

Consumer Loyalty on Online Administrations of Al-Arafah Islami Bank Ltd.

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Abstract

During these few decades an comprehensive improvement of internet based services, from small organizations to multi-organizations that are developing online services. Customers' fulfillment with web managing an account in the Al-Arafah Islami Bank context has been an issue of considerable debate. This analysis tries to identify factors that determine customers' satisfaction with online banking within the AIBL banking circumstance. The main way for the data collection was a questionnaire that was designed of a five point liker dimensions. Through this survey, the study determined important factors that would lead to customer satisfaction. Based on this it is recommended that more emphasis should be placed on targeting corporate and individual customers on improved service technology through involvement, seminars and symposium on the adoption of internet banking technologies as well as creating the desired satisfaction among the different customers. The survey starts with the earlier literature review to identify the influential service quality factors that affect customer satisfaction and to focus on other study area. Then there has detail information of AIBL. Quantitative study approach was applied to get better understanding of the current issue. Information presentation and investigation were finished by utilizing the MS Excel. At long last, the exchange and conclusion were shown by finding of overview inquiry's answers. This report is exhibited in a few sections in a successive way. At initially, highlighted the brief history of Al-Arafah Islami Bank Limited, its item and administrations. Here additionally depict about the routine and managing an account framework and obviously "Consumer loyalty on online administrations of Al-Arafah Islami Bank Ltd."

Keywords: Online Services, Customer fulfillment, AIBL, Questionnaire.

Introduction

Bangladesh is the third biggest Muslim nation of the world. The general population of Bangladesh are profoundly dedicated to Islamic lifestyle as it is said in Quran and Sunnah. Islam gives us a complete way of life. Fundamental goal of Islamic way of life is to be fruitful both in our mortal and unfading life. Thusly in each part of our life we ought to take after the regulation of Al-Qur'an and way of life of Hazrat Muhammad (SM.) for our incomparable achievement. Al-Arafah Islami Bank began its adventure in 1995 because of the said standards and to present a current saving money framework in view of Al-Qur'an and Sunnah.

A gathering of built up, devoted and devout identities of Bangladesh are the modelers and chiefs of the bank. Among them a prominent Islamic researcher, business analyst, essayist and ex-administrator of Bangladesh government Mr. A.Z.M Shamsul Alam is the originator executive of the bank. His dynamic initiative and consistent motivation gave a support to the bank in getting a decent footing in the budgetary business sector of Bangladesh.

Internet Banking

Internet banking has been defined by various authors in different ways, however famous among the descriptions is the one defined by Arunachalam and Sivasubramanian(2007). They said internet banking as banking process where a client can access his or her bank account via the online using personal computer, mobile phone or Web browser. Internet banking also defined by Wungwanitchakson and Tantichaltonon(2002) as banking practice that admits customers to access and perform financial transactions on their bank accounts from their Web-enabled computer online connectivity with bank websites any time they wish. So the online banking allows customers to perform such transactions as payments and transfer, viewing of statements of accounts, access of balance, viewing of accounts, customizations print, printing of proclamations etc.

Literature review

The term consumer loyalty has been depicted in same routes by a large portion of the researchers. According to them it is comprised of clients' practices and states of mind. Internet banking could be conceptualized within the cotext of online banking. In spite of the fact that it has been differently characterized, agreeing to(ref) , electronic keeping money is the conveyance of banks' data and administrations by banks to clients by means of various

terminal gadgets, for example, PC and cell telephone with program or desktop programming, phone or advanced TV. Internet banking is the circumstance where clients can get to their financial balance by means of the web utilizing a PC or cell telephone and web-browser(ref). Numerous past studies have developed various models for understanding relevant online service quality dimensions relevant to internet banking. Content that attributes of internet service quality involve: access, ease of navigation, efficiency, flexibility, reliability, personalization, security, responsiveness, assurance, site aesthetics and price knowledge(Zeithaml et al). Jun and Cai et al.(ref) in a study of online banking found that web site design, information, ease of use, access, courtesy, responsiveness, and reliability are significant dimensions that determine service quality. According to Bloemer & Kasper(1995) cited in Mosahab, et al.(2010) satisfaction is interpreted as true loyalty rather than repeat using behavior, which is the real re-using of a organization, regardless of commitment because customers, who are not satisfied, can also demonstrate re-using behavior. This may be due to switching costs, lack of perceived differentiation of alternatives, time or money constraints, habit or inertia which are not related to satisfaction(bitner, 1990;Ennew&Binks, 1996 cited in Kheng, 2010).

The previous two decades have witnessed a significant shift in banking practice and operation towards internet banking. Qureshi et al (2008) observed this shift and noted that maximum banks have turned from the traditional arm chair banking to online banking system, where customers can use self service channels such as automated teller machines and internet to satisfy their financial needs The fundamental purpose behind this sensational movement has been its apparent value as far as simplicity of transaction, security and protection gave by online banking.

There has been a low appropriation level among shoppers and its utilization has not by any means acquired any huge change business relationship between the banks and their clients. In addition, albeit a few banks have endeavored executing full internet banking benefits, its selection by clients has been entirely moderate, maybe either on the grounds that customers don't know about such administrations or are hesitant receiving them due to some appearing issues connected with online banking, eg, level of computer literacy.

Objectives of the Study

The broad objective of this report is "Consumer loyalty on online administrations of Al-Arafah Islami Bank Ltd."The specific objectives are To determine the level of satisfaction on online services of customer at Al-Arafah Islami Bank Ltd, to bring out the opinion of customer on online services of AIBL, and to know how Al-Arafah Islami Bank Ltd. ensures the required services to the customers.

Methodology

Information was collected from both primary and secondary sources. The secondary sources are Internet, Statistical report & Company annual report.For collecting primary information from the customer a questionnaire was used. Both primary and secondary data sources are used for completing this report.

Primary Sources

- Questionnaire

Secondary Sources

- Relevant reports, PDF files, journals etc.
- AIBL annual report
- AIBL published documents
- Office circular and bank executives
- Web sites:-

www.aibld.com/
www.customerloyalty.com
www.aiblannualreport.com

Background of Al-Arafah Islami Bank Limited (AIBL)

Islamic belief system urges us to succeed in life here and in the future. To make this progress we should take after the route managed by the Holy Quran and the way appeared by Rasul (SM). With this objective in perspective Al-Arafah Islami Bank Ltd. was built up (enrolled) as an open restricted organization on 18 June, 1995. The inaugural service occurred on 27 September 1995.The approved capital of the bank is Tk.2500.00 million and the paid up capital Tk.1500 million. Some exceptionally prestigious Islamic identities and devout businesspeople of the nation are the patrons of the bank. The aggregate paid up capital was contributed region. The bank is resolved to contribute fundamentally in the national economy. It has made a positive commitment towards the financial improvement of the nation by opening 118 branches on which 31 approved merchant (AD) all through the nation. The value of the bank remained at Tk. 16,091.17 million as 31 December 2013, the labor

is 2,387 and number of shareholders are 58,466. The bank directs its business on the standards of Mudaraba, Bai-muazzal, and enlist buy exchanges affirmed by Bangladesh Bank. Actually, its modes and operations are significantly not quite the same as those of other ordinary business bank. There is a Shariah gathering in the banks who keeps up consistent carefulness to guarantee that the exercises of the bank are being led on the statutes of Islam. The Shariah chamber comprises of conspicuous Ulema, rumored investors, famous legal counselors and prominent business analyst.

Summary and Analysis of the Customer Opinion (Survey analysis)

The socio demographic characteristics of online bank customers investigated in the study include; account type, age, gender, educational background and frequency of use. These are presented in table below:

Measure	Item	Respondents	percentage
Account Type	M.S.D.....	22	31.88%
	I.T.D.....	16	23.19%
	M.T.D.R.....	9	13.05%
	C.D.....	15	21.74%
	S.N.D.....	6	8.70%
Gender	Male.....	47	68.12%
	Female.....	22	31.88%
Age	18-30.....	27	39.13%
	31-50.....	30	43.48%
	50Above.....	12	17.39%
Educational Background	Below or at Secondary.....	15	21.74%
	Higher Secondary.....	20	28.99%
	Graduate.....	22	31.88%
	Post Graduate or Above.....	12	17.39%
Frequency of Use	Daily.....	12	17.39%
	Weekly.....	9	13.05%
	Monthly.....	26	37.68%
	Yearly.....	8	11.59%
	Others.....	14	20.29%
Total=		69	100%

From the above table, social demographic characteristics of respondents indicate that maximum respondents have their savings account which called M.S.D and also a good amount of female use monthly deposit schemes while businessman are using current account. Majority of the respondents who used online banking is between 31-50 years and 18-30 years people also use another major part of respondents which contains 43.48% and 39.13%. 47 representing 68.12% were males and 22 representing 31.88% were female respondents. In terms of educational attainment, that is 22 respondents representing 31.88% have graduation, 20 of 28.99% present have higher secondary, 15 of 21.74% at below or at secondary while 12 respondents of 17.39% are post graduate or above. We are seeing that majority of respondents use their account monthly. These findings indicate that online banking users are mostly young people, mostly males and mostly with at least reasonable level of educational attainment.

Questions Result:

Q: 1 online service are timely updated

Strongly disagree	5	7.25%
Disagree	3	4.35%
Neither agree nor disagree	11	15.94%
Agree	27	39.13%
Strongly agree	23	33.33%
Total Respondents	69	100%

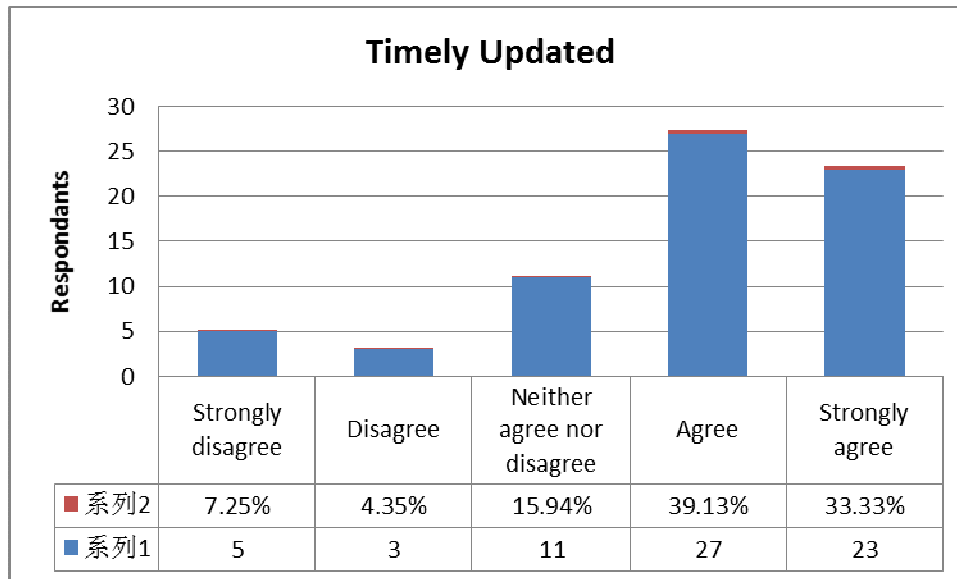


Figure: Professional

In this above figure, 39.13% respondents agree that the bank redesign the required data, 33.33% respondents are concur that the bank is updated, 15.94% respondents are impartial, 4.35% respondents are disagree and 7.25% respondents are strongly disagree with the statement. So we can say that the greater part of the respondents are concur and emphatically concur that the bank redesign their data legitimately. Although there are some negative respondents that they think information is not updated but result is positive.

Q: 2 Easy understanding of online languages

Strongly disagree	4	5.80%
Disagree	5	7.25%
Neither agree nor disagree	6	8.70%
Agree	22	31.88%
Strongly agree	32	46.38%
Total Respondents	69	100%

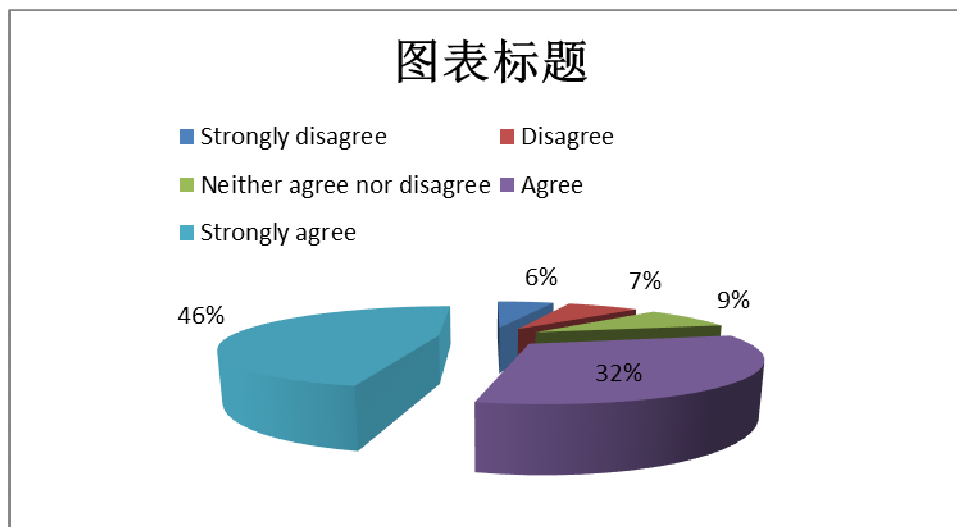


Figure: Easy understanding

In this above figure, 46.38% respondents are strongly agree that our bank online language is easy understanding, they can as often as possible read the language of the online profile, 31.88% respondents are simply agree, 8.70% respondents are in impartial position and 7.25% respondents are basically differ and 5.80% respondents are strongly disagree with statement which is in minimum.

Q: 3 kept waiting time to a minimum

Strongly disagree	2	2.90%
Disagree	5	7.25%
Neither agree nor disagree	10	14.49%
Agree	26	37.68%
Strongly agree	26	37.68%
Total Respondents	69	100%

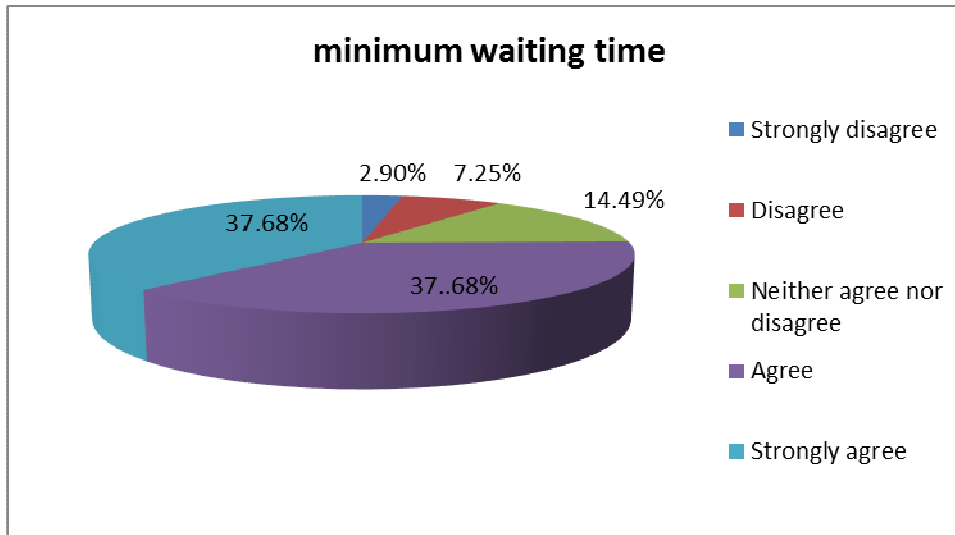


Figure: minimum waiting time

Despite the fact that the bank does not start their proper online banking system but the services which related to the internet, these time effect. In here, 37.68% respondents are strongly agree and also same amount of respondents are agree that there waiting time is in minimum, 14.49% respondents are neither concur nor deviate, while 7.25% respondents are differ and 2.90% are unequivocally can't help contradicting understanding.

Q: 4 Available online facilities

Strongly disagree	4	5.80%
Disagree	8	11.59%
Neither agree nor disagree	10	14.49%
Agree	31	44.93%
Strongly agree	16	23.19%
Total Respondents	69	100%

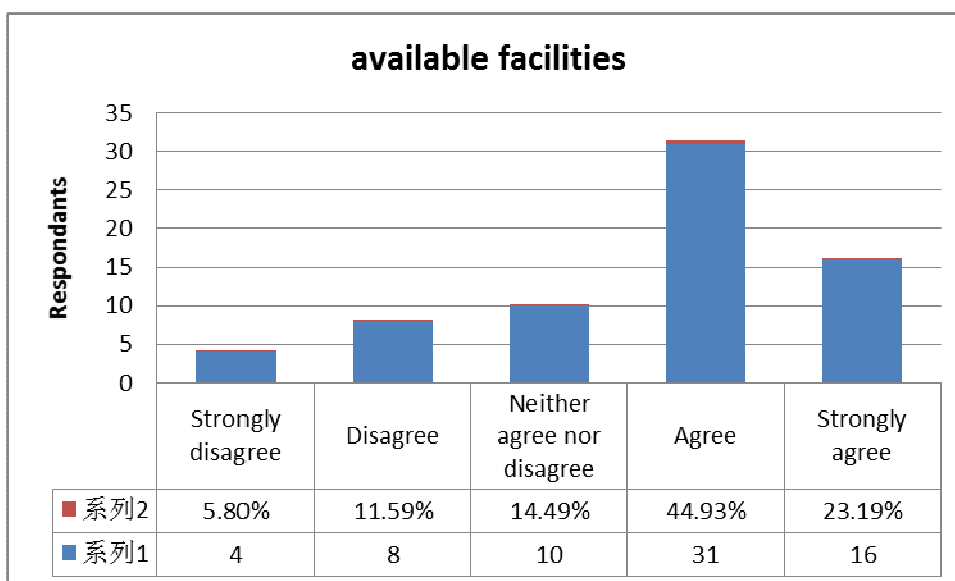


Figure: available online facilities

Here, 44.93% of respondents are agree that the bank have available online facilities, 23.19% are strongly agree, 14.49% are impartial, 11.59% respondents are disagree while 5.80% respondents are strongly differ. There are lots of facilities are missing but those which they provide to the customer are quite available for the online customers.

Q: 5 Charges of online facilities are lower than others

Strongly disagree	3	4.35%
Disagree	8	11.59%
Neither agree nor disagree	8	11.59%
Agree	25	36.23%
Strongly agree	25	36.23%
Total Respondents	69	100%

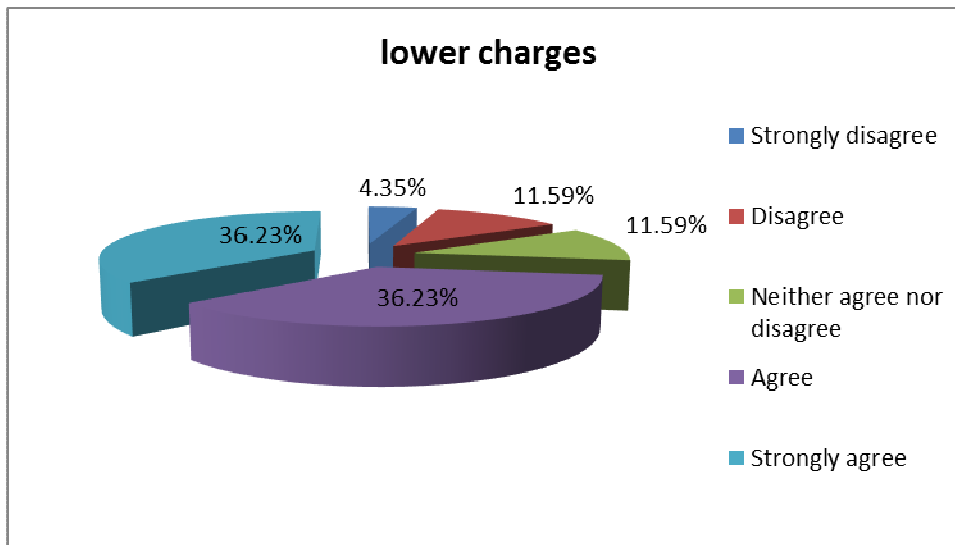


Figure: lower charges

The graph shows that, strongly agree and agree response percentage is equal of 36.23% and neutral and disagree response also in same position of 11.59% while 4.35% respondents are strongly differ with statement. Quite enough percentage of respondents has found that the charges of the bank are not less than others.

Q: 6 Easy completions of online services

Strongly disagree	6	8.70%
Disagree	4	5.80%
Neither agree nor disagree	6	8.70%
Agree	25	36.23%
Strongly agree	28	40.58%
Total Respondents	69	100%

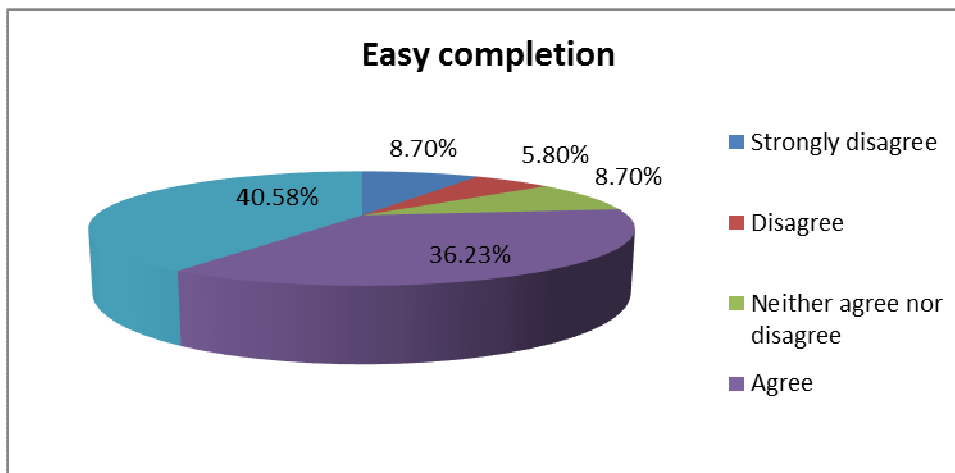


Figure: easy completion

In this above figure, easy completion of online services, 40.58% respondents are strongly agree, 36.23% respondents are agree, 8.70% respondents are strongly disagree and same percentage of respondents are neither agree nor disagree while 5.80% respondents are disagree with statement. Here, maximum customers say that they are moderate agree because the provided services in online has easy completion system in the server.

Q: 7 online services are highly flexible and trustworthy

Strongly disagree	5	7.25%
Disagree	8	11.59%
Neither agree nor disagree	13	18.84%
Agree	25	36.23%
Strongly agree	18	26.09%
Total Respondents	69	100%

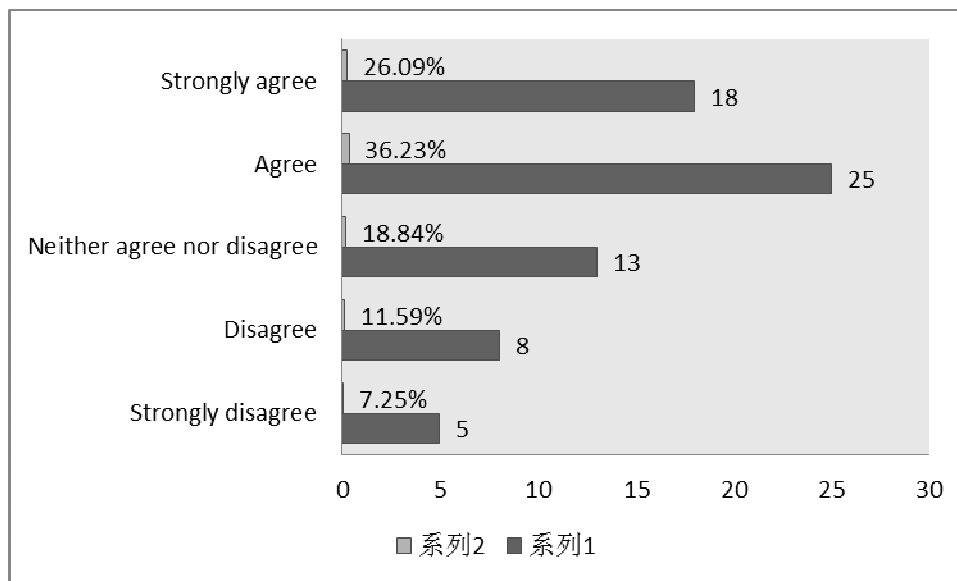


Figure: flexible and trustworthy

In this above figure, 36.23% respondents are agree that the bank services are highly flexible and trustworthy, 26.09% respondents are strongly agree that the bank is flexible, 18.84% respondents are neutral, 11.59% respondents are disagree and 7.25% respondents are strongly disagree with the statement. Maximum respondents utilize their account so flexibly rather than trustworthy.

Q: 8 sufficient and real time information provided

Strongly disagree	5	7.25%
Disagree	3	4.35%
Neither agree nor disagree	12	17.39%
Agree	27	39.13%
Strongly agree	22	31.88%
Total Respondents	69	100%

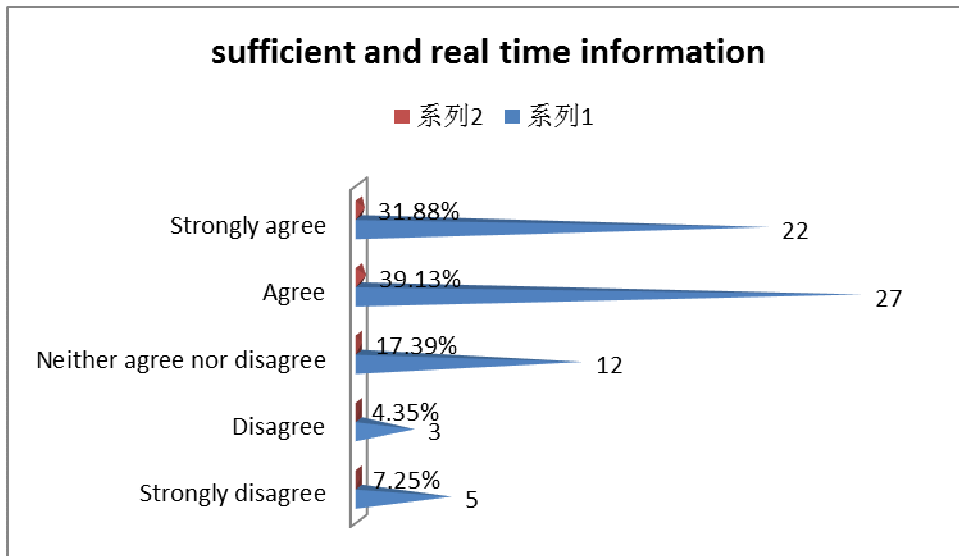


Figure: sufficient and real time information

The figure showing that, 39.13% respondents agree that the bank provide the sufficient and real time information, 31.88% respondents are strongly agree that the bank is updated, 17.39% respondents are neutral, 4.35% respondents are disagree and 7.25% respondents are strongly disagree with the statement. 27 out of 69 respondents are agree and 22 out of 69 respondents are strongly agree that the bank provide enough and time to time information.

Q: 9 reliability and creditability of online transactions

Strongly disagree	6	8.70%
Disagree	7	10.14%
Neither agree nor disagree	9	13.04%
Agree	22	31.88%
Strongly agree	25	36.23%
Total Respondents	69	100%

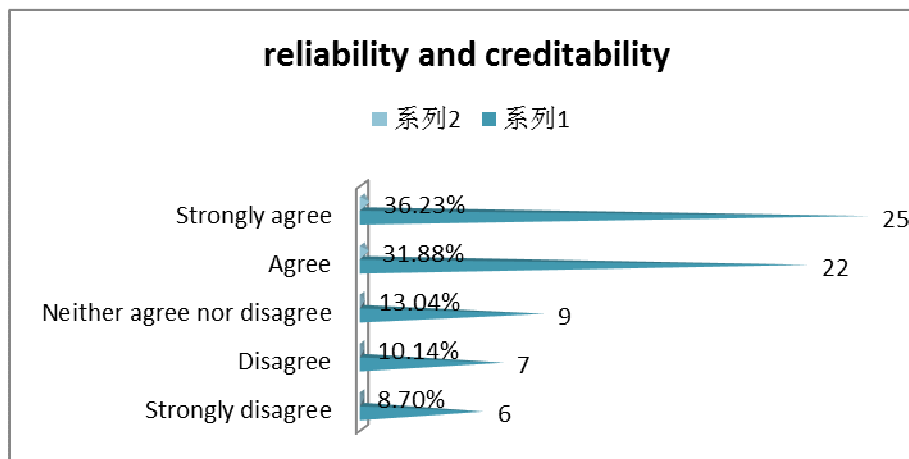


Figure: reliability and creditability

In this above figure, 31.88% respondents agree that the bank is reliable and creditable, 36.23% respondents are strongly agree that the bank is reliable and creditable, 13.04% respondents are neutral, 10.14% respondents are disagree and 8.70% respondents are strongly disagree with the statement.

Q: 10 it keeps accurate record of transactions and requests

Strongly disagree	3	4.35%
Disagree	5	7.25%
Neither agree nor disagree	10	14.49%
Agree	22	31.88%
Strongly agree	29	42.03%
Total Respondents	69	100%

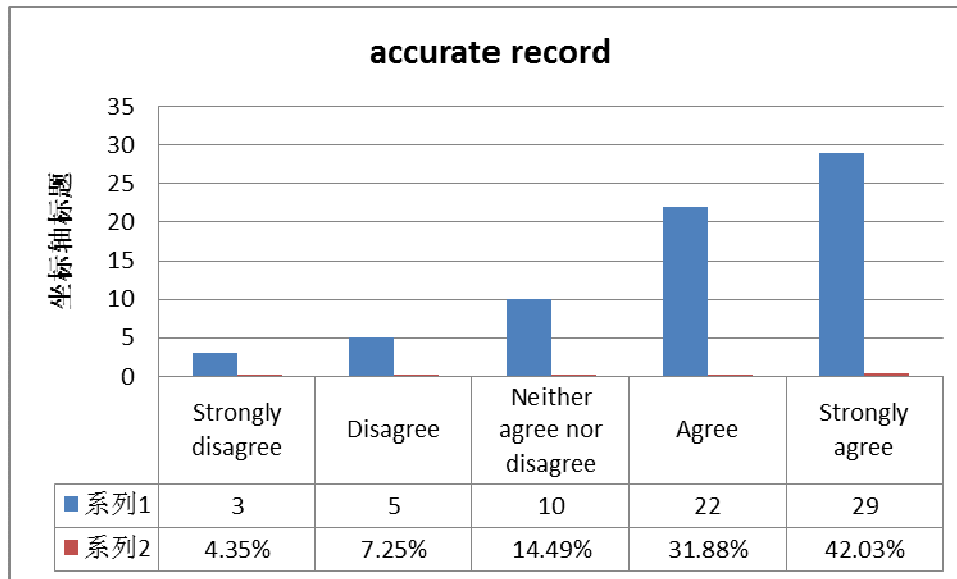


Figure: accurate record

The chart showing that, 31.88% respondents agree that the bank keep accurate record of transactions, 42.03% respondents are strongly agree that the bank record is accurate, 14.49% respondents are neutral, 4.35% respondents are disagree and 7.25% respondents are strongly disagree with the statement. Most of the respondents are believe that the bank always maintains exact and real record of activities of users.

Q: 11 there is a strong security in online transactions

Strongly disagree	5	7.25%
Disagree	3	4.35%
Neither agree nor disagree	14	20.29%
Agree	21	30.43%
Strongly agree	26	37.68%
Total Respondents	69	100%

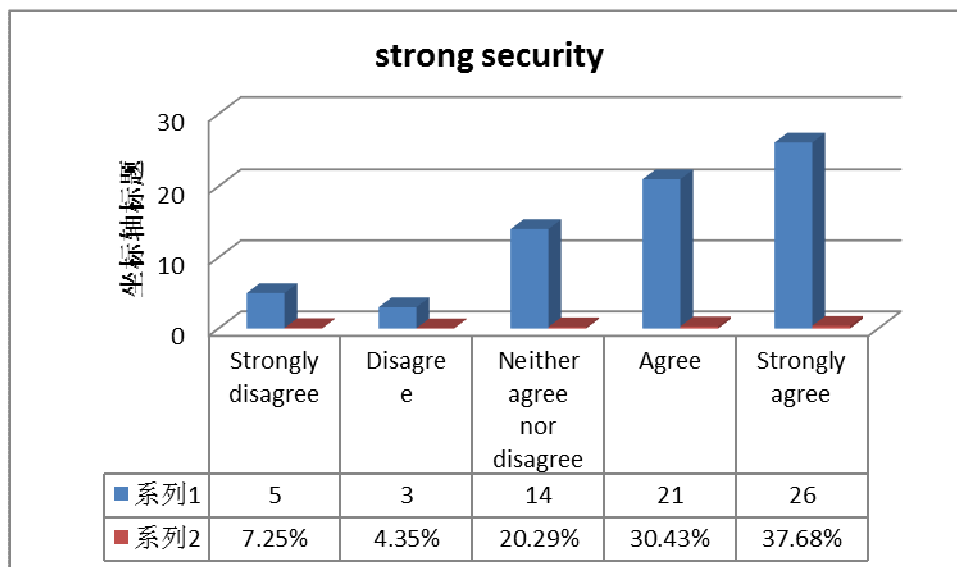


Figure: strong security

Online banking is all about defends on the security. Clients trust the bank for the security of their monetary segments. Shoppers use financial balance for the security of their money. In this above figure, 30.43% respondents concur that the bank has a solid security in online exchanges, 37.68% respondents are emphatically concur that the bank is upgraded, 20.29% respondents are unbiased, 4.35% respondents are differ and 7.25% respondents are firmly can't help contradicting the announcement.

12. Overall, I am satisfied with the online services of AIBL

Strongly disagree	2	2.90%
Disagree	3	4.35%
Neither agree nor disagree	15	21.74%
Agree	27	39.13%
Strongly agree	22	31.88%
Total Respondents	69	100%

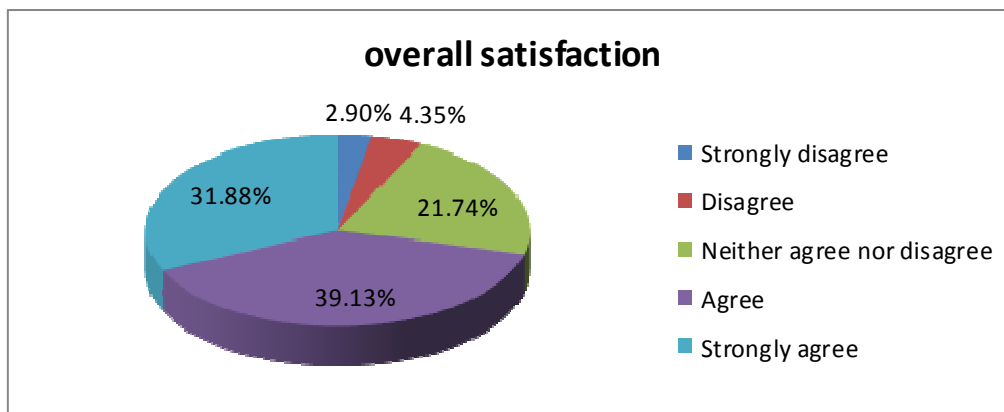


Figure: overall satisfaction

At long last, 39.13% respondents concur that they are general satisfied with online services of AIBL, 31.88% respondents are emphatically concur that they are satisfied, 21.74% respondents are nonpartisan, 4.35% respondents are disagree and 2.90% respondents are strongly disagree with the statement that they are overall satisfied with the online services of Al-Arafah Islami Bank Ltd.

Findings

The most extreme clients say AIBL is exceptionally proficient and redesigned. They say the bank is emphatically adaptable and dependable. It entirely well to identify client need. AIBL's administration quality is to some degree better contrasted and different contenders. The most extreme clients say AIBL's online charges is in regards to somewhat less contrasted and different contenders. It is reasonably responsive for client's inquiries. The bank's online administrations are tolerably useful. The bank gives constant data to clients. Essentially the bank does not began the genuine of appropriate web managing an account framework yet the administrations identified with the online are very superior to anything others. The maximum customers satisfied with AIBL online service.

Recommendations

In light of the time –constraints and the particular conditions under which the study has been led, just 69 poll were utilized to gather information.

The aftereffects of this study demonstrated that record use, control of record, exchange, easeness to utilize, protection and security are critical parts of clients' fulfillment with internet banking. Subsequently, this paper recommends certain arrangement suggestions for the banking industry. Along these lines, the proposed model can be of assistance in arranging endeavors towards expanding customers' fulfillment. By improving these factors, bank administration may expand selection and fulfillment among web bank clients. These likewise infer starting proper activities to upgrade fundamental offices and enhance protection and security on internet banking. More about recommendation;

- 🕒 Bank should offer more online facilities to the customer's such as credit card, visa card, mobile banking etc.
- 🕒 Now a day's world is going very fast. Now most of the banks open online customer service system. So in order to compete in the world market they should adopt online banking system.
- 🕒 The bank can offer to its customer better service if all of its department are computerized and incorporated under local area network.
- 🕒 They need to provide more training facilities, more computerized system and strong network connection.
- 🕒 Finally, the bank should implement the actual online banking with strong safety.

Conclusion

This study seeks to make a unique contributions to knowledge by the impact of online banking factors on results of customers fulfillment in the AIBL in Bangladesh. This study contributes to the online service discipline in finding out the role of the AIBL in upgrading consumer loyalty. Variables relating to proficiency , satisfaction, dependability, protection and consumer loyalty were a center of this study as they have an impact in online banking. As more clients embrace the web for their banking transactions, it gets to be critical for administration of AIBL to be creative in their way to deal with meeting client necessity. The aftereffects of this study demonstrated that record access, account control, account use or exchange, usability, protection and security are vital determinants of clients' fulfillment with internet banking.

We would rather feel like producing my personal opinion about the ongoing practices in Al-Arafah Islami Bank Limited. It uses most modern and internationally recognized banking software. The bank used 'Ababil' bank solution software. Especially I know about AIBL that it provides good online Banking service to the customer. Al-Arafah Islami Bank Limited provides up-to-date information to its online server. This information helps the customers to provide a better accessibility to their provided server. Al-Arafah Islami Bank Limited is an Islamic and social mindful bank in the nation. The bank keeps up a general movement for development of this part.

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Appendix:

The survey questionnaire-

A survey Questionnaire about

"Consumer loyalty on online administrations of Al-Arafah Islami Bank Ltd."

Dear respondent, this is an research related survey and all these information will be used for academic purposes only. So please co-operate to prepare the questionnaire effective with your valuable opinion.

.....
Account Name:

Account Number:

Account Type: M.S.D I.T.D M.T.D.R C.D S.N.D

✓ **Gender:** Male Female

✓ **Age:** 18-30 31-50 50 Above

✓ **Educational Background:**

- Below or at Secondary, Higher Secondary, Graduate, Post Graduate and above

✓ **Frequency of Use:**

- Daily, Weekly, Monthly, Yearly, Others

Questions

There is no right or wrong answers. (Values range from 1, Strongly Disagree, to 5, Strongly Agree). Here, 1=Strongly Disagree, 2=Disagree, 3= Neither Agree nor Disagree, 4=Agree, and 5= Strongly Agree.

	1	2	3	4	5
1. Online services are timely updated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Easy understanding of online languages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Kept waiting time to a minimum	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Available online facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Charges of online facilities are lower than others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Easy completion of online services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Online services are highly flexible and trustworthy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Sufficient and real time information provided	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Reliability and creditability of online transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. It keeps accurate record of transactions and requests	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. There is a strong security in online transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Overall, I am satisfied with the online services of AIBL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments (if any):

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Thank you for cooperating