

The Role of Online and Mobile Banking in Boosting Customer Satisfaction in Private Banks in Bangladesh

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Abstract: *This research investigates how internet and mobile banking might help private sector banks increase customer satisfaction. As part of the banking industry's digital transformation, private banks in Bangladesh and other developing nations are investing in mobile applications and online platforms to enhance customer service and engagement. The essay emphasizes how digital banking improves consumer satisfaction via speed, accessibility, convenience, and tailored experience. The study analyzes information from surveys, previous research, and consumer feedback to comprehend the connection between digital banking services and customer happiness in private banks. Customer satisfaction is the dependent variable, while the five components of the service quality model tangibles, assurance, responsiveness, empathy, and reliability are the independent variables.*

166 customers of five mobile banking companies in Bangladesh were given a questionnaire; they were chosen at random from Dhaka. Descriptive statistics, Pearson correlation, and multiple regression were used to examine the findings. The results demonstrate a high positive association between customer satisfaction and four factors: tangibles, responsiveness, empathy, and dependability. Nevertheless, there is no discernible relationship between the assurance aspect and consumer pleasure. The findings imply that companies should prioritize tangibles, responsiveness, dependability, and empathy as these are important components of consumer satisfaction with mobile banking..

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