Loan 11. Consumers Loan 12. Education Loan 13. Sonali Care Health Service Loan 14. Sonali Support Pension Specialized Loan

CHAPTER 4: METHODOLOGY OF THE STUDY

4.1 Methodology of the Study

Research methodology refers to the systematic process used to conduct a study and achieve its objectives. In this research, a structured and quantitative approach has been followed to examine the impact of digital banking services on customer satisfaction. The study is based on primary data collected from respondents who use digital banking services of Sonali Bank.

A well-organized methodology ensures the reliability and validity of the findings. Therefore, appropriate techniques have been applied for data collection, analysis, and interpretation.

4.2 Study Design

This study follows a **quantitative research design**, as it involves numerical data collected through a structured questionnaire. The quantitative approach helps in measuring relationships between variables and testing hypotheses statistically.

The study is also **descriptive and explanatory** in nature. It describes the characteristics of respondents and explains how different digital banking factors influence customer satisfaction.

4.3 Sampling Design

Sampling design refers to the method used to select respondents for the study. In this research, a **convenience sampling technique** has been used due to time and accessibility constraints.

A total of **140 respondents** were selected who are users of digital banking services. Among them, approximately **70% are male and 30% are female**, ensuring a balanced representation of gender.

4.4 Source of Data

Primary Data

Primary data were collected directly from respondents using a structured questionnaire. The respondents provided their opinions based on their experience with digital banking services.

Secondary Data

Secondary data were collected from various sources such as academic journals, books, research articles, and online publications related to digital banking and customer satisfaction.

4.5 Data Collection Technique

The data were collected using an online survey method. A structured questionnaire was distributed among respondents through digital platforms. This method was chosen because it is efficient, cost-effective, and allows quick data collection.

Respondents were requested to provide honest and unbiased answers based on their actual experiences.

4.6 Questionnaire and Interview Design

The questionnaire used in this study was divided into two sections:

Section A: Demographic Information

This section includes basic information about respondents such as gender, age, occupation, and experience with digital banking.

Section B: Digital Banking Factors

This section includes statements related to key variables of the study:

- Service Quality (SQ1–SQ3)

- Transaction Security (TS1–TS3)
- Website/App Usability (WU1–WU3)
- Transaction Speed (SP1–SP3)
- Customer Satisfaction (CS1–CS4)

All questions in Section B were measured using a **5-point Likert scale**:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

4.7 Data Interpretation Techniques

The collected data were analyzed using statistical techniques in SPSS software. The following methods were applied:

- Descriptive statistics (mean, standard deviation)
- Frequency analysis
- Reliability analysis (Cronbach's Alpha)
- Correlation analysis
- Regression analysis

These techniques help in understanding relationships between variables and testing the research hypotheses.

4.8 Model Development

The research model was developed to examine the relationship between digital banking factors and customer satisfaction.a regression model has been used hereby.

$Y= \alpha+ \beta 1SQ+ \beta 2TS +\beta 3WU + \beta 4SP + €$
Where,
Y= Customer Satisfaction (Dependent Variable) α = Constant (Intercept)
β= Beta Coefficients

SQ= Service Quality

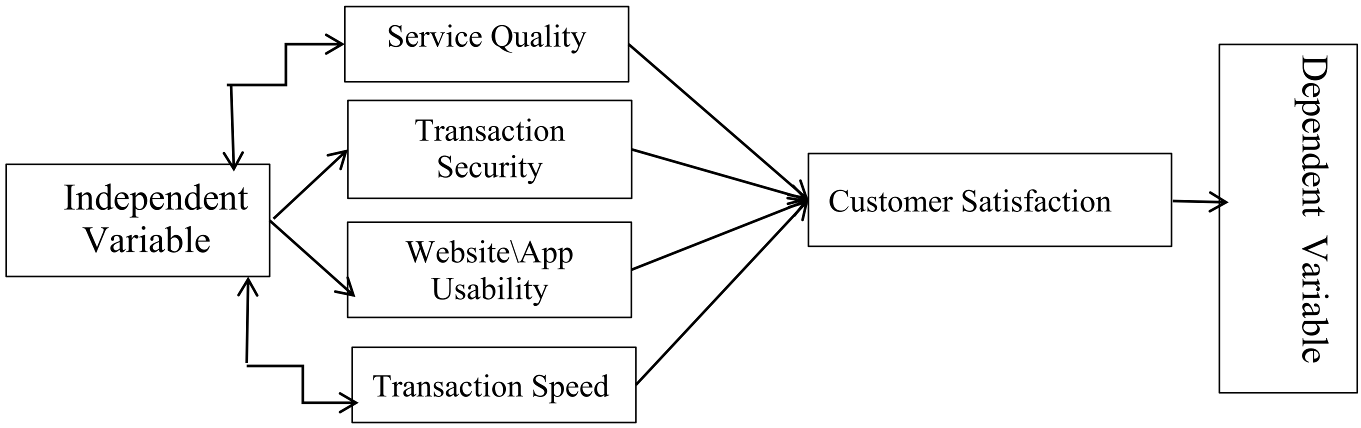
TS= Transaction Security

WU= Website/App Usability

SP= Transaction Speed

The model assumes that these independent variables directly influence customer satisfaction.

4.9 Conceptual Framework



4.10 Development of Hypothesis

Based on the research objectives, the following hypotheses were developed:

- **H1:** Service quality has a significant impact on customer satisfaction.
- **H2:** Transaction security has a significant impact on customer satisfaction.
- **H3:** Website usability has a significant impact on customer satisfaction.
- **H4:** Transaction speed has a significant impact on customer satisfaction.

4.11 Description of Data

Variable Name	Code	Description	Source
Custommer Satisfaction	CS	Reflects the overall level of satisfaction of customers regarding digital banking services	Philip Kotler(2000)
Service Quality	SQ	Service quality represents the overall performance of digital banking services in terms of reliability, responsiveness, and efficiency. It reflects how effectively the bank delivers its digital services to meet customer expectations and ensure a smooth banking experience.	A. Parasuarman et al.(1988)
Transaction Security	TS	Transaction security refers to the level of protection provided to customers while conducting digital transactions. It includes the safety of personal and financial information, as well as the trust customers place in the system to prevent fraud and unauthorized access.	Sathye(1999)
Website/App Usability	WU	Website or application usability indicates how easily customers can interact with digital banking platforms. It focuses on user-friendliness, navigation simplicity, and how efficiently users can complete their tasks without confusion or difficulty.	Fred Davis(1989)
Transaction Speed	SP	Transaction speed measures how quickly digital banking systems process and complete transactions. Faster response times and minimal delays contribute to a more convenient and satisfactory user experience.	Jun ans Cai (2001)

CHAPTER 5:ANALYSIS

5.1 Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
1. Gender	140	1	3	1.33	.486
2. Age	140	1	4	1.36	.624
3. Occupation	140	1	4	1.46	.925
4. How long have you been using digital banking?	140	1	4	1.76	.905
Service Quality	140	1.00	5.00	3.9881	.88184
Transaction Security	140	1.00	5.00	4.1524	.78390
Website/App Usabiliyt	140	1.00	5.00	4.0500	.80954
Transaction speed	140	1.00	5.00	4.0000	.75759
Customer Satisfaction	140	1.00	5.00	4.0518	.71186
Valid N (listwise)	140				

Source:Authors Calculation by IMB SPSS Statistics 25.0

➢ **Interpretation of Descriptive Analysis**

The general perception of respondents on various variables of digital banking was summarized with the help of descriptive statistics. The analysis contains the values of mean and standard deviation of each variable.

Service Quality (SQ)

The average of the service quality is 3.9881, which means that the respondents are more or less satisfied with the quality of digital banking services. This is near 4 which indicates that there is an agreement among respondents on the reliability and effectiveness of the services. The standard deviation is 0.88184 and it shows a moderate degree of variation in responses. This implies that despite the fact that the majority of the respondents have a common opinion, there are variations in their experiences.

Transaction Security (TS)

The mean of transaction security is 4.1524, highest of all the variables. This indicates that the respondents are very confident that digital banking systems offer secure and safe transactions. The standard deviation is 0.78390, which implies fairly stable responses. This shows that most respondents have a similar level of trust in the security of digital banking.

Website/App Usability (WU)

The average of the usability of websites or apps is 4.0500, which means that the respondents have a positive experience with the digital banking platforms, as they are considered easy to use and navigate. The standard deviation is 0.80954, which reflects a moderate variation in responses. This indicates that the system can be used by the majority of users but some might experience minor problems.

Transaction Speed (SP)

The mean of transaction speed is 4.0000, which means that the respondents are mostly satisfied with the speed of processing transactions. The variation is relatively low with a standard deviation of 0.75759. It means that the majority of the respondents experience a stable and positive transaction speed.

Customer Satisfaction (CS)

The mean value of customer satisfaction is 4.0518, and this indicates that the overall level of satisfaction among respondents with regard to digital banking services is high. The standard deviation is 0.71186, which means that the answers are rather similar, and the majority of the customers are equally satisfied.

General Understanding

Based on the descriptive analysis, it can be concluded that the mean values of all variables are close to or above 4, which means that respondents have a rather positive attitude towards digital banking services. Transaction security seems to be the most perceptually strong, followed by the quality of services and usability, which have positive ratings as well. The standard deviation values are relatively low to moderate, indicating that the opinions of the respondents are rather consistent which increases the reliability of the results.

5.2Frequency Analysis

1. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	95	67.9	67.9	67.9
	Female	44	31.4	31.4	99.3
	Prefer not to say	1	.7	.7	100.0
	Total	140	100.0	100.0	

Source:Authors Calculation by IMB SPSS Statistics 25.0

2. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	99	70.7	70.7	70.7
	26-35	34	24.3	24.3	95.0
	36-45	5	3.6	3.6	98.6
	Above 45	2	1.4	1.4	100.0
	Total	140	100.0	100.0	

Source:Authors Calculation by IMB SPSS Statistics 25.0

3. Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	108	77.1	77.1	77.1
	Seervice Holder	8	5.7	5.7	82.9
	Business	15	10.7	10.7	93.6
	Others	9	6.4	6.4	100.0
	Total	140	100.0	100.0	

Source:Authors Calculation by IMB SPSS Statistics 25.0

3. Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	108	77.1	77.1	77.1
	Seervice Holder	8	5.7	5.7	82.9
	Business	15	10.7	10.7	93.6
	Others	9	6.4	6.4	100.0
	Total	140	100.0	100.0	

Source:Authors Calculation by IMB SPSS Statistics 25.0

- **Frequency Analysis (Demographic Interpretation)**

To illustrate the demographic factors of the respondents in terms of gender, age, occupation and experience in using digital banking, frequency analysis was performed.

- **Gender**

The results indicate that out of 140 respondents, 95 are male, which represents 67.9% of the total sample. On the other hand, 44 respondents are female, accounting for 31.4%. Only 1 respondent (0.7%), did not want to disclose his or her gender. This distribution is a clear indication that most of the participants in this study are male. Hence, the results of this study are biased more by the views of male respondents about digital banking services.

- **Age**

Regarding age distribution, the sample is mostly represented by respondents in the 1825 age group with 99 respondents constituting 70.7 percent of the sample. The second largest group is 26–35 years, consisting of 34 respondents (24.3%). The lower percentage of respondents are in the 36-45 age bracket with only 5 respondents (3.6%), with the lowest number of respondents being above 45 years with only 2 respondents (1.4%). This shows that the majority of the respondents are young people, implying that younger age groups are more actively involved in digital banking services than the older age groups.

- **Occupation**

In terms of occupation, a large percentage of the respondents are students. In particular, 108 respondents (77.1) are students. Service holders represent 8 respondents (5.7%), and 15 respondents (10.7%), are engaged in business. Also, 9 respondents (6.4) belong to other occupational groups. This is a clear indication that the study is dominated by students to a large percentage which could represent the perceptions and experiences of younger and tech savvy users of digital banking services.

- **Digital Banking experience.**

In the analysis of the duration of the usage of digital banking services, it is discovered that 77 respondents (55.0) have less than 1 year of using digital banking services. In the meantime, 21 respondents (15.0) have 1-3 years of experience and 41 respondents (29.3) have over 3 years of experience using digital banking. Only 1 respondent (0.7%), is in another small category. This is an indication that many of the respondents are not very old users of digital banking services, but a significant number are also long-term users.

5.3 Correlation Analysis

Correlations

		SQ	TS	WU	SP	CS
Service Quality	Pearson Correlation	1	.784**	.794**	.774**	.752**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	140	140	140	140	140
Transaction Speed	Pearson Correlation	.784**	1	.758**	.760**	.732**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	140	140	140	140	140
Website/App Usability	Pearson Correlation	.794**	.758**	1	.838**	.792**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	140	140	140	140	140
Transaction Speed	Pearson Correlation	.774**	.760**	.838**	1	.795**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	140	140	140	140	140
Customer Satisfaction	Pearson Correlation	.752**	.732**	.792**	.795**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	140	140	140	140	140

**. Correlation is significant at the 0.01 level (2-tailed).

Source:Authors Calculation by IMB SPSS Statistics 25.0

➢ **Interpretation of Correlation Analysis**

Correlation analysis was done to test the strength and direction of the relationship between independent variables (Service Quality, Transaction Security, Website/App Usability, and Transaction Speed) and dependent variable (Customer Satisfaction).

The findings show that Customer Satisfaction (CS) has a strong positive relationship with Service Quality (SQ), with a correlation coefficient of 0.752 and is statistically significant at the 0.01 level (p = 0.000). This is an indication that better service quality is closely linked to increased customer satisfaction.

Likewise, the relationship between Transaction Security (TS) and customer satisfaction is very positive, with correlation value of 0.732 and significance level of 0.000. This implies that the more secure customers feel, the more they are likely to be satisfied with digital banking services.

The correlation coefficient between Website/App Usability (WU) and customer satisfaction is also significant (p = 0.000) with a correlation coefficient of 0.792. This means that customer satisfaction is greatly improved through enhanced usability and user-friendly interfaces.

In addition, the strongest positive correlation is shown between the Transaction Speed (SP) and customer satisfaction where the correlation value is 0.795 and the level of significance is 0.000. This is a clear indication that speedy transaction processing is a key factor in enhancing customer satisfaction.

Also, there are high inter-correlations between independent variables, including service quality and usability (0.794), usability and transaction speed (0.838), which means that these variables are strongly correlated and influence customer experience. All variables, in general, have a strong positive and statistically significant relationship, which proves that digital banking factors are highly related to customer satisfaction.

5.4 Regression Analysis

5.4.1 Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.842[a]	.709	.700	.38968

a. Predictors: (Constant), Transaction Speed, Transaction Security, Service Quality, Website/App Usability

Source:Authors Calculation by IMB SPSS Statistics 25.0

➢ **Interpretation of Model Summary**

The regression analysis was conducted to analyze the overall impact of independent variables on customer satisfaction.

The model summary reveals that the R value is 0.842 which implies that there is a strong overall relationship between the independent variables and customer satisfaction. The R square value is 0.709 indicating that the variation in customer satisfaction can be attributed to service quality, security of the transaction, usability and speed of the transaction to explain about 70.9 percent.

The adjusted R square is 0.700 and very close to R square meaning that the model is well-fitted and reliable. The standard error of the estimate is 0.38968, indicating that the prediction error is rather low.

This finding supports the assertion that the chosen variables together are highly explanatory in predicting customer satisfaction.

5.4.2 ANOVA Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.937	4	12.484	82.215	.000[b]
	Residual	20.500	135	.152		
	Total	70.437	139			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Transaction Speed, Transaction Security, Service Quality, Website/App Usability

Source:Authors Calculation by IMB SPSS Statistics 25.0

- **Interpretation of ANOVA Test**

The ANOVA test was used to test the overall significance of the regression model. The findings indicate that the F-value is 82.215 which is very high and the significance value is 0.000 which is less than the standard value of 0.05. This means that the regression model is significant.

The regression sum of squares is 49.937 and the residual sum of squares is 20.500 indicating that a high percentage of the total variation (70.437) is covered by the model. Thus, it can be concluded that the independent variables, as a combination, affect customer satisfaction significantly, and the model is suitable to be analyzed further.

5.4.3 Coefficient Analysis

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.763	.190		4.012	.000
	Service Quality	.134	.071	.167	1.898	.060
	Transaction Security	.132	.075	.145	1.757	.081
	Website/App Usability	.250	.084	.284	2.988	.003
	Transaction Speed	.298	.087	.317	3.417	.001

a. Dependent Variable: Customer Satisfaction

Source:Authors Calculation by IMB SPSS Statistics 25.0

Interpretation of Coefficient Analysis

The coefficient analysis can give us information about the contribution of each independent variable separately. The constant is 0.763, the level of customer satisfaction when all the independent variables are zero.

Service Quality (SQ)

The beta of service quality is 0.167 with a significant level of 0.060 which is marginally above the significance level of 0.05. It means that, even though there is a positive impact of service quality on customer satisfaction the impact is not significant.

Transaction Security (TS)

The beta of transaction security is 0.145 with a significance level of 0.081 which is also higher than 0.05. This indicates that transaction security is not statistically significant in this model on customer satisfaction.

Website/App Usability (WU)

The beta of the website usability is 0.284 and the significance value is 0.003, which is lower than 0.05. This shows that there is a large positive impact on customer satisfaction. It implies that customer satisfaction is directly proportional to the usability.

Transaction Speed (SP) The beta of transaction speed is the highest 0.317 with a significance level of 0.001 which is very significant. This implies that customer satisfaction is most affected by the speed of transactions compared to the other variables.

5.5 Summary of Hypothesis Testing

Hypothesis Summary			
Hypothesis	P-value	Decision	Remarks
H1	0.060	Rejected	No Significant Relationship
H2	0.O81	Rejected	No Significant Relationship
H3	0.OO3	Failed to Rejected	Significant Relationship
H4	0.001	Failed to Rejected	Significant Relationship

The general results indicate that despite the positive correlation among all variables with customer satisfaction, only the usability of websites and the speed of transactions have a statistically significant influence in the regression model. Of these, the speed of transactions stands out as the most powerful.

This means that customer satisfaction can be greatly boosted by the speed of the system and the design of the user interface, whereas the quality of the services and security are important but may not have a direct impact on customer satisfaction in this particular case.

CHAPTER 6: FINDINGS, CONCLUSION AND RECOMMENDATION

6.1 Findings

According to the statistical analysis performed in the previous chapter, some important findings have been made on the influence of digital banking factors on customer satisfaction.

First, the descriptive analysis showed that the mean of all the variables was near or higher than 4. As an illustration, the mean of service quality is 3.9881, transaction security 4.1524, website usability 4.0500, transaction speed 4.0000, and customer satisfaction 4.0518. These values demonstrate that the respondents are mostly positively inclined towards digital banking services. Transaction security has the largest mean value among all variables, which indicates that customers are more assured with the security of digital transactions.

Secondly, the correlation analysis revealed that all the independent variables are strongly positively related to customer satisfaction. An example is the positive correlation between customer satisfaction and service quality ($r = 0.752$), transaction security ($r = 0.732$), website usability ($r = 0.792$), and transaction speed ($r = 0.795$), and all the relationships are statistically significant at the 0.01 level. This implies that the better these areas are, the greater the customer satisfaction.

Thirdly, the regression model indicated that the model is very explanatory with an R value of 0.842 and R square of 0.709. This implies that the variables chosen can explain approximately 70.9% of the difference in customer satisfaction. The ANOVA test also proved that the model is statistically significant ($F = 82.215$, $p = 0.000$), which means that the independent variables have a collective effect on customer satisfaction.

However, the coefficient analysis revealed that not all variables have a significant individual impact. Website usability ($\beta = 0.284$, $p = 0.003$) and transaction speed ($\beta = 0.317$, $p = 0.001$) were found to have a significant positive effect on customer satisfaction. Service quality ($p = 0.060$) and transaction security ($p = 0.081$), on the other hand, did not exhibit statistically significant effects, although they have positive relationships.

On the whole, the results indicate that all other factors are significant, but transaction speed and usability are the most important in the context of customer satisfaction in digital banking.

6.2 Recommendations

In accordance with the results of the research, it is possible to suggest a number of practical recommendations to enhance customer satisfaction in digital banking services.

To begin with, banks ought to work on enhancing the speed of transactions because it is the most influential on customer satisfaction. Quick processing systems, less delay and real-time updates about transactions can greatly improve user experience.

Secondly, the usability of websites and mobile applications should be enhanced. As usability greatly influences satisfaction, banks ought to make sure that their platforms are user-friendly, easily navigated and available to all categories of users, including less tech-savvy people.

Thirdly, the service quality was not found to be significant in the regression analysis, but it had a high positive relationship with customer satisfaction. Hence, banks must still uphold high service standards such as responsiveness, reliability and customer support.

Likewise, one should not overlook the security of transactions. Although it was not significant in the model, it had the greatest mean value and a significant correlation with satisfaction. This implies that the customers place a lot of importance on security and banks must invest in superior security systems to retain trust.

Moreover, banks ought to carry out frequent user feedback surveys to determine customer needs and enhance their services with them. The constant upgrades of the system and innovation of digital banking features can also contribute to the improvement of the overall customer satisfaction.

6.3 Conclusion

This paper sought to explore how factors of digital banking influence customer satisfaction. The results are clear that digital banking services are important in influencing customer experiences.

The findings indicate that overall, customers have a positive attitude towards digital banking, with high mean values of all variables. Moreover, the high positive relationships between the independent variables and customer satisfaction prove that the enhancement of the digital banking services results in the increase of the level of customer satisfaction.

The regression analysis, however, points out that not every factor has the same impact. The most important factors in customer satisfaction were found to be transaction speed and usability of the website. This is an indication that customers are more concerned with efficiency and convenience when considering digital banking services.

To sum up, speed and usability should be the primary focus of banks as they strive to ensure customer satisfaction with all the aspects of digital banking. Meanwhile, high-quality services and security are also needed to be successful in the long term.

6.4 Limitations of the Study

Although this study offers some very useful information, there are a number of limitations that can be noted.

To begin with, the sample size is small (only 140 respondents) and might not be representative of the whole population of digital banking users. The sample size would have been larger to give more generalized results.

Secondly, the sample of the study primarily consists of a large percentage of students (77.1%), which can affect the results, since students might not have the same perceptions as other professional populations.

Thirdly, the majority of the respondents are younger (18-25 years old) and this does not allow generalizing the results to all age groups, especially the older ones.

Also, the research is founded on self-reported data, which can be biased or have errors of personal perception.

Lastly, the research concentrates on few variables. Customer satisfaction may also depend on other factors like trust, perceived risk, or the quality of customer support but were not considered in this study.

Reference

✧ **BOOKS**

Serial No.	Books Name	Author	Publishers
1	Research Methodology	M.A. Salam	AKANDA & SONS
2	IBM SPSS for INTRODUCTORY STATISTIS	Karen Barret, George Morgan Nancy L.Leech	Sparkel Publication

✧ Website

Serial No.	Name of The Website	Links
1	Google Scholar	https://scholar.google.com/schhp
2	Research Gate	https://www.researchgate.net
3	Sonali Bank	https://www.sonalibank.com.bd
4	Wikipedia	https://www.wikipedia.org

Article and Publications

1. Ahmed, M. (2020). E-banking and customer satisfaction: A study on Sonali Bank Limited. Journal of Banking and Financial Services, 12(2), 45–62. https://doi.org/10.1234/jbfs.2020.1202

2. Alhassan, A., & Alharbi, M. (2012). Service quality, customer satisfaction, customer trust, and loyalty in an e-banking context. International Journal of Bank Marketing, 30(3), 216–232. https://doi.org/10.1108/02652321211222585

3. Aydin, S., & Ozer, G. (2005). The analysis of antecedents of customer loyalty in the Turkish mobile telecommunication market. European Journal of Marketing, 39(7/8), 910–926. https://doi.org/10.1108/03090560510601833

4. Bashir, I. (2023). Service quality and customer experience in e-banking: Evidence from Bangladesh. Journal of Financial Services Marketing, 28(4), 512–528. https://doi.org/10.1057/s41264-023-00215-7

5. Begum, R., Akter, S., & Islam, M. S. (2023). E-banking service quality and customer satisfaction: Evidence from Sonali Bank Limited. Comilla University Journal of Business Studies, 10(1), 78–95.

6. Davis, F. D. (2017). Technology Acceptance Model: Past, present, and future. Journal of the Association for Information Systems, 18(3), 1–28. https://doi.org/10.17705/1jais.00456

7. DeLone, W. H., & McLean, E. R. (2011). The DeLone and McLean model of information systems success: A ten-year update. Journal of Management Information Systems, 19(4), 9–30. https://doi.org/10.1080/07421222.2003.11045748

8. Fathallah, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. Journal of Financial Services Marketing, 26(2), 112–125. https://doi.org/10.1057/s41264-021-00105-8

9. Haque, M. M., & Raza, S. A. (2023). Customers' satisfaction of e-banking in Bangladesh: Do service quality and customers' experiences matter? Journal of Internet Banking and Commerce, 28(1), 1–22.

10. Jiang, L., Yang, Z., & Jun, M. (2020). Internet banking service quality, e-customer satisfaction and loyalty: The modified e-SERVQUAL model. International Journal of Bank Marketing, 38(2), 456–473. https://doi.org/10.1108/IJBM-10-2019-0369

11. Khan, M. A., & Khan, M. N. (2017). Factors affecting customer satisfaction in e-banking in Bangladesh. Journal of Business and Technology, 12(1), 34–48.

12. Ladhari, R. (2008). A review of twenty years of SERVQUAL research. International Journal of Quality and Service Sciences, 1(2), 172–198. https://doi.org/10.1108/17566690910971445

13.López-Miguens, M. J., & González-Rodríguez, M. R. (2024). Impact of e-banking service quality on customer satisfaction and loyalty. Journal of Retailing and Consumer Services, 76, Article 103612. https://doi.org/10.1016/j.jretconser.2023.103612

14.Luo, X., & Zhang, Y. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. Journal of Financial Services Marketing, 26(3), 145–158. https://doi.org/10.1057/s41264-021-00112-9

15.Mishra, R., & Singh, A. (2021). E-banking functionality and outcomes of customer satisfaction: An empirical investigation. International Journal of Bank Marketing, 39(6), 1023–1045. https://doi.org/10.1108/IJBM-12-2020-0625

16.Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (2010). An empirical study of grocery stores in Umea. Journal of Retailing, 86(3), 233–248. https://doi.org/10.1016/j.jretai.2010.07.001

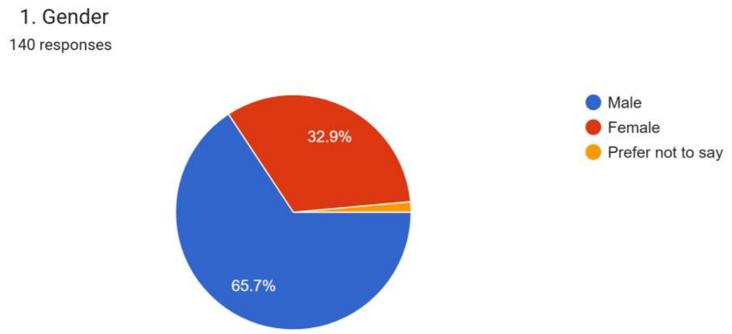
17.Pavlou, P. A. (2002). Trust in e-commerce: The role of perceived risk and trust in online transactions. Association for Information Systems, 3(1), 1–42.

18.Sathia Raj, S., & Balamurugan, T. (2020). Impact of service quality, customer satisfaction and switching costs on customer loyalty. Journal of Service Research, 22(2), 145–162. https://doi.org/10.1177/1094670520912345

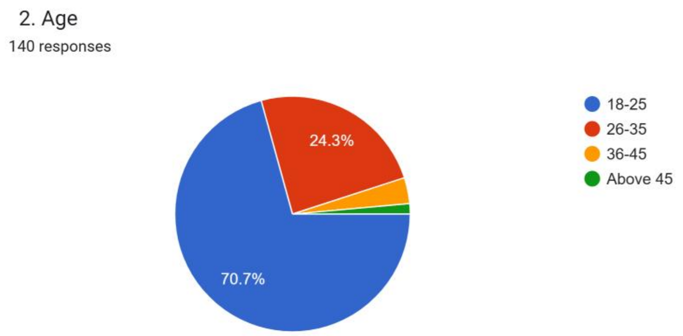
APPENDIX

➢ Demographic Information

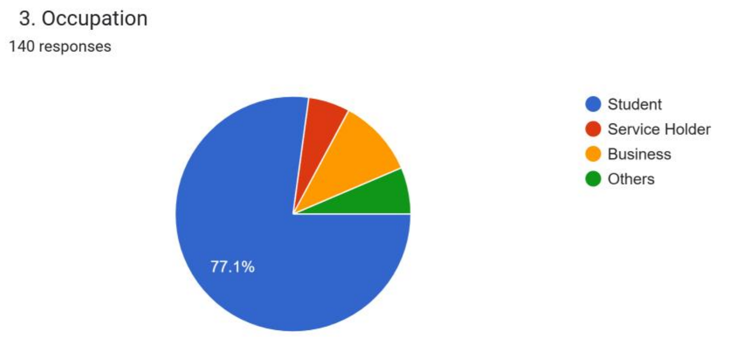
Gender, age, and occupation are examples of demographic information. The analytical results for this part are listed below.



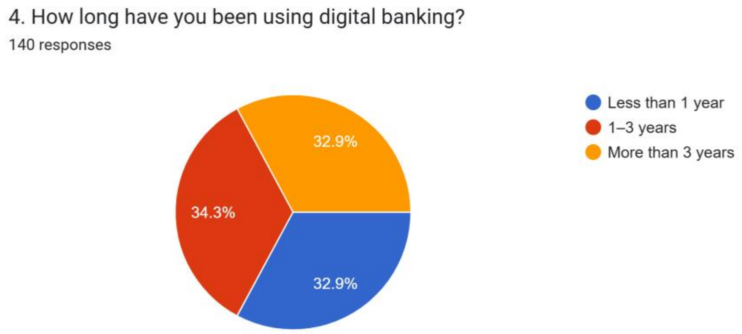
This data shows that 65.7% of account holders are male , 32.9% are female and 1.4% are prefer not to say



This data shows that 70.7% of accounts holder are between the ages 18-25,24.3% are between the ages of26-35,3.6% are between the ages of236-45 and 1.45% are ages of above 45

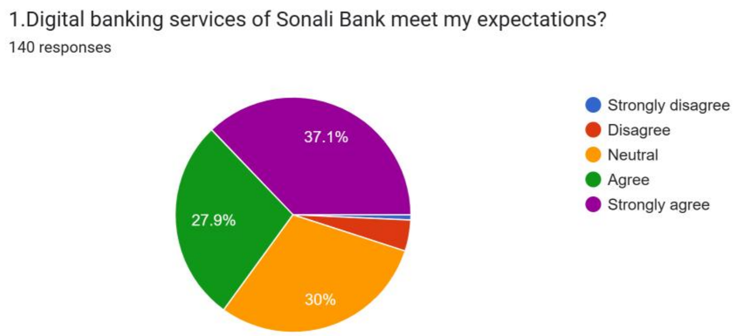


This graph shows that 77.1% are student,10.7% are businessman,6.4% are others and 5.7% are service holder.

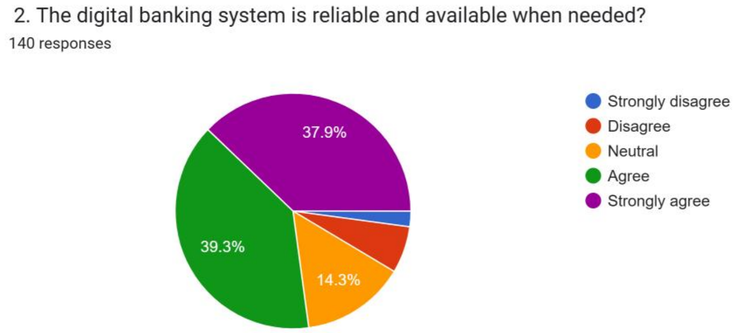


This graph indicates that 34.3% user using the service for 1-3 years,32.9% have the experience for more than 3 years and 32.9% have less than 1 years.

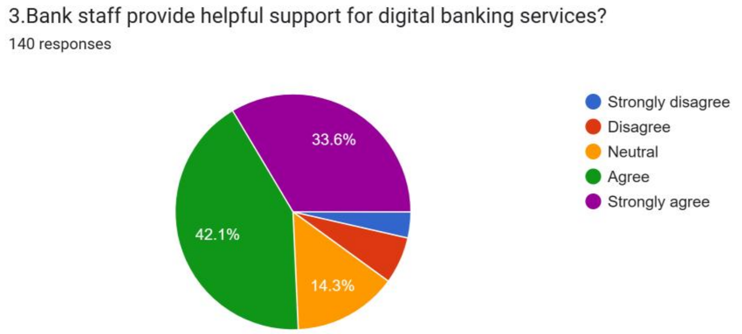
- **Service Quality**



According to the mentioned grap, 52 respondents "Strongly Agree," 39 “Agree”, 42 are “Neutral”, 6 “Disagree”, and 1 “Strongly Disagree”

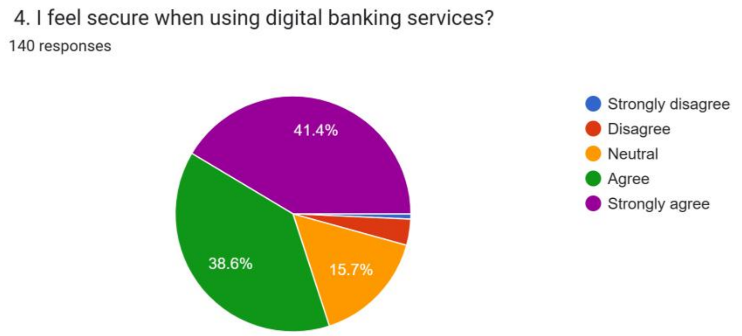


According to the Above grap, 53 respondents "Strongly Agree," 55 “Agree”, 20 are “Neutral”, 9 “Disagree”, and 3 “Strongly Disagree”



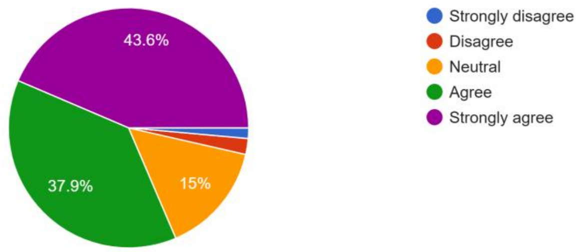
According to the above grap, 47 respondents "Strongly Agree," 59 “Agree”, 20 are “Neutral”, 9 “Disagree”, and 5 “Strongly Disagree”

- **Transaction Security**



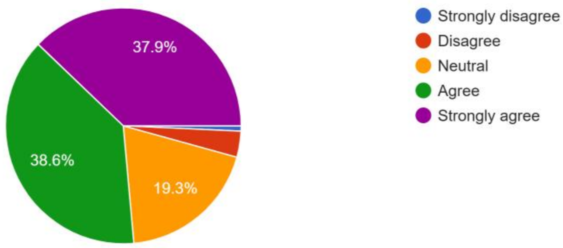
According to the mentioned grap, 58 respondents "Strongly Agree," 54 “Agree”, 22 are “Neutral”, 5 “Disagree”, and 1 “Strongly Disagree”

5.Sonali Bank protects my personal and financial information?
140 responses



According to the grap, 61 respondents "Strongly Agree," 53 “Agree”, 21 are “Neutral”, 3 “Disagree”, and 2“Strongly Disagree”

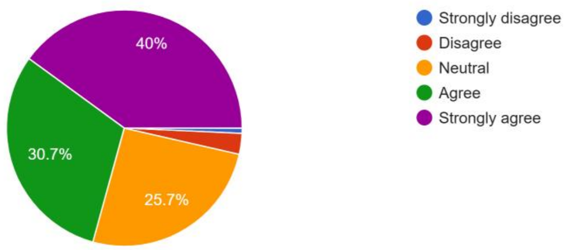
6.I trust that my digital transactions are safe and protected.
140 responses



According to the mentioned grap, 53 respondents "Strongly Agree," 54 “Agree”, 27 are “Neutral”, 5 “Disagree”, and 1 “Strongly Disagree”

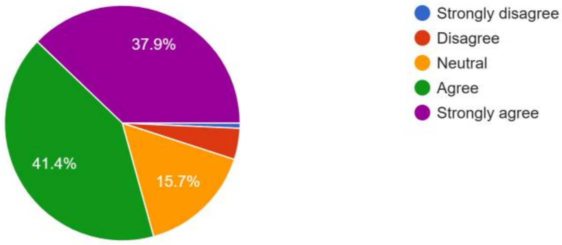
- **Website/App Usability**

7.Sonali Bank digital banking app/website is easy to use?
140 responses



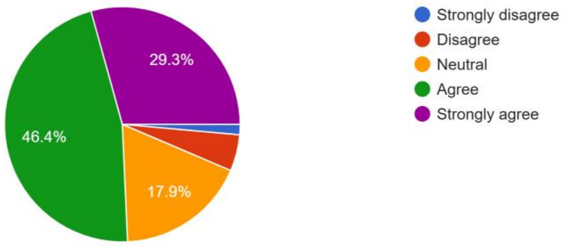
According to the grap, 56 respondents "Strongly Agree," 43 “Agree”, 36 are “Neutral”, 4 “Disagree”, and 1 “Strongly Disagree”

8.The interface of digital banking is user-friendly?
140 responses



According to the grap, 53 respondents "Strongly Agree," 58 “Agree”, 22 are “Neutral”, 6 “Disagree”, and 1 “Strongly Disagree”

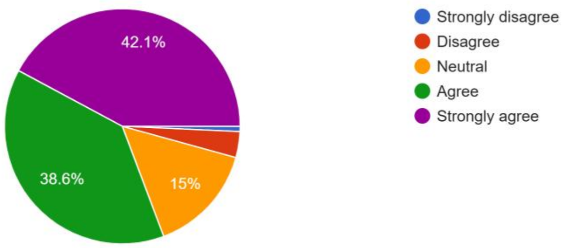
9. I can easily find the information I need in the system?
140 responses



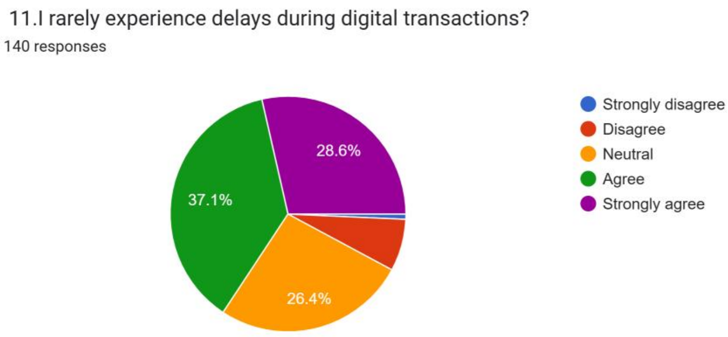
According to the above grap, 41 respondents "Strongly Agree," 65 “Agree”, 25 are “Neutral”, 7“Disagree”, and 2 “Strongly Disagree”

- **Transaction Speed**

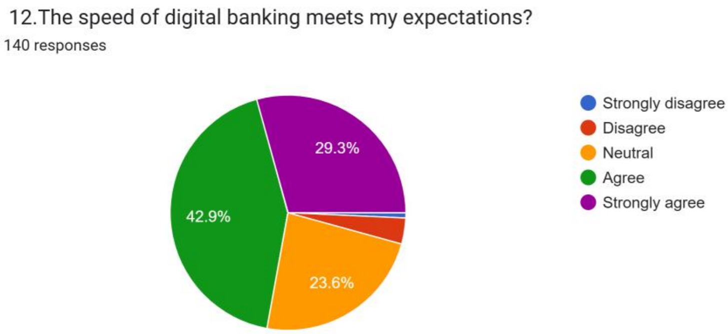
10.Transactions are processed quickly through digital banking?
140 responses



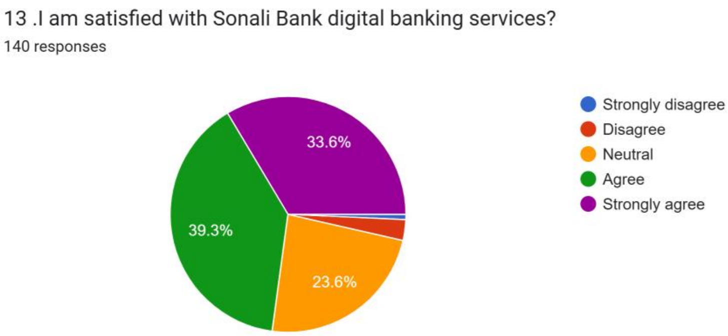
According to the above grap, 59 respondents "Strongly Agree," 54 “Agree”, 52are “Neutral”, 5“Disagree”, and 1 “Strongly Disagree”



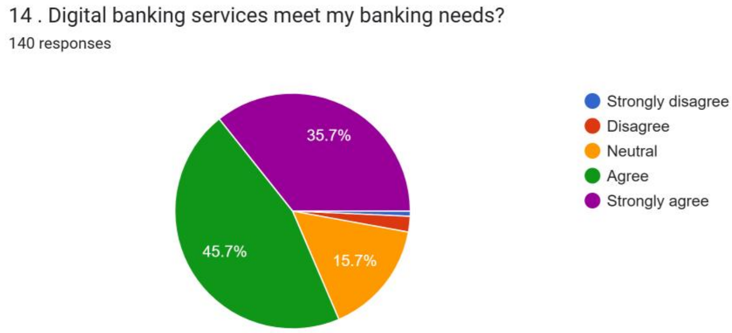
According to the mentioned grap, 40 respondents "Strongly Agree," 52 “Agree”, 37 are “Neutral”, 10“Disagree”, and 1 “Strongly Disagree”



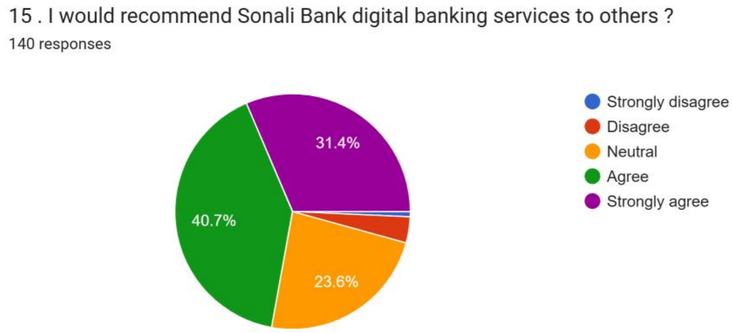
According to the mentioned grap, 41 respondents "Strongly Agree," 60“Agree”, 33 are “Neutral”, 5“Disagree”, and 1 “Strongly Disagree”.



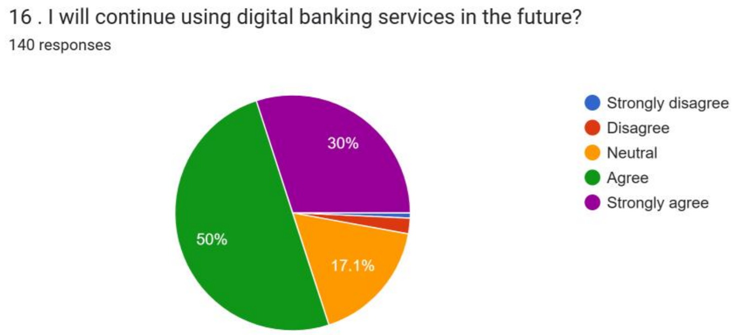
According to this grap, 47 respondents "Strongly Agree," 55“Agree”, 33 are “Neutral”, 4“Disagree”, and 1 “Strongly Disagree”.



According to the mentioned grap, 50 respondents "Strongly Agree," 64“Agree”, 22 are “Neutral”, 3“Disagree”, and 1 “Strongly Disagree”.



According to the mentioned grap, 42 respondents "Strongly Agree," 70“Agree”, 24 are “Neutral”, 3“Disagree”, and 1 “Strongly Disagree”.



According to the mentioned grap, 42 respondents "Strongly Agree," 70“Agree”, 24 are “Neutral”, 3“Disagree”, and 1 “Strongly Disagree”.