Internship Report Paper

On

Factors influencing customers' bank selection decision in Dhaka:

A case study on Jamuna Bank Board Bazar Branch

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Factors influencing customers' bank selection decision in Dhaka: A case study on Jamuna Bank Board Bazar Branch

Submitted by:

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Letter of Transmittal

To

Dr. Tanvir Fattin Abir

Associate Professor

Department of Business Administration

Faculty of Business and entrepreneurship

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Subject: Submission of Internship Paper

Dear Sir,

Respectfully, I hereby submit my Internship report on **“Factors influencing customers' bank selection decision in Dhaka: A case study on Jamuna Bank Board Bazar Branch”.** I am very happy to have been received with this opportunity. I gave all of my efforts to complete of this Internship report and it gave me valuable information as a student. I learned an important amount of knowledge through your guidance and suggestions regarding this task. Should more information or explanation be needed in regard to this paper, I'll happily submit it.

I have tried to correct the problem and sincerely hope that my report will meet your expectations. Moreover, I want to say my sincere appreciation for your valuable invitation to submit this report.

Sincerely yours,

Sanil

Md. Shahriar Alam Sanil

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Student Declaration

I am Md.Shahriar Alam Sanil, a BBA student at Daffodil International University, I hereby confirm that I completed extensive research and composed the present internship report **"Factors influencing customers' bank selection decision in Dhaka: A case study on Jamuna Bank Board Bazar Branch"** as part of my BBA studied at Daffodil International University. I would like to express thankfulness for all the invaluable guidance and support Dr. Md. Tanvir Fittin Abir has gave. Associate Professor in the Department of Business Administration.

I hereby guarantee that this report is a complete work of my own creation and has not been submitted before to any other agencies or institutions.

Md. Shahriar Alam Sanil
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Certificate Approval

This is to certify that ***Factors influencing customers' bank selection decision in Dhaka: A case study on Jamuna Bank Board Bazar Branch"*** this internship report has been written by Md. Shariar Alam Sanil, ID:201-11-979, a student in the Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University under my guidance and supervision.

I hereby grant my approval for the structure and substance of this internship report document. Based on my current understanding, he has authored the paper. I have provided oversight during his entire process of paper preparation.I give my sincere wishes for his future success.

Dr. Md. Tanvir Fittin Abir
Associate professor
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Acknowledgement

At first, I would like to say my gratitude and adoration to the Almighty Allah for giving me with the capacity and strength suitable to successfully complete the Report.

The objective of this internship report, "Factors influencing customers' bank selection decision in Dhaka: A case study on Jamuna Bank Board Bazar Branch," is to satisfy the BBA degree requirement. I received genuine help, guidance, and supervision from a number of people.

Also, I want to express my deep thanks to my supervisor, Dr. Md. Tanvir Fittin Abir, an associate professor in the Department of Business Administration, who helpful advice and ongoing supervision allowed me create a report that was well-organized.

Finally, I want to say my sincerest feelings of affection to my parents for their continuous support, care, and sincerity.

Executive Summary

This study investigates the role that customer's bank selection decisions in Jamuna Bank Board Bazar Branch. Analyzing how they impact on the final outcome of the customer selection decisions by focusing on the independent variables of service and speed, mediated by bank trust to understand their collective impact on the decide to customer bank selection . The study uses a quantitative research approach with a sample size of 110 people drawn from Jamuna Bank, Board Bazar Branch. Using a combination of stratified random sampling and structured questionnaires, the data is gathered. Descriptive and inferential statistics, exploratory factor analysis, and structural equation modeling (SEM) with the help of the Smart-PLS software are all part of the data analysis process. This study efficiency and speed of banking procedures, including transaction processing, service delivery, and response time. In contrast, service refers to the overall quality of connections with customers and includes elements like availability of a variety of financial goods, responsiveness, and dependability. The objective of the study is to offer useful information that will improve client happiness, loyalty, and banks' overall competitiveness in the quick and developing financial facility.

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Chapter 1

Introduction

Banking sectors are keeping up with the ever-changing economic conditions and technology improvements is essential in today's fast-paced banking sector. It's also important to know what aspects influence consumers' selections when choosing a bank (Al-Shammari & Mili, 2021). For both people and companies, choose a bank is an important step that involves many various facets of society, psychology, and the economy(Ahmad & Bashir, 2014). As a city with a wide range of socioeconomic origins and a thriving financial industry, Dhaka is a great place to study how consumers' banking decisions change over time. A variety of factors, like the city's thriving economy and the harmonious cohabitation of old values and contemporary ambitions, impact people's views and choices when it comes to choosing a bank (Ayusaleha & Laila, 2022). This study could assist Jamuna Bank and other financial institutions in a similar situation make better strategic choices, which is why it is important. The study's overarching goal is to help Jamuna Bank gain an edge in the Dhaka market by enhancing service quality, customer happiness, and understanding client preferences (Amin, 2016). In the sections that follow, we look into the many factors that are considered by customers when choosing a bank. These factors can be as concrete as service quality and product offerings or as abstract as trust, brand perception, customer service and societal influences.

1.1 Background of the study

Financial and banking services are very important to the global services business. (Zameer et al., 2015). Due to new technology and information systems, banks and other financial companies have to offer more advanced and creative services in today's market. Because the financial market was so competitive, banks and other financial institutions had to improve the quality of their services and use new technology. (Pakurár et al., 2019). More banks from both the public and private sectors have been joining Dhaka's banking industry as it grows (Karim, 2014). Jamuna Bank Limited has many branches all over the country. A number of homes and businesses can be found in Dhaka's busy industrial area. The different financial needs of this neighborhood show the chances and risks that banks in Dhaka face on a bigger scale (Amin, 2016). The importance of the Board Bazar Branch in the local environment led to its selection as the focal point. This study has the ability to provide light on the criteria that clients use to choose a bank, which might help Jamuna Bank and other banks better cater to their customers' needs. There are a lot of elements, both intellectual and emotional, that go into consumers' judgments about which banks to use, according to research on banking behavior. Important traditional aspects to examine include fees, interest rates, and service quality. Customers' tastes are still heavily influenced by modern factors including internet banking services, brand image, and social responsibility. Tales of irrational and irrationally emotional customer behavior abound in literature. Digital services, brand resonance, and social responsibility are the modern beats that dance with the ageless notes of interest rates and service quality.

1.2 Scope of the Study

Evaluate the most significant factors that consumers evaluate to choose a bank for quality of customer service. The key elements of customers are seeking in a bank, such as fees, interest rates, and the overall quality of customer service, find the banking services are the most prevalent among Dhaka customers, paying special attention to those living near the Jamuna Bank Board Bazar Branch. Bank consumer preferences and behaviors in the Board Bazar area could change in response to new developments in the adjacent urban area. The range and density of the local population in the area of the Jamuna Bank Board Bazar Branch.

1.3 Problem Statement /Objectives of the Study

Every kind of business depends on consumers. Businesses have to guarantee customer satisfaction if they want to attract customers for a longer period of time. To use a variety of metrics for evaluating service quality and client satisfaction(M. Salah Uddin, 2015). Customers' trust in a bank mediates the relationship between their selection of a bank and particular variables that significantly influence their decisions in the competitive banking sector. However, the current literature lacks a clear explanation of this mediating effect(Boonlertvanich, 2019). While it comes to choosing a bank, there is a lack of knowledge about the complex dynamics customers go through (King, 2012). In this study, the Board Bazar Branch of Jamuna Bank will be used as an example to look into how service speed and quality affect customers' choices of banks. Although these factors are very important in the banking industry, not enough is known about how they directly affect customer choice and how trust plays a part in this relationship, especially in Dhaka's banking sector. This trust, in turn, is thought to be a key factor that affects how buyers make their final choice. However, there is a lack of empirical study, especially in Bangladesh, that shows how these factors affect each other and how much they affect customer choices. It also looks into how these things affect customer views and trust in a financial world that is changing quickly. Using the Board Bazar Branch of Jamuna Bank as the study's main focus gives us a unique chance to look at these changes in a place that shows both the problems and the chances of modern banking in Dhaka. Our goal with this study is to fill in the gaps in our knowledge by giving us a better picture of how service speed and quality affect customers' trust and, eventually, their choice of which bank to use. Banking companies, especially Jamuna Bank, could learn a lot from the results of this study about how to improve customer happiness, trust, and confidence in a competitive market by improving the way they provide services.

1.4 Limitations of the Study

The primary limitation of this research is the scarcity of resources (time and money) that will confine the research effort to Jamuna Bank. This limitation will also affect the researcher‘s capacity to implement a structured sampling mechanism. Moreover, the analysis will rely on the quality of the gathered data. Past experience has revealed that while some participants are willing to complete questionnaires, the authenticity of their responses is uncertain. The impact of service quality in influencing consumers' opinions and decisions; this includes qualities such as responsiveness, security, empathy, assurance, and tangibles. A bank's safety protocol and privacy policies are important considerations for customers when making a decision.

Chapter 2

Literature Review

2.1 Introduction

The research is set against the dynamic background of Dhaka, a vital financial center in South Asia and a thriving economic hub. Rapid changes have been observed in the city's banking industry as a result of new technology, new regulations, and changing customer expectations. A deeper dive into the factors influencing customer decisions is required as Dhaka's banking industry enters a period of change. The modern focus on economy and customer-focused services is reflected in the fact that speed and service are crucial independent elements. While this evaluation does its best to answer the question, factors influence bank selection decisions in Dhaka it does so while also acknowledging that it has its limits. This may not capture the whole variety of factors impacting bank selection because the scope focuses mostly on the given variables in the context of Dhaka.

2.2 Relevant Information about Jamuna Bank Limited

A Privet limited company, Jamuna Bank Limited came into being on June 3, 2001, in accordance with the Companies Act, 1994. In Bangladesh, the bank was officially established with the help of the Registrar of Joint Stock Companies and Firms(Amin, 2016). By providing various kinds of financial products and services, the bank's founders aimed to aid in Bangladesh's socioeconomic development. Jamuna Bank, like many others, has probably changed its management, operational methods, and services throughout the years to fit the changing financial market (Karim, 2014).

Jamuna Bank is committed to providing a wide variety of products and services at reasonable rates, supported by modern technology, in order to fulfill the varied demands of our clients. The Bank's goals include encouraging a highly-motivated and competent staff while ensuring long-term growth, appropriate returns, and a positive impact on the country's development. Jamuna Bank hopes for to become a preeminent banking institution that significantly contributes to the growth in the country of Bangladesh.

Jamuna Bank provides an extensive selection of services and products to fulfill the demands of customers. Jamuna Bank has become a reputable competitor in the banking industry by offering one-stop banking services. Many deposit options are available at this bank, such as savings accounts, checking accounts, regular deposits, and fixed deposits. In an effort to assist its customers achieve their dreams, JBL offers a variety of credit solutions. Loans for many purposes are available, including personal, house, vehicle, business, and agricultural financing. Debit and credit cards, which allow customers to make safe and easy purchases, are essential services offered by the bank. To facilitate with foreign commerce, JBL also offers services like bank guarantees and letters of credit (LC). Easy local and international money transfers are made possible by the bank's remittance services. Mutual funds, treasury bonds, and other investment vehicles are among the alternatives offered by banks. The bank has been and will continue to be an economic engine for the people and companies it serves by combining time-honored banking practices with cutting-edge technological capabilities.

2.3 Speed and Service (SSQ)

Speed and Service (SSQ) is frequently selected as the independent variable (IV)The banking industry places a premium on speed and service quality (SSQ) because of the significant impact it has on customers' experiences and happiness levels (Pourmohammad et al., 2016). Technological developments, shifting consumer expectations, and heightened competition have all contributed to a dramatic shift in the banking business during the past few years. Therefore, in order for banks to remain competitive and fulfill the changing needs of their customers, the provision of fast and high-quality services has become an essential component.

Efficiency and responsiveness are two key components of fast financial procedures. Customer expectations for the speed and ease of all financial activities, including account inquiries, loan approvals, and cash transfers, have grown in tandem with the rise of digital banking products (M. Salah Uddin, 2015). Fast service isn't only for customers using mobile or internet banking; it also applies to how efficiently services are handled in-branch. Banks that put an emphasis on speed have an advantage over their competitors because customers appreciate quick and efficient transactions (M. Salah Uddin, 2015).

However, there are several facets to service quality, including responsiveness, empathy, certainty, and tangibles. Reliability, in the context of banking, is the capacity of the bank to continuously deliver services that are accurate and dependable (M. Salah Uddin, 2015). A bank that is responsive to its customers' requirements and empathetic toward their problems will respond quickly to their demands and concerns (M. Salah Uddin, 2015). Both the competency and friendliness of the bank's staff and the physical look of its premises and promotional materials contribute to customers' sense of assurance.

Customers view fast and efficient service as a sign of good quality, as studies reveal a favorable link between the two. Customer happiness, loyalty, and the bank's general credibility can all take a hit when services are delayed (M. Salah Uddin, 2015). Hence, financial institutions must find a middle ground between providing lightning-fast transactions and sustaining a premium level of service excellence at all customer touchpoints.

Customers are increasingly turning to digital banking and FinTech for faster and more accessible financial services, which has heightened the focus on SSQ (Pakurár et al., 2019). Using customer-centric strategies and technology advancements, conventional banks may meet and surpass customers' ever-changing expectations for speed and service quality, allowing them to stay competitive.

2.4 Trust in bank (TB)

Trust in bank (TB) was chosen as a mediator variable (MV) An essential part of every customer-bank relationship is the customer's level of trust in the bank, which in turn influences the customer's level of happiness, loyalty, and behavior. Trust has far-reaching consequences for the performance and survival of banks; it is established on several criteria, including reliability, transparency, honesty, and customer service (M. Salah Uddin, 2015).

One of the most important factors in building trust in banking is being open and honest. Financial product, fee, and term transparency is highly valued by customers. Customers are more likely to have faith in financial institutions that are forthright about their processes and provide information in an understandable way (M. Salah Uddin, 2015). Online banking systems are no exception to this rule of openness; clients demand nothing less than crystal-clear information.

Another important aspect that affects people's faith in banks is their reliability. Customers have faith in financial institutions because they promise to keep their money safe, process transactions precisely, and offer reliable service every time (M. Salah Uddin, 2015). The establishment and preservation of trust are aided by banks that consistently fulfill these expectations. Banks' security procedures for protecting their customers' personal information and financial transactions are crucial to the reliability of such procedures.

Honesty and moral behavior are essential components of confidence in the financial industry. Customers have faith in financial institutions that put their customers' needs first, operate ethically, and do business with integrity (M. Salah Uddin, 2015). The bank's reputation and client trust are both severely damaged in the event of any breach of trust, whether it fraudulent or unethical conduct.

A bank's dedication to establishing and sustaining trust is shown via its customer care. One of the most important factors in creating memorable experiences for customers and earning their trust is providing fast, compassionate, and effective customer service (M. Salah Uddin, 2015). Customers are more likely to have faith in a bank if they feel their complaints are taken seriously and resolved quickly.

Customers' pleasure, loyalty, and propensity to suggest a bank to others are all affected by their degree of trust in that bank, according to the research. Customers' faith in the bank has a significant role in their decision to use new financial products and services.

Customers now want more guarantees that their personal information and digital transactions will be safe due to the proliferation of online banking and FinTech in the modern day. In today's fast-paced and technologically advanced financial industry, success is more likely for banks that can build and maintain customer confidence online.

2.5 Customer Selection decision (CSD)

Customer Selection decision (CSD) was chosen as the dependent variable (DV) because When people need to pick a bank or other financial organization to handle their money, this is called the Customer Selection Decision (CSD) (M. Salah Uddin, 2015). Many things go into this decision-making process; for banks to make good use of their marketing, strategies, and services, they must grasp these elements.

The customer's impression of the quality of the bank's services is an important factor in their choice. Customers evaluate the service quality as a whole, taking into account aspects like the variety of items offered, the speed and simplicity of transactions, and the effectiveness of service delivery. Banks that make regular banking easier for their consumers are more likely to attract such customers, according to the research (M. Salah Uddin, 2015).

The credibility of the bank is another important consideration. The dependability and trustworthiness of a bank are often inferred by customers from its reputation and brand image. Customer impression and, by extension, bank choice, are strongly influenced by positive evaluations, word of mouth, and experiences shared by others.

Customers also heavily consider fees and interest rates when making their pick. Deposits and loans with competitive interest rates and little or clear costs are appealing to clients (M. Salah Uddin, 2015). Customers that are price sensitive and looking for value for their money are more likely to choose banks that offer advantageous financial terms.

Customers highly value the availability and ease of access to financial services. A bank's perceived convenience is affected by factors such as the closeness of its branches, the effectiveness of its internet banking systems, and the accessibility of its ATMs. Customers prefer banks with a large branch and ATM network because it makes managing their accounts easier (M. Salah Uddin, 2015).

One unique aspect of the CSD is personalized customer service. Customers have a good experience with banks that put an emphasis on client connections, listen to their requirements, and provide tailored recommendations or solutions. Customers are more likely to be satisfied and, by extension, to pick a certain bank if they feel that their questions will be promptly and effectively addressed.

The importance of technology to the CSD in this digital age is immense. More and more, customers evaluate banks based on their technology skills, such as the quality of their mobile applications, the ease of their online banking, and the whole digital experience (M. Salah Uddin, 2015). Banks that put money into cutting-edge, easy-to-use digital solutions are more likely to attract clients who are comfortable with technology.

If banks want to succeed in today's cutthroat financial market, they must master the Customer Selection Decision with all its complexities. A bank's ability to influence client decisions may be greatly enhanced by adapting techniques to match consumer preferences, enhancing service quality, and utilizing technology.

2.6 Hypotheses Development

At Jamuna Bank PLC, we want to comprehend the interrelationships among SSQ, TB, and CD through the use of a thorough framework that we present in hypotheses H1, H2, and H3. Now, let's explore each idea in detail:

H1: According to this theory, Jamuna Bank's Service Quality (SSQ) and Speed are major factors in determining Customer Decisions (CD). It suggests that the speed and quality of service that customers perceive have a direct bearing on their decisions. Customers are more likely to make good decisions, including continuing their banking connection, choosing new services, or referring the bank to others, if the bank delivers efficient and high-quality services.

H2: Customer Decisions (CD) at Jamuna Bank are inversely proportional to the amount of Trust in Bank (TB), according to this theory. Customers' trust in the bank plays a crucial role in their decision to do business with the bank, make investments, or seek out other financial services. Loyalty, reliance on the bank for a variety of financial requirements, and long-term relationship maintenance are all behaviors that clients are likely to exhibit if they trust Jamuna Bank.

H3: Customers' faith in Jamuna Bank acts as a mediator between the direct effect of Service Quality and Speed (SSQ) on Customer Decisions (CD) and the mediating effect of faith in Bank (TB), according to this hypothesis. Put simply, it suggests that consumers' faith in the bank plays a role in the favorable impact of efficient and high-quality services on their decisions. Thus, trust mediates the relationship between SSQ and CD or shapes the manner in which SSQ affects decision-making.

It would be possible to use quantitative research methods to examine these ideas. It is possible to gather information from consumers by surveying them about their thoughts on SSQ, TB, and CD. These hypotheses might benefit from statistical analysis like mediation and regression to determine the significance and strength of the hypothesized links. In the event that it is validated, it would show that SSQ and TB are significant factors influencing Jamuna Bank customers' decisions, with trust mediating the connection between SSQ and CD. If it's not backed up, the bank could rethink what elements impact consumer decisions.

H1: There is a relationship between SSQ and CD at Jamuna Bank PLC

H2: There is a relationship between TB and CD at Jamuna Bank PLC

H3: TB mediates the relationship between the SSQ and CD at Jamuna Bank PLC

2.7 Conceptual Framework

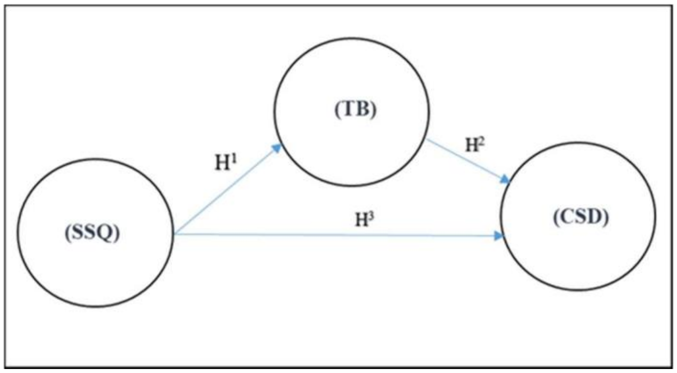

Figure 1 Conceptual framework

(Tehulu & Wondmagegn, 2014)& (Kim et al., 2009)

Note: Speed and Service Quality (SSQ), Trust in the Bank (TB), Customers' Selection Decision (CSD)

Chapter 3

Methodology

3.1 Research Design

This section covers the research methodology used in this study to investigate the complex connection between customers' bank selection decision and its effect on improving Organizational Performance (OP). The paper describes the method, data sources, and analytic approaches used to examine the impact of influencing customers' bank selection decision (Al-Shammari & Mili, 2021) . To fully understand the complexities of this revolutionary shift, in this study, researcher need more empirical studies to show how the incorporation of customers' satisfaction of banking service influences choosing and, ultimately, organizational results. Due to the rapid pace at which factors are helping to customers choosing a bank reliable research methods are required to determine how much of an impact influencing customers' bank selection decision (Pakurár et al., 2019).

The study target Population 101 bank account holders of Jamuna Bank in Board Bazar Branch will adopt a stratified random sampling technique to ensure representation across diverse demographic groups. The population will be stratified based on age, income levels, and geographical locations. A sample size calculation will be conducted to determine the appropriate number of participants for robust statistical analysis.

3.1.1 Sampling Technique

Develop a structured questionnaire with sections focusing on speed, service quality, trust in the bank, and factors influencing customers' selection decisions. Here, use Likert scale questions for measurable responses. Measurement Instruments using Likert-scale of 1 to 5 points questions to assess the extent of this study, where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. Therefore, the data collection procedure for surveys are distributed electronically to share the google form link, and respondents are provided with clear instructions on completing the questionnaire.

3.1.2 Target Respondents

Target respondent for the research on the Factors influencing customers' bank selection decision: Jamuna bank, Board Bazar branch Account Holders.

3.1.3 Sampling Size

A sample is a selection made from Jamuna Bank Board bazar branch account holder. It consists of a subset of account holder a subject is an individual representative of the sample, just as an element is an isolated instance of the whole. The researcher has been convenience sampling Selected from Jamuna Bank board bazar branch 101 account holder specificly, Banking industry Gazipur city of Dhaka division.

3.2 Data Analysis Technique

The two types of statistics were used to analyze the data. A descriptive analysis was carried out in order to provide a description of the phenomena that was being studied(Bloomfield & Fisher, 2019).In this case, descriptive data was statistically examined by calculating the central tendency (mean), the frequency with which the phenomena happened (frequency), and the degree of variability (standard deviation). The sample and all of the constructs will be subject to descriptive analysis. In order to generalize our findings from our sample to the population at large, inferential statistics are required(Cooksey, 2020). Exploratory Factor Analysis on customer selection decision in banking sector complex data, uncovering underlying dimensions within speed and service on the depend trust issue in bank selection for customer preference. These analytical approaches enhance the research's rigor and its capacity to yield meaningful insights into the impact of selecting of a bank for customer decision for prefer Jamuna bank in board bazar branch

Chapter 4

Findings

4.1. PLS SEM Algorithm

This statistical method creates Partial Least Squares Structural Equation Modeling, or PLS-SEM, by combining PLS analysis with structural equation modeling. Utilize it when you have data that might not meet the strict requirements of covariance-based SEM. A theoretical model is specified, indicators for latent variables are chosen, and connections are estimated repeatedly in order to optimize explained variance in the method. Complex models with tiny sample sizes are particularly well-suited to PLS-SEM. The findings are interpreted in terms of the associations between latent variables after the execution of the model is evaluated for fit. People in the business world and the social sciences use this method a lot for study because it can be changed to work with different kinds of data and still be reliable.

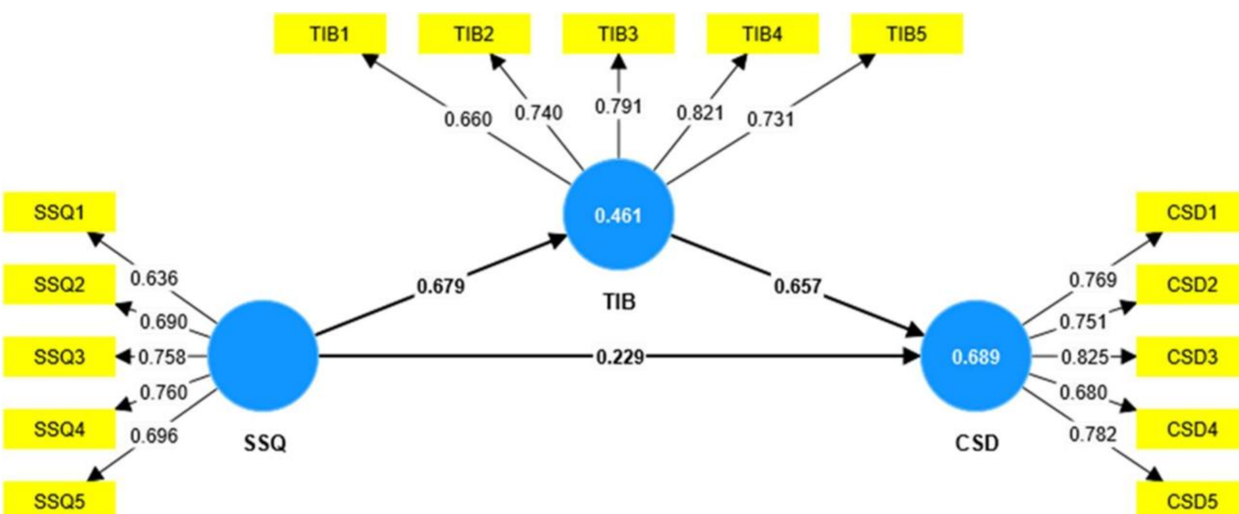

Figure 2 PLS SEM Algorithm

4.2 Quality Criteria

"Quality criteria" are the rules that researchers use to decide how strong and accurate a study is. Common requirements include validity, which means judging the desired concept, generalizability, which means applying results to bigger settings, and dependability, which means making sure that results stay the same. Using accurate samples, strict processes, and clear reporting all help to improve quality. Data privacy and educated permission are two important ethical factors. Some qualitative factors are how well they connect to study problems and the effects they have in the real world. It is important to follow established research standards, do peer review, and replicate research in order to build credibility and understanding in many areas. As long as studies follow these rules, people trust the data more.

5.2.1 R-square

	R-square	**R-square adjusted**
CSD	**0.689**	**0.682**
TIB	**0.461**	**0.456**

Table 1 R-Square

R-Square

The table appears to present R-square and adjusted R-square values for different variables in a regression analysis.

1. **CSD (Variable Name):**
   - R-square: 0.689
   - Adjusted R-square: 0.682
2. **TIB (Another Variable Name):**
   - R-square: 0.461
   - Adjusted R-square: 0.456

R-square is a measure of the proportion of the variance in the dependent variable that is explained by the independent variables in a regression model. Adjusted R-square takes into account the number of predictors in the model, providing a more accurate reflection of the model's explanatory power, especially when dealing with multiple variables.

In this context, for the variable CSD, approximately 68.2% of the variance is explained by the model, while for TIB, it's around 45.6%. Higher R-square values generally indicate a better fit of the regression model to the data.

4.2.2 F Square

	CSD	SSQ	TIB
CSD			
SSQ	**0.091**		**0.856**
TIB	**0.747**		

Table 2 F-Square

F-Square

It seems like you have a table that represents correlations or coefficients between variables. Assuming this is a correlation matrix, here's how you can interpret it:

- The table shows the correlation coefficients between variables CSD, SSQ, and TIB.
- The correlation between CSD and itself (CSD vs. CSD) is not provided (usually it's 1.0 by definition).
- The correlation between SSQ and CSD is 0.091.
- The correlation between TIB and CSD is 0.747.
- The correlation between SSQ and itself (SSQ vs. SSQ) is not provided (usually it's 1.0 by definition).
- The correlation between TIB and SSQ is 0.856.
- The correlation between TIB and itself (TIB vs. TIB) is not provided (usually it's 1.0 by definition).

Correlation coefficients range from -1 to 1, where 1 indicates a perfect positive correlation, -1 indicates a perfect negative correlation, and 0 indicates no correlation. The values in your table fall between 0.091 and 0.856, suggesting varying degrees of correlation between the corresponding variables.

4.3 Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CSD	0.82	0.83	0.874	0.582
SSQ	0.752	0.758	0.834	0.503
TIB	0.805	0.811	0.865	0.563

Table 3 Construct Reliability and Validity

Construct Reliability and Validity

The table provides various reliability and validity measures for different constructs (CSD, SSQ, TIB) in a measurement model. Here's the interpretation:

Cronbach's Alpha:

CSD: 0.82

SSQ: 0.752

TIB: 0.805

Cronbach's Alpha is a measure of internal consistency reliability. Values closer to 1.0 indicate higher reliability. These values (0.82, 0.752, 0.805) suggest moderate to good internal consistency for the corresponding constructs.

Composite Reliability (rho_a and rho_c):

CSD: rho_a = 0.83, rho_c = 0.874

SSQ: rho_a = 0.758, rho_c = 0.834

TIB: rho_a = 0.811, rho_c = 0.865

Composite reliability measures the reliability of the latent constructs in a reflective measurement model. Values above 0.7 are generally considered acceptable, and these values (rho_a and rho_c) all fall within an acceptable range.

Average Variance Extracted (AVE):

CSD: 0.582

SSQ: 0.503

TIB: 0.563

AVE represents the amount of variance captured by the latent variable relative to the amount due to measurement error. Values above 0.5 are often considered acceptable. The provided values (0.582, 0.503, 0.563) indicate a moderate degree of variance explained by the latent variables.

In summary, the results suggest that the measurement model has good internal consistency, reliability, and validity for the constructs CSD, SSQ, and TIB, based on the provided indices.

4.4 Heterotrait – Monotrait ratio (HTMT) – List

	Heterotrait-monotrait ratio (HTMT)
SSQ <-> CSD	0.841
TIB <-> CSD	0.881
TIB <-> SSQ	0.869

Table 4 Heterotrait – Monotrait ratio (HTMT)

Heterotrait – Monotrait ratio (HTMT)

The table appears to contain Heterotrait-Monotrait Ratios (HTMT) for pairs of constructs (SSQ, CSD, TIB) in a structural model. The HTMT is used to assess discriminant validity in Partial Least Squares Structural Equation Modeling (PLS-SEM). Here's how to interpret the values:

1. **SSQ <-> CSD:**
    - HTMT value: 0.841
    - This value represents the ratio of the heterotrait (cross-construct) correlation to the monotrait (within-construct) correlation between SSQ and CSD. A value close to 1 suggests potential issues with discriminant validity. In this case, 0.841 is below the threshold of 1, indicating reasonable discriminant validity between SSQ and CSD.
2. **TIB <-> CSD:**
    - HTMT value: 0.881
    - This value assesses the discriminant validity between TIB and CSD. A value below 1 is generally considered acceptable. The HTMT of 0.881 is close to 1, indicating that there might be some overlap in the variance between TIB and CSD, which may raise concerns about discriminant validity.
3. **TIB <-> SSQ:**
    - HTMT value: 0.869
    - This value assesses the discriminant validity between TIB and SSQ. Similar to the previous cases, a value below 1 is desirable. The HTMT of 0.869 suggests reasonably good discriminant validity between TIB and SSQ.

In summary, the HTMT ratios for SSQ <-> CSD and TIB <-> SSQ seem to meet the criteria for discriminant validity (below 1), while the ratio for TIB <-> CSD is close to the threshold, suggesting potential issues that may need further investigation or refinement in the model.

4.5 Fornell-Larcker Criterion

	CSD	SSQ	TIB
CSD	0.763		
SSQ	0.675	0.709	
TIB	0.753	0.679	0.751

Table 5 Fornell-Larcker Criterion

Fornell-Larcker Criterion

The table appears to represent a correlation matrix for three variables: CSD, SSQ, and TIB. Each cell in the table provides the correlation coefficient between the corresponding pair of variables. Here's how to interpret the values:

1. **CSD vs. CSD:**
    - Correlation: 1.0 (by definition, the correlation of a variable with itself is always 1.0).
2. **SSQ vs. SSQ:**
    - Correlation: 1.0 (similarly, the correlation of SSQ with itself is 1.0).
3. **TIB vs. TIB:**
    - Correlation: 1.0 (as expected, the correlation of TIB with itself is 1.0).
4. **CSD vs. SSQ:**
    - Correlation: 0.675
    - This value indicates a moderate positive correlation between CSD and SSQ.
5. **CSD vs. TIB:**
    - Correlation: 0.813
    - This value suggests a strong positive correlation between CSD and TIB.
6. **SSQ vs. TIB:**
    - Correlation: 0.679

- This value indicates a moderate positive correlation between SSQ and TIB.

In summary, the correlation matrix shows the strength and direction of the relationships between the variables. The values range from -1 to 1, where 1 indicates a perfect positive correlation, -1 indicates a perfect negative correlation, and 0 indicates no correlation. The provided values suggest varying degrees of positive correlation between the variables.

4.6 Cross loading

	CSD	SSQ	TIB
CSD1	0.769	0.536	0.495
CSD2	0.751	0.531	0.643
CSD3	0.825	0.5	0.647
CSD4	0.68	0.418	0.516
CSD5	0.782	0.573	0.747
SSQ1	0.319	0.636	0.44
SSQ2	0.477	0.69	0.46
SSQ3	0.479	0.758	0.494
SSQ4	0.543	0.76	0.5
SSQ5	0.539	0.696	0.509
TIB1	0.571	0.401	0.66
TIB2	0.564	0.513	0.74
TIB3	0.674	0.557	0.791
TIB4	0.673	0.526	0.821
TIB5	0.558	0.542	0.731

Table 6 Cross loading

Cross loading

The table appears to be a correlation matrix with values for different variables (CSD, SSQ, TIB) and multiple instances or measurements (e.g., CSD1, CSD2, ..., SSQ1, SSQ2, ..., TIB1, TIB2, ...). Each cell in the table represents the correlation coefficient between the corresponding pair of variables. Here's how to interpret the values:

1. **Correlation within CSD (CSD1, CSD2, ..., CSD5):**
   - Values range from approximately 0.68 to 0.825.

- Indicates the strength and direction of correlation between different instances or measurements within the CSD variable.

2. **Correlation within SSQ (SSQ1, SSQ2, ..., SSQ5):**
    - Values range from approximately 0.319 to 0.76.
    - Indicates the strength and direction of correlation between different instances or measurements within the SSQ variable.
3. **Correlation within TIB (TIB1, TIB2, ..., TIB5):**
    - Values range from approximately 0.401 to 0.821.
    - Indicates the strength and direction of correlation between different instances or measurements within the TIB variable.
4. **Correlation between CSD and SSQ (e.g., CSD1 vs. SSQ1, CSD2 vs. SSQ2, ...):**
    - Values range from approximately 0.418 to 0.825.
    - Indicates the strength and direction of correlation between different instances or measurements of CSD and SSQ.
5. **Correlation between CSD and TIB (e.g., CSD1 vs. TIB1, CSD2 vs. TIB2, ...):**
    - Values range from approximately 0.495 to 0.747.
    - Indicates the strength and direction of correlation between different instances or measurements of CSD and TIB.
6. **Correlation between SSQ and TIB (e.g., SSQ1 vs. TIB1, SSQ2 vs. TIB2, ...):**
    - Values range from approximately 0.44 to 0.791.
    - Indicates the strength and direction of correlation between different instances or measurements of SSQ and TIB.

In summary, the correlation matrix provides insights into the relationships between different measurements within the same variable and the correlations between different variables across instances or measurements. The values suggest varying degrees of correlation, and the interpretation depends on the specific context of the study or analysis.

4.7 Collinearity Statistics

	VIF
CSD1	1.858
CSD2	1.573
CSD3	1.98
CSD4	1.516
CSD5	1.65
SSQ1	1.401
SSQ2	1.657
SSQ3	1.894
SSQ4	1.788
SSQ5	1.52
TIB1	1.436
TIB2	1.536
TIB3	1.964
TIB4	2.078
TIB5	1.484

Table 7 Collinearity Statistics

Collinearity Statistics

The table appears to provide Variance Inflation Factor (VIF) values for different instances or measurements (e.g., CSD1, CSD2, ..., SSQ1, SSQ2, ..., TIB1, TIB2, ...) of variables (CSD, SSQ, TIB). VIF is used to assess multicollinearity in a regression model, indicating how much the variance of an estimated regression coefficient is increased due to collinearity with other predictors. Here's how to interpret the VIF values:

1. **CSD1 to CSD5:**

- VIF values range from approximately 1.516 to 1.98.
- These numbers show that there isn't a lot of multicollinearity between the different measures or cases in the CSD variable.

2. **SSQ1 to SSQ5:**
   - VIF values range from approximately 1.401 to 1.894.
   - These numbers show that there isn't a lot of multicollinearity between the different measures or cases in the SSQ variable.

3. **TIB1 to TIB5:**
   - VIF values range from approximately 1.436 to 2.078.
   - These numbers show that there might be some multicollinearity between the different measures or instances of the TIB variable, mainly at the higher end of the range.

Most of the time, VIF numbers below 5 are thought to be fine because they show low amounts of multicollinearity. Since the VIF numbers given are in this range, it looks like the factors are not very strongly linked to each other.

Interpretation:

- For CSD and SSQ instances, multicollinearity appears to be relatively low.
- For TIB instances, there might be a moderate level of multicollinearity, especially for instances with higher VIF values (e.g., TIB4 and TIB5).

Researchers typically consider addressing multicollinearity if VIF values exceed a certain threshold (e.g., 5 or 10), as high multicollinearity can affect the stability and reliability of regression coefficients. However, the specific threshold can vary depending on the context and the field of study.

Chapter 5

DISCUSSION AND CONCLUSION

5.1 Introduction

The banking sector is essential to every region's economic development since it ensures the stability and expansion of the financial system. The banking sector is undergoing dynamic changes due to changing consumer tastes, new technologies, and economic dynamics; this research focuses on Jamuna Bank in Dhaka. An abundance of banks catering to customers with specific needs. Given this context, it is of utmost importance to investigate and understand the elements impacting consumers' choices of bank. The decision of which bank to use is complex and depends on many different things, some of which are obvious and others of which are less obvious. Among the most important factors influencing banking customers' preferences are service quality, trust, convenience, interest rates, and technological developments. This research seeks to fully investigate the complex dynamics of consumers' bank selection decisions in Dhaka, with the goal of identifying and analyzing the main factors that influence this important choice. The study's overarching goal is to help banks, regulators, and other players in the financial ecosystem make better strategic decisions by providing understanding of the elements that influence customers' preferences. As a result of globalization, technological progress, and shifting consumer behaviors, the Dhaka banking industry is always changing, making it all the more important to understand what aspects people consider when choosing a bank. This research aims to analyze these aspects in depth so that stakeholders can adapt and thrive in Dhaka's changing financial landscape.

5.2 Discussion

A structural equation modeling (SEM) investigation using the Partial Least Squares (PLS) technique is included in the provided analysis. The tables include all the important information, so let's talk about it.

R-Square: The percentage of variation explained by the model for each variable (CSD, TIB) is shown by the R-square values in Table 1. Nearly 68.2% of the variation can be explained by CSD, indicating a satisfactory match. But with an R-squared value of 45.6%, the model does a decent job at explaining the variation in TIB. To better indicate explanatory power, the modified R-square accounts for the number of predictors in the model.

F-Square: The F-square values, which indicate the magnitude of the effect, are displayed in Table 2. It should be noted that TIB has an F-square value of 0.856 and CSD has an F-square value of 0.091. What these numbers mean is that the predictors explain a certain percentage of the variation in the dependent variable. When comparing TIB to CSD, a greater F-square value indicates a stronger impact size for TIB.

Construct Reliability and Validity: Three constructs—CSD, SSQ, and TIB—have their reliability and validity measurements shown in Table 3. AVE, Cronbach's alpha, and composite reliability (rho_a and rho_c) are evaluated. The results show a high level of dependability and internal consistency, on the whole. One indicator of satisfactory reliability is the fact that all constructs have Cronbach's alpha values greater than 0.7. If the AVE is more than 0.5, then the latent variables explain a considerable amount of the variation.

Heterotrait-Monotrait Ratio (HTMT): The HTMT ratios, which measure discriminant validity, are shown in Table 4. Good discriminant validity is often indicated by values below 1. Here, the SSQ ~-> CSD and TIB ~-> SSQ ratios are OK, but the TIB ~-> CSD ratio is almost at the threshold, therefore it has to be looked at more.

Fornell-Larcker Criterion: correlation matrix verifies the existence of the aforementioned linkages. It is worth mentioning that the numbers off-diagonal refer to correlations, whereas the diagonal values stand for the square root of AVE. The data indicate that the variables are positively correlated to different degrees; however, the association between CSD and TIB is particularly substantial.

Cross Loading: sheds light on the correlations between various variables and measures within the same variable. Depending on the study's setting, the numbers suggest different levels of association.

Collinearity Statistics (VIF): VIF values, measuring multicollinearity. In most cases, VIF levels less than 5 are deemed satisfactory. In this case, VIF values falling within this range indicate moderate to low levels of multicollinearity. An elevated degree of multicollinearity may be suggested by TIB instances (TIB4 and TIB5) with higher VIF values.

The results indicate that the model accurately predicts the dependent variables' variation (CSD, TIB). A high R-squared value for CSD suggests that the model's predictors adequately account for the variation in CSD. Nevertheless, it appears that there may be unanticipated variables impacting TIB, as shown by its lower R-square value.

Additional research is necessary, particularly on the TIB \-> CSD link, while the HTMT ratios and Fornell-Larcker Criterion suggest fair discriminant validity.

Table 3 shows that the conceptions have strong internal consistency in terms of reliability and validity. The latent variables' variation may be better explained, nevertheless, according to the modest AVE values.

With larger VIF values for TIB instances, the collinearity statistics demonstrate low to moderate multicollinearity. Although these numbers are normal, researchers should be wary of how they could affect the reliability of regression coefficients, especially TIB4 and TIB5.

Last but not least, the study sheds light on the interrelationships of several factors. Researchers should look at any problems with multicollinearity and discriminant validity and maybe refine the model to increase its explanatory power, particularly for TIB. As a whole, the results shed light on the phenomena under study and point the way toward ways that future research may be improved.

5.3 Managerial Implication

Managers at Jamuna Bank PLC would do well to consider the findings from their study of the connections between SSQ, TIB, and CSD when formulating strategies to improve customers' experiences and the bank's bottom line. Here are a few important things for managers to consider:

Spending on Bettering Service Quality:

Improving service quality may favorably impact customer trust, as seen by the high association between SSQ and TIB. To improve the efficiency and quality of customer service, managers should think about spending money on technology, training, and procedures.

Establishing and Sustaining Trust with Customers:

When it comes to making purchases, trust plays a major role for customers. Leaders should prioritize establishing and sustaining trust by communicating openly, conducting business ethically, and providing consistently high-quality service. Financial product transparency, trustworthy banking services, and one-on-one encounters are all ways to earn customers' trust.

Strategies for Integrated Marketing:

It is suggested that integrated marketing strategies are necessary in light of the fact that service quality and trust are interdependent. Ads for the bank should highlight how fast and reliable their services are, in addition to how trustworthy they are. Reinforcing a favorable image in customers' eyes may be achieved by consistent messaging across numerous media.

Educating and Involving Workers:

In providing excellent service and establishing trust, employees are vital. Managers should make it a priority to provide their staff with the information and abilities they need to provide exceptional customer service. Improving service quality and gaining customers' confidence may be achieved through employee engagement activities including recognition programs and a good work environment.

Technological Advancements Focused on Customers:

Managers should put an emphasis on tech advancements that improve customers' experiences since tech-driven service quality affects customers' decisions. Customer views may be positively impacted by investments in mobile banking applications, user-friendly digital platforms, and creative solutions that speed service delivery.

Relationship Management System for Individual Customers (CRM):

Managers should adopt a personalized CRM strategy after realizing that the association between trust, customer decisions, and service quality varies. The customer-bank connection may be strengthened via the use of tailored service offers informed by an understanding of specific customer preferences and habits.

Methods for Ongoing Monitoring and Criticism:

To keep in sync with how customers perceive your brand, it is essential to implement methods for regular monitoring and feedback. Identifying opportunities for improvement and making informed strategic modifications is made possible by regularly reviewing service quality, customer trust, and variables influencing decisions.

Planning the Creation of New Products:

There may be some overlap between trust and consumer decisions, according to the study. Managers can use this information to inform their product development plans. Customers are more likely to have faith in a company and its financial offerings when such offerings are consistent with its values, ethics, and the way they do business.

Strategies for Reducing Risk:

Managers should be proactive in identifying and mitigating risks associated with customer perceptions because of the possible overlap between trust and consumer decisions. Problems with service quality, trust, or the decision-making procedure might be addressed in this way.

Striking a Balance in the Market:

One way to differentiate yourself strategically is to learn what criteria customers consider while making purchases. Managers may utilize these insights to showcase Jamuna Bank PLC's capabilities in customer-centricity, trustworthiness, and service quality in a competitive manner.

Overall, the management implications highlight the need for a comprehensive strategy to improve client experiences and promote good decisions at Jamuna Bank PLC. This strategy should incorporate activities to develop trust, technical improvements, and targeted methods. To successfully traverse the ever-changing banking business, one must have a customer-centric perspective, be adaptable, and continuously evaluate the terrain.

5.4 Future Research

The effects of digital transformation on three metrics: customer decision-making, trust in banks, and speed and service quality (SSQ) might be the subject of future studies. To have a better understanding, it's worth looking at behavioral economics, omni-channel experiences, and how social responsibility affects customers' opinions. Further avenues for in-depth investigation include the impact of cultural factors on trust, machine learning in practical settings, and dynamic modeling. Banks can better adapt to the ever-changing financial landscape by gaining a comprehensive grasp of the links between economic circumstances, regulatory changes, and the impact of consumer education on decision-making.

5.5 Conclusion

Finally, our study provides light on the interplay between speed, service quality, customer trust, and banking sector customer selection decisions Jamuna Bank of Board Bazar Branch. In this research intended to customer bank selection on trust issues in banking service sector. Those factors are most important to customers in bank selection decision.

- Among the service quality things that got a good score were "speed of transaction, fast and efficient service, and easiness of opening an account. This shows how important these factors were to customers when choosing a bank. It's safe to say that making business banks' services better could bring in more customers.
- Customers' trust has a direct connection to how safe and private their banking information. To keep customer information and activities safe, banks must use strong security methods. Customers will trust the bank more if they know that their banking information is safe.

Even though the factors that have been found are important to customers, one factor affects the choice of the Jamuna Bank Board Bazaar Branch when there is no difference. Accordingly, one can conclude that bank customers in Jamuna bank of Board Bazar Branch are relying on convenience factors like trust on speed and service, Privacy of account holder personal information. Another thing that customer another previous banking service factors and past experience from them. Similarly, customers have also relied on speed and service quality factor and trust to transaction.

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Appendix 2 (Survey Questionnaires)

Factors influencing customers' bank selection decision in Dhaka: A case study on Jamuna Bank Board Bazar Branch

Dear Participants,

My Name is **Md. Shahriar Alam Sanil** and I am a current student at Daffodil International University. I am conducting a research titled **"Factors influencing customers' bank selection decision in Dhaka: A case study on Jamuna Bank Board Bazar Branch"** and the current questionnaire is designed for data collection purpose. You are kindly invited to participate in this research study by completing the attached questionnaire.

Your participation is on voluntary basis, Jamuna Bank would be encourage to better coursers deliver to the students and if you do not want to participate, please, cooperate me by the answering questionnaire. It will take approximately only 2 minutes to complete. Please note that there is no right or wrong answer for the questionnaire questions.

Thank you for your cooperation, and for any queries or further information about this study, please do not hesitate to contact me.

Kind Regards,
Md.Shahriar Alam Sanil
Id: 201-11-979
Program: BBA (Marketing)

Instructions*: Please choose the most important rating for each statement to indicate how much you agree or feel satisfied as well.* Use the given scale:

- **Strongly Disagree**
- **Disagree**
- **Neutral**
- **Agree**
- **Strongly Agree**

Section 1: General Question

Instruction: To answer the questions if your answer is "Yes", please continue.
If your answer is "NO", Please discard this questionnaire. Thank You!

Do you have any Account In "Jamuna Bank" **[Q-1]**	**1**	Yes
	2	No

Section 2: Information About yourself

Instruction: Please place a mark in the category that best describes you or fill in Blank. Your Responses are for research purposes only. They will be kept confidential and reported as aggregate data only.

Gender **[Q-2]**	1	Male
	2	Female
	99	Others
Age **[Q-3]**	1	Bellow to 18
	2	19-24
	3	25-30
	4	31-36
	5	37-42
	6	43-48
	7	48 – Above
Income **[Q-4]**	1	Under 25,000
	2	25,000 - 49,999
	3	50,000 - 74,999
	4	75,000 - 99,999
	5	100,000 - 149,999
	6	150,000 or more
Education **[Q-5]**	1	High School
	2	College
	3	Bachelor's degree
	4	Master's degree
	5	Doctorate or professional degree
Location **[Q-6]**	1	Urban
	2	Rural
	99	Others

Section 3: The information about the online courses, which are shared by Consumers' in User Generated Content:

Instruction: This section asks questions which use rating scales. Please select the number that best describes your opinion from this following scale:

Section 1: Speed and Service Quality (SSQ)

SSQ 1: The response time at this bank is satisfactory to me.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

SSQ 2: Satisfied the level of service this bank gives me generally

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

SSQ 3: The efficiency of transactions at this bank is commendable.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

SSQ 4: The people who work at this bank cater to their clients' wants

- Strongly Disagree
- Disagree

- Neutral
- Agree
- Strongly Agree

SSQ 5: I find the service at this bank to be quick and reliable.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Section 2: Trust in the Bank (TIB)

TIB 1: The bank has a good track record of handling customers' financial information securely.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

TIB 2: The bank has a positive reputation for providing reliable and trustworthy services.
Strongly Disagree

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

TIB 3: I feel confident in the bank's ability to handle financial transactions securely and accurately

- Strongly Disagree
- Disagree
- Neutral

- Agree
- Strongly Agree

TIB 4: The bank has a reputation for resolving customer issues in a timely and satisfactory manner.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

TIB 5: The bank has a positive influence on the community, contributing to a positive image.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Section 3: Customers' Selection Decision (CSD)

CSD 1: I carefully consider various factors before choosing a bank.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

CSD 2: My past experiences with this bank influence my selection decisions

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

CSD 3: I am willing to switch banks if I perceive better options elsewhere

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

CSD 4: I am willing to switch banks if I perceive better options elsewhere

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

CSD 5: I believe that my selected bank aligns with my financial preferences and needs

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree