**Letter of Transmittal**

**Controller of Examinations**

National University,

Gazipur, Dhaka-1704

Daffodil Institute of IT

**Subject:Submission of Internship Report.**

Dear Sir,

With warm regards & honor, it’s my immense pleasure to submitting my study report **A study on Analysis of Mobile banking success factors of United Commercial Bank Limited.** as a part of my Bachelor of Business Administration (BBA) program.

I have endeavor my level best to prepare this report to be as informative & relevant as possible. To prepare this report I’ve reviewed some books, journals & collect information from internet & intranet.

I’ve concentrated my best effort to achieve the objectives of the report and I hope that my endeavor will serve the purpose. In spite of my hard affords, if there are any mistake or shortcoming in this thesis report I offer my humble apology for that.

I believe that the knowledge and experience I’ve gathered during my report preparation will immensely help me in my professional life. I’ll be obliged if you kindly approved my thesis report and oblige thereby.

Sincerely yours,

SyedaRukaya Islam.

Registration #13501004029

Session: 2013-2014

Major: Finance

Department of Business Administration

Daffodil Institute of Information & Technology (DIIT)

**Declaration**

I hereby declared that the thesis report of namely study on **A study on Analysis of Mobile banking success factors of United Commercial Bank Limited,** by the completion of three months of study on **United Commercial Bank Limited** mobile banking section.

This is the original copy of my case study of **United Commercial Bank Limited** on mobile banking. I’ve submitted the original copy which is created by me at all means. And I do not copy from others or any other sources.

SyedaRukaya Islam.

Registration #13501004029

Session: 2013-2014

Major: Finance

Department of Business Administration

Daffodil Institute of Information & Technology (DIIT)

**Certificate of Approval**

This is to certify that SyedaRukaya Islam a student of Bachelor of Business Administration, Daffodil Institute of IT (DIIT) worked under my supervision during her project on the topic of **A study on Analysis of Mobile banking success factors of United Commercial Bank Limited** I’m pleased to state that SyedaRukaya Islam worked hard in preparing this report and she has been able to present a good picture of the concerned organization. The data and the findings presented in the report seem to be authentic. SyedaRukaya Islam processes a good moral character and pleasing personality. I wish her all success.

Lakkhan Chandra Robi Das.

Assistant Professor

Daffodil Institute of IIT

**Preface**

The present study is the outcome of the internship under Bachelor of Business Administration (BBA), Daffodil Institute of IT (DIIT) organized at **United Commercial Bank Limited** during the period of three months, the objectives of program are to familiarize the student with the practical implementation of the knowledge provides from the theoretical aspect of the practical life that is necessary to implement in human life. Hence, the thesis program works as the link between as the link between the theory and practice.

It’s my immense pleasure to submit my study titled **A study on Analysis of Mobile banking success factors of United Commercial Bank Limited** While preparing this report, I have tried to gather as much information as possible and gather all the information pertaining the report to enrich it. I believe that it was a fascinating experience to work in the mobile banking activities of **United Commercial Bank Limited** and it has enriched both my knowledge and experience.

There might have some problems regarding lacks and limitations in some aspects and also some minor mistakes such as typing errors may occur. Please pardon me for all those mistakes.

**Acknowledgement**

The successful completion of this report is the outcome of the contribution of a number of people to whom I grateful. In every step of this study many individuals and institutional experts supported me. It gives me an immense pleasure to acknowledge them with my gratitude.

First of all I would like to express my great respect to almighty for providing me the strength and energy to prepare this report. I am deeply indebted to my project paper supervisor, Lakkhan Chandra Robidas, Assistant Professor, DIIT for his whole-hearted supervision during my organizational attachment period. His suggestions and comments were really a great source of spirit to make the report.

I would like to thanks **Md. Tajuddin Ahmed** Assistance Vice President of **United Commercial bank Limited** of Mirpur Road branch to provide me a lot of information about **United Commercial bank Limited** that is mobile banking of **United Commercial bank Limited.**During my preparation of the project work I have come to very supportive touch of different individuals (respondents from **United Commercial bank Limited**) and friends who lend their ideas, time, and caring guidance to amplify the reports contents. I want to convey my heartiest gratitude to them for their valuable responses.

Finally I would like to thank my parents for giving me the mental support as well as the financial support for preparing the report.

My heartfelt gratitude to our institutional (DIIT) Honorable Principal Mohammed ShakhawatHossain, to all the associates and to all officers’/staff of Daffodil Institute of IT (DIIT).

**Executive Summary**

Mobile Banking is one of the significant functions of the bank. It plays a vital role in overall economy of the country. Bank collects information from numerous sources relating to cost and revenue from Customer Management. Mobile banking is a process without banking which provides banking, financial service to non banking community effectively and at an affordable cost. The objectives of the study are to assess the mobile banking services of **United Commercial bank Limited** and to provide suggestions for improving the mobile banking services provided by **United Commercial bank Limited.**

In the first chapter, I have given an introduction about the report, back ground of the report, rationale for selecting the report, objectives of the report, methodology, limitations and scope of the study.

After that, in second chapter I started with the organizational profiles of **United Commercial bank Limited**, its goals, business objective, core objectives, mission and vision, products and services, management hierarchy etc.

Then in chapter three I explain the theoretical overview of mobile banking, its main contents are definition of mobile banking, significance of mobile banking, mobile banking scenario in Bangladesh, mobile banking scenario in over the world, factors influence consumers/client to adapt mobile banking.

In chapter four I explain mobile banking services of **United Commercial bank Limited**.

In chapter five I’ve enclosed the valid customers’ analysis data survey report through United Commercial bank Limited.

At the last chapter contains finding, recommendations and conclusions of the study of mobile banking at **United Commercial bank Limited.**