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Project Report

TITLE OF THE PROJECT
CUSTOMER AWARENESS TOWARDS

W Khushbookhetan ...

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23 of 345

Project Report

(Submitted For the Degree Of B.Com Honours in Accounting & Finance under the University Of Calcutta)

TITLE OF THE PROJECT

CUSTOMER AWARENESS TOWARDS

ONLINE BANKING SERVICES

Submitted by:

Name of the candidate: **KHUSHBOO KHETAN**

Registration No.: 117-1211-0260-18

Name of the college: Surendranath Evening College

CU Roll No.:181117-11-0051

Supervised by:

Name of the Supervisor:Dr. Amit Das

Name of the college: Surendranath Evening College

Month and year of submission: August, 2021

Supervisor's Certificate

This is to certify that Ms. Khushboo Khetan a Student of B.com Honours in Accounting & Finance in Business of Surrendranath Evening College under the University Of Calcutta has worked under my supervision and guidance for her project work and prepared a Project Report with the Title "**Customer Awareness towards Online Banking services**" which she is submitting, is her original and genuine work to the best of my knowledge.

Place: Kolkata   Signature:

                                        NAME: Dr. AMIT DAS

                                        Designation: Assistant Professor

Date: College: Surendranath Evening College

<u>Annexure-IB</u>

<h1 style="text-align:center"><u>Student's Declaration</u></h1>

I hereby declare that the project work with the title "**CUSTOMER AWARENESS TOWARDS ONLINE BANKING SERVICES**", submitted by me for the partial fulfillment of the degree of B.com Honours in Accounting & Finance under the University Of Calcutta is my original work and has not been submitted earlier to any other university / Institution for the fulfillment of the requirement for any course of study.

I also declare that no chapter of this manuscript in whole or in part has been incorporated in this report from any earlier work done by others or by me. However, extracts of any literature which has been used for this report has been duly acknowledged providing details of such literature in the references.

Signature:

Place: Kolkata   **Name**: Khushboo Khetan

Date: **Address**: 1/20, Bangur Avenue,
Super   .
Market Complex, Kolkata-700055

Registration No.: 117-1211-0260-18

ACKNOWLEDGEMENT

"Gratitude is not a thing of expression; it is more a matter of feeling".

I would like to thank JAFOR ALI AKHAN (Principal), for rendering enormous support and providing the grand opportunity to me to present this project. Their contribution to this defies description.

I would like to render special thanks, packaged with sincere gratitude and respect to AMIT DAS**,** Department of Commerce (Accounting & Finance), who has been my academic guide and has stood by me all the time even after the college hours and has aided me to an uncountable extent.

Last but not the least; I would like to thank the entire Professors of B.Com department, my parents, as well as my dear friends and to all respondents for their cooperation who have equally contributed in making this project a successful one.

KHUSHBOO KHETAN

TABLE OF CONTENTS

CHAPTER-1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Online-Banking is a method of banking in which the customer conducts transactions electronically via the Internet. It's hard to beat online-banking for the 24-hour convenience it offers Internet-literate customers. Online-banking have increasingly become a necessary component of business strategy and a strong catalyst for economic development.

This project has been undertaken to understand the customer perception towards Online-Banking. This research work is an attempt to find out the status of online-banking by customer satisfaction and importance level on different dimension of online-products like ATM, Credit Card, Internet/Online, Tele banking, and SMS Banking. This research is a combination of primary data and secondary data as an effort was made to first expand some basic knowledge on online-banking through questionnaire and observations.

Online-Banking is important for the economic development of the country. As in the fast moving trend, the study is done to know the customer attitudes and behavior towards Online-Banking i.e. their level of satisfaction and their dissatisfaction in a particular area and some suggestions that Online-Banking needs to adopt. This study will helps the banks that how they can improve the level of Online-Banking services in India and what are the potential issues or services that should be introduced in society to facilitate the customer in a better way.

Thus, this project has been undertaken to study the customer's awareness towards Online-Banking services. By this project it is to locate the weak points of a Online-Banking services which need better attention and suggest the remedial measures to improve points and to make more strengthen the strong points.

1.2 LITERATURE REVIEW

Shaza W. Ezzi (April 2014) In their research paper titled "A Theoretical Model for Internet Banking: Beyond Perceived Usefulness and Ease of Use" tried to inquired

different types of electronic banking like ATM's, telephone banking, and electronic funds transfer, Online-Banking like has evolved from consumers' needs to have superior access to banking services clear of most banks teller-staffed, normal operating hours. The proposed model maybe particularly useful in developing nations where consumers are loath to use Online-Banking even when the services are available.

Giordani et al. (2014) , report that branch dissatisfaction and high branch fees have no impact on the internet banking adoption in Greece, therefore Greek customers prefer to visit branches and are willing to pay high fees for the transactions.

Patsiotis et al., (2012) suggest that the policy-makers should emphasize usefulness attributes of computer-based innovations when attempting to increase the use of the Internet for banking by people who already use the Internet for shopping. High levels of internet usage at work are seen to positively influence online-banking registration

Uppal & chawla(2009), study about,: Electronic-Banking channel based Online-Banking services: an Empirical study consumer awareness towards Electronic-Banking services", about the consumer awareness towards Online-Banking services in India. The research methodology includes the research of 1200 respondents in Ludhiana and the respondents are public, private and foreign bank investor. The present study investigated customer awareness regarding the necessity of Online-Banking services, bank frauds, future of Online-Banking, preferences regarding use of e-channels and problems faced by online-banking customers.

Akinic et al (2004), studied on" Adoption on Online-banking among sophisticated consumer segment in an advanced developed country", and developed an understanding on consumer attitudes on option on Online-Banking among so phisticated consumers.

The research methodology utilized random sample of academicians, demographic, attitudinal and behavioral characteristics of Online-Banking users and non-users for investigation. The analysis revealed significant differences between the demographic profile and attitudes of users and non-users.

1.3 <u>OBJECTIVE OF THE STUDY</u>

The objectives of this study are as follows:

- To study and analyze the customer perception towards Online-Banking services on the basis of parameters- benefits, satisfaction, security, manner of using and operations.

- To explain the concept of Online-Banking services.

1.4 <u>RESEARCH METHODOLOGY</u>

Type of data:

This research is based on Primary data and in some places Secondary data has been referred.

Source of Data:

- Primary Data has been collected through circulating questionnaire among 50 respondents on random basis.

- Secondary data has been collected from different websites.

AREA OF DATA COLLECTION-

The survey was conducted in the different locations of North Kolkata.

SAMPL SIZE: The sample size was restricted to 50 respondents. The respondents belong to different income group and profession. Regarding the data, those people are only approached who have Bank account.

Statistical Tools Used:

The whole survey is dependent on public feedback and response on their perceptions and opinions about the topic. The statistical tools used to interpretate analyze the data are-

- ➢ Pie chart
- ➢ Bar chart
- ➢ Column chart
- ➢ Doughnut

1.5 Limitations of the Study

Each and every theory has a limitation, this project being no exception has its fair share of limitations as well, some of which are as follows:-

- This research is only conducted in the Kolkata region. So, it cannot give the picture regarding whole India.
- While collecting primary data, information were not collected from the service providers.
- This study does not cover whole aspect because of time constraint.
- The sample size of only 50 was taken from the large population for the purpose of study, so there can be difference between results of sample from total population.

1.6 <u>CHAPTER PLANNING</u>

The designs of the present study are as follows:

Chapter 2- Conceptual Framework

Chapter 3- Data Analysis and Findings

Chapter 4- Conclusions and Recommendations

Chapter 5- References

CHAPTER-2

CONCEPTUAL FRAMEWORK

2.1 CONCEPTUAL DISCUSSION

Online Banking in simple terms means, it does not involve any physical exchange of money, but it's all done electronically, from one account to another, using the internet. Online-banking is a product designed for the purposes of online banking that enables to have easy and safe access to bank account. Online-banking is a safe, fast, easy and efficient electronic service that enables to access to bank account and to carry out online banking services, 24 hours a day, and 7 days a week.

Online Banking systems are electronic system where the transactions and relationship between the bank and clients grow through electronic devices instead of paper documents. Online-Banking means that kind of banking in which bank uses electronic or satellite based computerized devices for ensuring promptness and accuracy in banking transactions.

2.2 TYPES OF ONLINE-BANKING

- **Informational-** This is the basic level of Internet banking. Typically, the bank has marketing information about the bank's products and services on a stand-alone server. The risk is relatively low, as informational systems typically have no path between the server and the bank's internal network. This level of Internet banking can be provided by the banks or outsourced. While the risk to a bank is relatively low, the server or web site may be vulnerable to alteration. Appropriate controls therefore must be in place to prevent unauthorized alterations to the bank's server or web site.

- **Communicative-** It is the interaction between the bank's system and the customer. The interaction may be limited to electronic mail, account enquiry, loan applications, or static file updates (name and address change). Because these

servers may have a path to the bank's internal networks, the risk is higher with this configuration than with informational systems. Appropriate controls need to be in the place to prevent, monitor, and alert management of any unauthorized attempt to access the bank's internal networks and computer systems. Virus controls also become much more critical in this environment.

- **Transactional-** this level of Internet banking allows customers to execute transactions. Since a path typically exists between the server and the bank or outsourcer's internal network, this is the highest risk architecture and must have the strongest controls. Customer transactions can include accessing accounts, paying bills, transferring funds etc.

2.3 ADVANTAGES OF ONLINE-BANKING

- **Bill payment service**

Each bank has tie-ups with various utility companies, service providers and insurance companies, across the country. It facilitates the payment of electricity and telephone bills, mobile phone, credit card and insurance premium bills.

- **Fund transfer**

Any amount can be transferred from one account to another of the same or any another bank. Customers can send money anywhere in India. The transfer will take place in a day or so, whereas in a traditional method, it takes about three working days.

- **Booking Railway tickets**

Booking Railway tickets through online banking has become a widely used service by customers. This is because, in India a huge population use trains to travel across the country.

- **Shopping at your fingertips**

Another area where online banking is making headway is in the Online Shopping industry. The market size of online shopping industry in India is estimated at Rs. 2000 crores and is expected to reach Rs. 7000 crore by 2015. One of the important reasons for this huge growth will be the increase in internet banking.

- **Convenience:** Banks that offer internet banking are open for business transactions anywhere a client might be as long as there is internet connection. Apart from periods of website maintenance, services are available 24 hours a day and 365 days round the year. In a scenario where internet connection is unavailable, customer services are provided round the clock via telephone.

- **Quality service:** Online-Banking helps the bank to provide efficient, economic and quality service to the customers. It helps the bank to create new customer and retaining the old ones successfully.

2.4 <u>RISKS AND SECURITY OF ONLINE-BANKING</u>

(a) One major obstacle addressed most is the security concern.

(b) Another issue challenged online-banking is the quality of delivery service - including both delivery speed and delivery reliability.

(c) Limited payment options available to online customers are also being complained.

(d) Password security is another major problem in online-banking..

(e) Another issue is that sometimes it becomes difficult to note whether the transaction was successful or not.

CHAPTER-3

Data Analysis & Findings

3.1 Presentation and Analysis of Data

The data collected through questionnaire now has been analyzed.

AGE:

Age	Number of Respondents	Percentage
20 year – 45 years	17	34
45 year – 60 years	17	34
Above 60 years	16	32
Total	50	100

Table no.1

Source: Questionnaire

Figure 1

Interpretation: According to the above graph it can be concluded that 34% of users were between 20 year - 45 years and 45 year - 60 years and 32% persons was above 60 years.

Gender

Gender	Number of Respondents	Percentage
Male	27	54
Female	23	46
Total	50	100

Source: Questionnaire

Figure: 2

Interpretation: According to the above graph, 46% of the respondents were female and 54% of them were male.

Occupation

Occupation	Number of Respondents	Percentage
Service	13	26
Business Person	20	40
Home Maker	12	24
Others	5	10
Total	50	100

Source: Questionnaire

Figure: 3

Interpretation: According to the above graph, 40% of respondents are in business, 24% are home maker, 26% are involved in service and 10% are in others.

1. Do you aware about ONLINE-Banking services?

➢ Table No.: 4

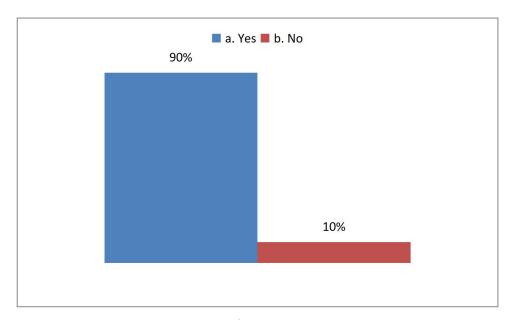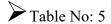| Awareness about Online-Banking services	Number of Respondents	Percentage
a. Yes	45	90
b. No	5	10
Total	50	100

Source: Questionnaire

Figure: 4

Interpretation: From the above graph, 90% of the respondents are aware about Online-Banking services and 10% of the respondents are not aware about it.

2. How did you get to know about Online-Banking services?

➢ Table No: 5

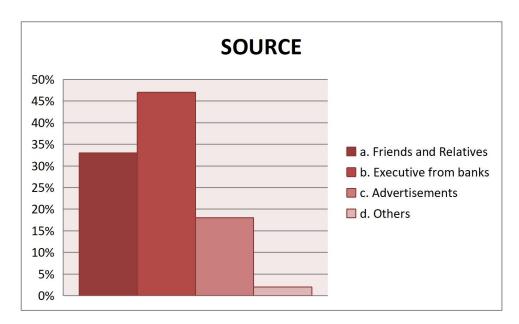| Source	Number of Respondents	Percentage
a. Friends and Relatives	15	33
b. Executive from banks	27	47
c. Advertisements	8	18
d. Others	1	2
Total	45	100

Source: Questionnaire

Figure: 5

Interpretation: As per the above graph, 33% of the respondents are aware from friends and relative, 47% of the respondents are aware from executives of bank, 18% are aware from advertisements and remaining 2% of the them are aware from the respondents.

3. Do you use Online-Banking services?

➢ Table No: 6

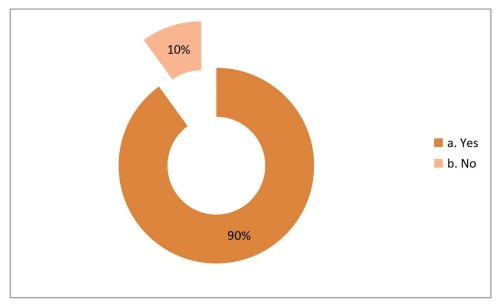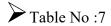| Use of Online-Banking	Number of Respondents	Percentage
a. Yes	45	90
b. No	5	10
Total	50	100

Source: Questionnaire

Figure: 6

Interpretation: According to the above graph, 90% of the respondents use Online-Banking services and 10% of them does not uses it.

4. What is the reason of not using Online-Banking service?

➢ Table No :7

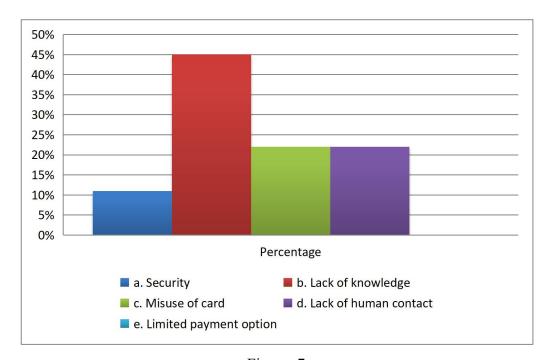|	Frequency	Percentage
a. Security	1	11
b. Lack of knowledge	4	45
c. Misuse of card	2	22
d. Lack of human contact	2	22
e. Limited payment option	0	0
Total	9	100

Source: Questionnaire

Figure: 7

Interpretation: From the non users, an attempt was made to elicit the reasons for its non usage. As indicated by table 7, lack of knowledge was considered as prime de-motivating factor, followed closely by missuse of card and lack of human contact, then security, which suggested their resistance to change.

5. How frequently you use Online-Banking services?

➤ Table No: 8

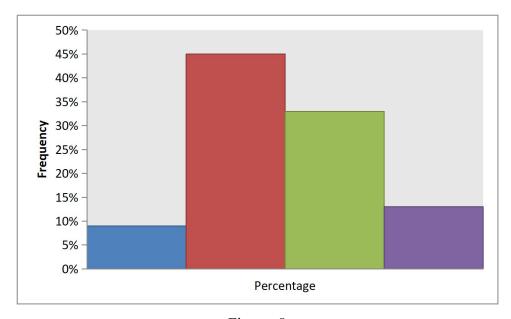| Frequency	Number of Respondents	Percentage
a. Once a day	4	9
b. Once a week	20	45
c. Once a month	15	33
d. Not Frequently	6	13
Total	45	100

Source: Questionnaire

Figure: 8

Interpretation: According to the graph, 45% i.e. 20 respondent uses Online-Banking once a week, 9% of them uses it once a day, 33% of them use it once a month and 13% i.e. 6 respondent does not use frequently.

6. Which of the following Online-Banking services you use the most?

➢ Table No: 9

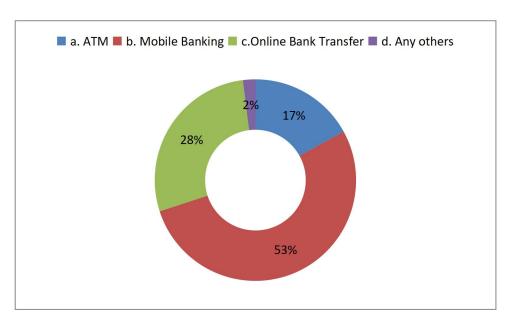| Online-Banking Services	Frequency	Percentage
a. ATM	8	17
b. Mobile Banking	24	53
c. Online Bank Transfer	13	28
d. Any others	1	2
Total	46	100

Source: Questionnaire

Figure: 9

Interpretation: As per the graph, 17% respondent uses ATM while 53% respondent uses Mobile Banking, 28% of them use online bank transfer and 2% uses other services.

7. Which of the following benefits accrue to you, while using Online-Banking services?

➤ Table No: 10

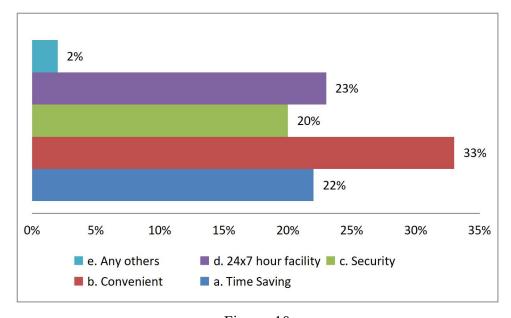| Benefits	Frequency	Percentage
a. Time Saving	11	22
b. Convenient	17	33
c. Security	10	20
d. 24x7 hour facility	12	23
e. Any others	1	2
Total	51	100

Source: Questionnaire

Figure: 10

Interpretation: A study of the factors, influencing the usage was made by listing out various factors such as all time availability, convenient, security etc., and from which it came to fore that amongst the various factors convenient is ranked as the major motivating factor, followed by 24x7 hour facility, time saving and security. Other factors scored the least motivating factors.

8. What would encourage you to use more the Online-Banking services?

➢ Table No:11

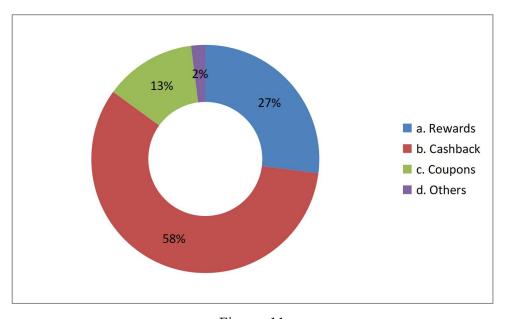|	Number of Respondents	Percentage
a. Rewards	12	27
b. Cashback	26	58
c. Coupons	6	13
d. Others	1	2
Total	45	100

Source: Questionnaire

Figure: 11

Interpretation: The graph depicts, cashback is the main factor which encourages users to use Online-Banking services, followed by rewards and then coupons. Other factor encourages the least.

9. In which manner bank provide Online-Banking details to you?

> ➢ Table No.: 12

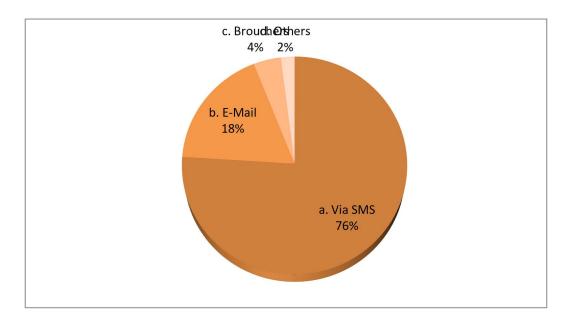| Mode	Frequency	Percentage
a. Via SMS	38	76
b. E-Mail	9	18
c. Brouchers	2	4
d. Others	1	2
Total	50	100

Source: Questionnaire

Figure: 12

Interpretation: SMS is the main mode through which users receive Online-Banking details, while E-Mail is the next mode. Brouchers with 4% and other factors with 2% also help in providing Online-Banking details to the users.

10. What are the problems identified while using Online-Banking services?

➤ Table No.: 13

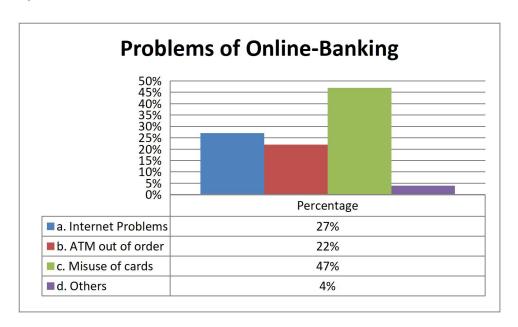| Problems of Online-Banking	Frequency	Percentage
a. Internet Problems	13	27
b. ATM out of order	11	22
c. Misuse of cards	23	47
d. Others	2	4
Total	49	100

Source: Questionnaire

Figure: 13

Interpretation: Most of the users face the problem of misuse of cards i.e. 47%, followed by internet problems i.e. 27%, ATM out of order i.e. 22% and then other problems as password forgotten, card misuse, insecurity, etc i.e. 4%.

26

11. What Online- banking operations do you use the most?

➢ Table No.: 14

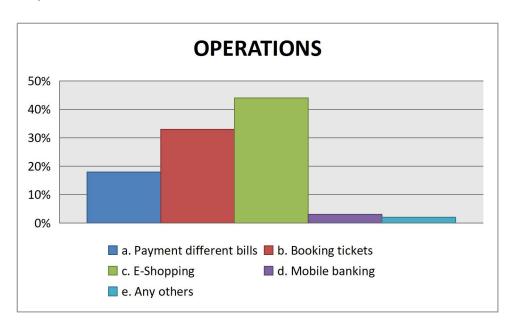| Operations	Frequency	Percentage
a. Payment different bills	11	18
b. Booking tickets	20	33
c. E-Shopping	27	44
d. Mobile banking	2	3
e. Any others	1	2
Total	61	100

Source: Questionnaire

Figure: 14

Interpretation: Graph describes 44% of the users uses E-Shopping operation the most, 33% uses for booking details, 18% of them uses for paying different bills while 3% and 2% of them uses for mobile banking and other factors respectively.

12. Do you think Online-Banking services are secured?

➢ Table No.: 15

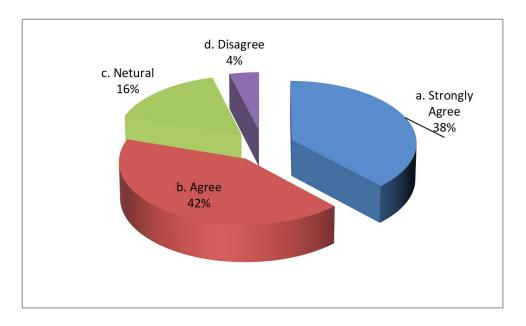|	Number of Respondents	Percentage
a. Strongly Agree	17	38
b. Agree	19	42
c. Netural	7	16
d. Disagree	2	4
Total	45	100

Source: Questionnaire

Figure: 15

Interpretation: The graph represents 38% of the respondents strongly agree that Online-Banking services are secured, 42% of them agree and 16% give netural opinion that Online-Banking services are secured. While 4% gives opinion that Online-Banking services are not secured.

13. Do you always use Online-Banking services in comparison to Traditional Banking Services?

➢Table No.:16

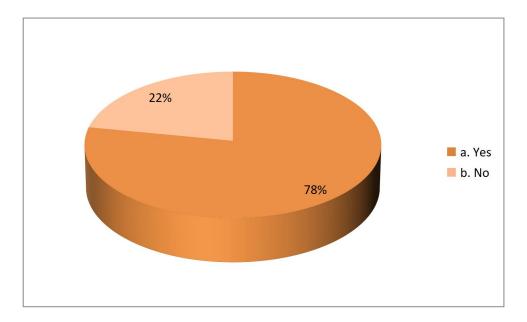|	Number of Respondents	Percentage
a. Yes	35	78
b. No	10	22
Total	45	100

Source: Questionnaire

Figure: 16

Interpretation: As per the graph depicts, 78% of the users uses Online-Banking services more as compared to traditional banking services while 22% uses traditional services more.

14. Do you think Online-Banking services are necessary for present scenario?

➢ Table No.: 17

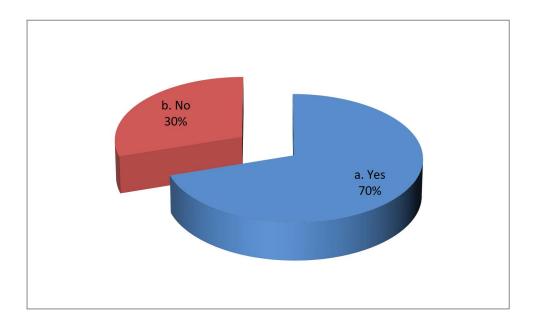|	Number of Respondents	Percentage
a. Yes	35	70
b. No	15	30
Total	50	100

Source: Questionnaire

Figure: 17

Interpretation: 70% users think that Online-Banking services are necessary for present scenario while remaining 30% think it is not necessary according to the above pie chart.

15. To what extent are you satisfied by the benefits of Online-Banking?

➢ Table No. : 18

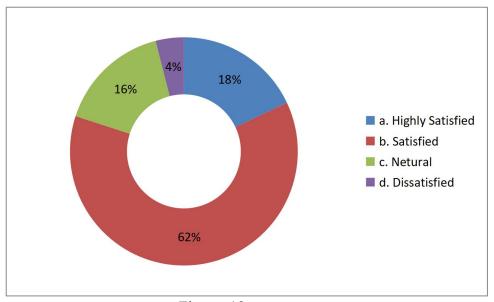| Using Experience	Number of Respondents	Percentage
a. Highly Satisfied	8	18
b. Satisfied	28	62
c. Netural	7	16
d. Dissatisfied	2	4
Total	45	100

Source: Questionnaire

Figure: 18

Interpretation: In the above pie chart, 62% of the users are satisfied by the benefits of Online-Banking, 18% of them are highly satisfied. 16% of them gives netural opinion. While 4% of them are dissatisfied.

16. From the following suggestions, what is the suggestion you would like Bank to adopt?

➢ Table No.:19

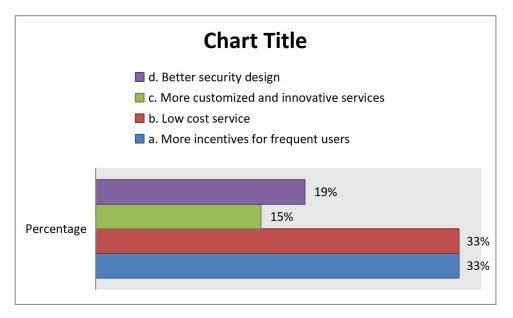| Suggestions	Frequency	Percentage
a. More incentives for frequent users	15	33
b. Low cost service	15	33
c. More customized and innovative services	7	15
d. Better security design	9	19
Total	46	100

Source: Questionnaire

Figure: 19

Interpretation: The graph shows that 33% suggest that there should be more incentives for frequent users and low cost service, 15%suggest for more customized and innovative services and 19% suggest for better security design.

3.2 Findings of the study

- 40% of respondents are Business Person, 24% are Homemaker and 26% are Serviceman.
- The percentage distribution of awareness avenues, the major skewness is in favour of executives of bank which score 47% and 33% of the respondents among friends.
- Among those aware about 90% use online-banking services.
- From the non users, an attempt was made to elicit the reasons for its non usage. As indicated, lack of knowledge was considered as prime de-motivating factor.
- Among the users 45% uses Online-Banking once a week.
- A study of the factors, influencing the usage was made by listing out various factors, and from which it came to fore that amongst the various factors convenient is ranked as the major motivating factor.
- Cashback is the main factor which encourages users to use Online-Banking services, followed by rewards and then coupons. Other factor encourages the least.
- SMS i.e. 76% is the main mode through which users receive Online-Banking details, while E-Mail is the next mode.

- Among the users, various problems that are encountered while using online-banking services. Card misuse and internet problems are major reasons that create hurdles in its usage.
- As per the analysis, most of the users uses E-Shopping operation the most while 33% uses for booking details.
- 42% of the respondents agree that Online-Banking services are secured respectively. While 4% gives opinion that Online-Banking services are not secured.
- 33% of the respondents suggest that there should be more incentives for frequent users and low cost service.
- Most of the users uses Online-Banking services more as compared to traditional banking services and think it is necessary for present scenario.

CHAPTER-4

CONCLUSION AND RECOMMENDATIONS

4.1 Conclusion

In a country like India, there is need for providing better and customized services to the customers. The usage of Online-banking is all set to increase among the people. Some people at the moment are not using the services thoroughly due to various hurdling factors like insecurity and fear of hidden costs etc. So banks should come forward with measures to reduce the apprehensions of their customers through awareness campaigns and more meaningful advertisements to make Online-banking popular among all the age and income groups. Further, with increasing consumer demands, banks have to constantly think of innovative customized services to remain competitive. Online-Banking is an innovative tool that is fast becoming a necessity. It is a successful strategic weapon for banks to remain profitable in a volatile and competitive marketplace of today.

Many people are aware and using Online-Banking services and it is increasing day by day. But there are some people who are aware but not using Online-Banking services because of misuse of cards, lack of human contact and security problem. However it can be concluded that it is necessary for present scenario. Banks should also adopt some suggestions like low cost service, more incentives for frequent users, more customized and innovative services etc.

In future, the availability of technology to ensure safety and privacy of e-transactions and the RBI guidelines on various aspects of internet banking will definitely help in rapid growth of internet banking in India

4.2 <u>Recommendations</u>

The following recommendations are suggested:

- ❖ Banks should ensure that online banking is safe and secure for financial transaction like as traditional banking.
- ❖ Banks must emphasize the cost saving that online can provide to the people, such as reduce transaction cost by use of online banking.
- ❖ Banks should provide incentives for frequent users.
- ❖ Bank should emphasize on more customized and innovative services.

Chapter-5

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- ➢ https://www.ibef.org/industry/banking-india.aspx

- ➢ https://www.scribd.com/doc/38281581/literature-review

Annexure

QUESTIONNAIRE

Name:

Age:

20 year-45 years ☐

45 year-60 years ☐

Above 60 years ☐

Gender:

Male ☐

Female ☐

Occupation:

Service ☐

Business Person ☐

Home Maker ☐

Others ☐

Mobile Number:

1. Do you aware about Online-Banking services?
   a. Yes ☐
   b. No ☐

2. How did you get to know about Online-Banking services?

    a. Friends and Relatives ☐

    b. Executive from banks ☐

    c. Advertisements ☐

    d. Others ☐

3. Do you use online-banking services?

    a. Yes ☐

    b. No ☐

4. What is the reason of not using Online-Banking service?

    a. Security ☐

    b. Lack of knowledge ☐

    c. Misuse of card ☐

    d. Lack of human contact ☐

    e. Limited payment option ☐

5. How frequently you use Online-Banking services?

    a. Once a day ☐

    b. Once a week ☐

    c. Once a month ☐

    d. Not Frequently ☐

6. Which of the following Online-Banking services you use the most?

    a. ATM ☐

    b. Mobile Banking ☐

    c. Online Bank Transfer ☐

    d. Any others ☐

7. Which of the following benefits accrue to you, while using Online-Banking services?

    a. Time saving ☐

    b. Convenient ☐

    c. Security ☐

    d. 24x7 hour facility ☐

    e. Any others ☐

8. What would encourage you to use more the Online-Banking services?

     a. Rewards ☐

     b. Cashback ☐

     c. Coupons ☐

     d. Others ☐

9. In which manner bank provide Online-Banking details to you?

     a. Via SMS ☐

     b. E-Mail ☐

     c. Brouchers ☐

     d. Others ☐

10. What are the problems identified while using Online-Banking services?

     a. Internet problems ☐

     b. ATM out of order ☐

     c. Misuse of cards ☐

     d. Others ☐

11. What Online- banking operations do you use the most?

     a. Paying different bills ☐

     b. Booking tickets ☐

     c. E-Shopping ☐

     d. Mobile banking ☐

     e. Any others ☐

12. Do you think Online-Banking services are secured?

     a. Strongly agree ☐

     b. Agree ☐

     c. Netural ☐

     d. Disagree ☐

13. Do you always use Online-Banking services in comparison to Traditional Banking Services?

    a. Yes ☐

    b. No ☐

14. Do you think Online-Banking services are necessary for present scenario?

    a. Yes ☐

    b. No ☐

15. To what extent are you satisfied by the benefits of Online-Banking?

    a. Highly satisfied ☐

    b. Satisfied ☐

    c. Netural ☐

    d. Dissatisfied ☐

16. From the following suggestions, what is the suggestion you would like Bank to adopt?

    a. More incentives for frequent users ☐

    b. Low cost service ☐

    c. More customized and innovative services ☐

    d. Better security design ☐