

## Factors Affecting Deposit Mobilization on Commercial Banks in Bangladesh

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**ABSTRACT:** *Banks serve as an intermediary by collecting deposits from depositors and disbursing loans, and advances to borrowers. Mobilizing a good level of deposits to meet the current demand for the loanable funds is critical that determines the level of performance of the intermediary involved. The main objective of this study is to investigate the most effective factors affecting deposit mobilization. 200 employees of selected banks from eight divisional areas in Bangladesh are respondents. A structured questionnaire was used to collect primary data. Six key independent variables, namely, deposit rate, security, branch expansion, services, technology, and awareness are identified as factors affecting deposit mobilization of Commercial Banks in Bangladesh. Descriptive statistics, correlations, and ordinary least square (OLS) regression were applied to analyze their contribution to deposit mobilization. Different diagnostic like R-squared and adjusted R-squared values are tested and shown as the bank's deposit performance. The study finds a relationship between the dependent variable (deposit) and independent variables. The correlation test results reveal that independent variables are positively related and statistically significant to the growth of deposits of the banks. Finally, deposit mobilization is very crucial for the banking business. Hence, commercial banks in Bangladesh should be vigilant in applying the aforementioned independent variables to attract and retain more deposits and loans to customers.*

**Keywords:** *Deposit Mobilization, Banking sector, Security, Technology and Awareness.*

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## **1. INTRODUCTION**

The economic development of a country is fundamentally upheld by financial institutions which mobilize deposits from surplus units of the society and serve as intermediaries through providing loans and advances to borrowers. Initially, the purpose of financial backers on commercial banking activities is to create profits or surplus. Furthermore, the revenues of the bank are obtained through the provision of loans to borrowers. Tuyishimet al., (2015), argue that mobilization of deposits plays an important role in providing satisfactory service to different sectors of the economy. Therefore, deposit mobilization in addition to the owner's investment capital is fundamental for financial performance. Following introductory venture and foundation of banking business, bank managements proceed with their push to attract depositors in various ways. Deposits, are funds that customers place with a bank and the bank is obligated to repay on demand, after a specific period or after expiration of some require (Auduet al., (2015)). Commercial banks are financial institutions which provide funds to customers who look for financing by collecting from those who have surplus funds. Lending money is possible if a bank has sufficient loanable funds.

Thus, banks focus on mobilizing more deposits by making use of alternative techniques to attract customers such as providing attractive interest rates, using good marketing strategies, providing quality client assistance, adopting the latest technology, and chipping away at branch extension. The stability of the banking system, as part of financing, and the entire economy is connected like a chain, and if one internode is harmed it would influence remaining industries of the economy. To guarantee an amicable environment banks ought to have the option to raise enough deposits. Therefore, appropriate, suitable, and well-planned policy instruments and programs should be implemented to expand the deposit mobilization in Bangladesh. The strategies can be implemented only after identifying the factors affecting deposit mobilization. To evaluate the most influencing factors for deposit mobilization, the researcher developed a model that comprised one dependent variable and six independent variables namely, deposit interest rate, security, branch expansion, services, technology, and awareness. However, factors affecting deposit mobilization are very important to a financial institution. The findings from this study are fundamental because it gives insights and contribution to the bankers in the banking industry in Bangladesh as the outcomes from employees' response are drawing up the significance of one factor over the other so that bankers should consider more and subsequently improve methods of mobilizing deposits which has a greater impact on customers' depositing decisions, as deposits are the core source of revenues in the banking industry. The findings are also assisting

policymakers to set suitable approaches that can attract customers to make enough deposits in banks. The findings of this study may additionally be used in other related studies as empirical findings, especially those evaluating factors that determine deposit mobilization in financial institutions.

## **2. PROBLEM STATEMENT**

Accessibility of sufficient deposits in the banking business is equivalent to the lifeblood in human body structure, because, life is incomprehensible without blood circulation. In a similar way store preparation is the essential prerequisite for banking businesses to secure their existence. Consequently, the attraction of more & more clients is essential for the banking business. The more the number of clients, the higher will be the number of deposits mobilized. Deposit takes the line portion of liquidity management and revenue generation in the banking business. Credit arrangements to borrowers become conceivable when the amount of deposit growth is improved in line with the growth of demand for credit.

Therefore, this study intended to find the factors affecting for deposit mobilization process from bank employees' viewpoint. Ongoing investigations identified with this study seemed to put less accentuation on bankers' perspectives associated with the factors affecting deposit mobilization. In this way, the researcher finds it is important to assess bank employees' perception since deposits are collected from the savings of customers through the employees of banks. Past writing, for example, Garo (2015), Venkatesan, (2012), Shettar & Rajeshwari (2014), Pesa (2015), Telatela (2013) mainly focus on factors affecting deposit mobilization, some of them entirely based on secondary data. Therefore, the present study focuses on how bank-focused factors affecting for deposit mobilization by using primary data from the bank employee who is directly engaged in deposit mobilization. There is also a research gap for the particular research area since in Bangladesh; there are only a few previous studies for a similar area.

## **3. OBJECTIVES OF THE STUDY**

At the point when the researcher finds out that, there is a gap to be filled by this research and it is important to rank factors from the bank employees' viewpoint. The principal objective of the study was to identify the most influencing factors for deposit mobilization.

## **4. LITERATURE REVIEW**

Deposit mobilization is a basic part of banking activity. Mobilization of Savings through deposit collection has been viewed as a significant

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undertaking of the banking industry. Deposit mobilization is an imperative factor to expand the sources of the banks to serve successfully. Mobilizing deposits play a significant part in being the development of all sparses of the economy (Shettar & Rajeshwari, 2014). One of the deposit attraction methods utilized by commercial banks to get more deposits from the surplus sector is to provide an attractive interest payment on deposits, which is reasonable and acceptable to the owner of the money. Offering attractive interest rates on bank deposits can increase deposit mobilization (Thomas, 1968) while lower interest rates are discouraging deposit mobilization (Mujeri & Younus, 2009). Finger and Hesse (2009), and Namazi and Salehi (2010) marked interest as one of the deciding factors for deposit mobilization.

Security of the bank is a much-concerned factor affecting deposit mobilization. At the point when a bank has high-security receptions, they can attract more deposits. As of late, numerous banks address the issues and risks related to deposits by adopting a deposit insurance scheme. This development can be observed these days in every country. This protection conspires signals the investors that their money will be well-protected in case of bank failure (Venkatesan, 2012). People save money in the banks because they believe banks are the most efficient overseers of their short-term and long-term savings. In this manner, banks should be more provident and cautious on the funds when they do their business exercises since banks use savings as their capital to carry on the business (Samarasiri, 2014). Accordingly, he argues that it is must to keep up the security of people's deposits to get a decent standing and well-foundation of banks among the public.

Among numerous significant banking activities, deposit mobilization is the most prevailing one. Mobilization of deposits through various measures has been viewed as one of the major tasks of the banking industry. However, strategic practices adopt by banks alongside the advancement of monetary framework regulate the success of the deposit mobilization process (Tuyishime et al.,2015). George (1972) states that there are numerous explanations for the significance of mobilization of deposits of banks. In a study Finger and Hesse (2009) argue that economic, financial, and political risks may influence the collection of bank deposits. Moreover, Rachmawati and Syamsulhakim (2004) identify four factors like the number of bank branch offices, GDP, interest rate, and the profit-sharing rate which might influence the amount of deposits. As per Telatela's findings (2013), bank image is determined by reliability, responsiveness, assurance, and empathy. Savers are consistently meddlesome about the safety of their funds, recurring cases of forgeries,

burglary, and bankruptcies occurred. Along these lines, they generally deposit more money in banks which have a good bank image. Since customers consistently anticipate a secured place for their deposits, most of the time they tend to deposit money in institutions or banks which have a positive image (Samarasiri, 2014). Commercial banks utilize various strategies to strengthen the level of deposits and number of customers. One of the strategies is branch expansion at different locations of the home country as well as the opening of multinational banks in the host country.

Murthy and Hareesh (1991), explain how branch expansion determines deposit mobilization. Among many factors affecting deposit mobilization, money to be deposited in a bank first takes into consideration the location of the branch (whether a bank is rural, urban, or semi-rural) and second, they consider the region the bank belongs. Banqui et al. (1987) and Bhattacharjee (2012) reveal that branch expansion is one of the most significant factors affecting deposit mobilization. However, since deposit mobilization is the main function of banks, branch expansions help in determining the level of deposit mobilization (Venkatesan, 2012). It is known that banks are service-oriented organizations and the service delivery can affect all the activities a bank performs. The study by Goiteom (2011) finds that on the selection of bank, decisions of the customers are more underscore factors such as comfort, service provision, employers influence, and bank image. Thus, banks ought to consider these elements while executing their market techniques to absorb more deposits.

Anyway, comparative investigations have been completed by Pourmohammad et al. (2016), concerning the factors affecting for quality of services. The phenomenon of quality of banking services can be obtained only by ensuring the quality of e-banking services, employees' competence and skills, reliability of the banking system, and impeccability banking system integrity and accountability measurements are the effective factors that make the quality service. As indicated by Iswary (2015), there is a close relationship between banking services and customer awareness. These two variables should be integrated to have high deposit mobilization. Narayana et al. (2015) additionally examined the investigation of Iswary (2015), showing out that deposit mobilization is affected by innovative banking services. Thus, computer-based banking services like ATM encourage customers to deposit more money since the transaction cost is very low. Awareness is a social component that expands the aggregate awareness among the people and generates confidence in the industrial to face problems confidently. Nonetheless, the accomplishment of the banks relies upon to what degree individuals in the specific country aware of the banking activities. According to Banqui et

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al. (1987), some analysts argue that demand for deposits influenced by education level and awareness of customers related to banking activities. As indicated by Banqui et al. (1987), awareness has a significant and positive impact on deposit mobilization. The study carried out by Garo (2015), reveals that customer awareness is highly associated with deposit mobilization by performing regression analysis.

## **5. METHODOLOGY**

### ***5.1. Population of the Study***

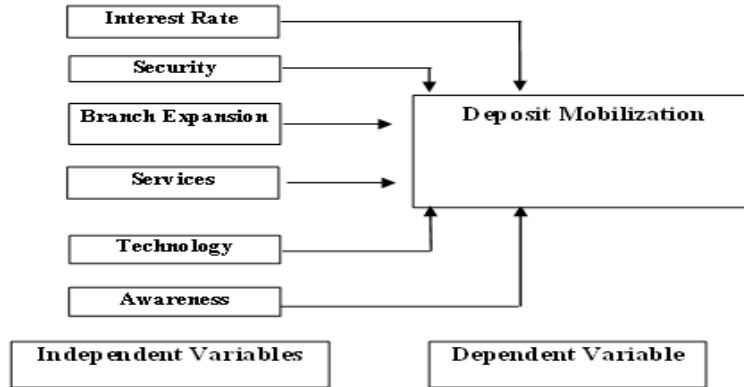
The first step in the concept of sampling is to define the population of the study. As per Bell et al. (2007), point out that population refers to the entire element from which the sample is to be chosen. In the present study, the population was defined as all bank employees' who worked in eight divisional areas in Bangladesh.

### ***5.2. Sample Size and Selection Method***

The determination of the appropriate sample size is a very important part of any research. This is exceptionally troublesome and it relies upon a few conditions such as cost, time, and the availability of resources, and reliability of the statistical accuracy (AlMohaimmed, 2012). Considering the cost and the limited time, the sample size is determined by the researcher by considering the objectives of the present study. Therefore, a total sample size of 160 respondents was thought to be adequate for the nature and the scope of the present study. The sample is drawn including 20 bank employees from each division concerned. A convenient non-probability sampling method was adopted in this study to acquire data from respondents from October to December 2020.

### ***5.3. Conceptual Framework***

After identifying the sample size and the sample area and before collecting data, building up a conceptual model was essential for this study. After reviewing the literature, it was perceived that some bank-specific factors have a significant impact on deposit mobilization, namely, security, services, branch expansion, technology, awareness, transaction cost, and convenience. Garo (2015), Venkatesan (2012), and Telatela (2013) recognized that these factors have a significant impact on deposit mobilization. Therefore, when constructing a conceptual framework researcher only relied on six bank-specific factors. However, deposit mobilization was identified as the dependent variable. By considering the above factors following conceptual model has been constructed (Figure 1).



**Figure 1:** Proposed conceptual framework for this study.

#### 5.4. Hypothesis Development

The hypothesis is test base on the equation developed in the research design. The hypothesis is a tentative answer to a research problem expressed in the form of a clearly stated relationship between independent (Cause) and dependent (effect) variables. Accordingly, the following were the hypothesis of this study.

H<sub>1</sub>: There is a positive and significant relationship between deposit interest rate and deposit amount (deposit mobilization).

H<sub>2</sub>: There is a positive and significant relationship between security and deposit amount (deposit mobilization).

H<sub>3</sub>: There is a positive and significant relationship between branch expansion and deposit amount (deposit mobilization).

H<sub>4</sub>: There is a positive and significant relationship between services and deposit amount (deposit mobilization).

H<sub>5</sub>: There is a positive and significant relationship between technology and deposit amount (deposit mobilization).

H<sub>6</sub>: There is a positive and significant relationship between awareness and deposit amount (deposit mobilization).

#### 5.5. Data Collection

Given the nature of the study, a questionnaire approach has been adopted by the researcher. Almost all the data were gathered based on the primary sources and secondary data were also used appropriately. Primary data refers to information obtained first hand by the researcher, the variables of interest for the specific purpose of the study. However, primary data

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collection methods are an integral part of the research design. Interviews, observations, and questionnaires are the main data collecting methods in survey research.

### **5.6. Structure and Reliability of the Questionnaire**

Exploratory research was conducted to find out the relevant factors influencing deposit mobilization. A total of 54 questions on factors affecting deposit mobilization were identified with the help of previous studies. The draft questionnaire was reviewed and pre-tested through the academicians. The draft questionnaire was also pre-tested and finalized based on the information collected from 8 commercial bank branch managers in Bangladesh. The structure of the questionnaire was improved and reached its final form consisting of two parts; (a) demographic sections (b) the 54 questions. The questionnaires were employed a five-point Likert scale (Strongly Agree = 5; Agree = 4; Neutral = 3; Disagree = 2, and Strongly Disagree = 1) following Rahman et al. (2018) to determine the degree of each item to the respondents. Moreover, the reliability and internal consistency of the questionnaire were tested by Cronbach's Alpha. Table 1 shows the internal consistency of the scale for items of Deposit Mobilization, Service Level, Technology, Interest Rate, Awareness Creation, Branch Expansion and Security. An alpha score above 0.75 is generally taken to indicate a scale of high reliability, 0.5 to 0.75 is generally accepted as indicating a moderately reliable scale (Hinton, McMurray & Brownlow, 2014).

**Table 1:** Reliability Statistics.

Variables	Cronbach's Alpha	No. of Items
Deposit Mobilization (DM)	0.619	12
Service Level	0.770	8
Technology	0.949	6
Interest Rate	0.961	6
Awareness Creation	0.777	7
Branch Expansion	0.911	8
Security	0.849	7
Total	0.755	54

Source: Authors own estimations, Field Survey (October-December, 2020)

- Notes: i) Data are derived from output on SPSS version 25.0  
ii) Data have been compiled by researcher.

**5.7. Method of Data Analysis**

Owing to the exploratory correlation design of the study, the researcher had to select statistical methods to achieve the stated research objective through the quantitative data of the study. The questionnaire was analyzed and results were executed by using SPSS software. Data analysis of the present study is mainly based on multivariate analysis. Multivariate analysis is essentially the statistical process of simultaneously analyzing multiple independent (or predictor) variables with a dependent variable using matrix algebra (most multivariate analyses are correlational). Under this analysis, the present study occupies the multiple regression analysis to determine the conceptual model that has been constructed. The multivariate regression model was developed to find out the effect of each of the variables following Gujarati (2009):

$$Y = \alpha_0 + \delta_1 X_1 + \delta_2 X_2 + \delta_3 X_3 + \delta_4 X_4 + \delta_5 X_5 + \delta_6 X_6 + \varepsilon$$

where Y is the dependent variable and  $X_1, X_2, X_3, X_4, X_5$  and  $X_6$  are the independent variable.  $\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$  are coefficient of parameters.  $\varepsilon$  denotes the error term.

**6. RESULTS AND DISCUSSIONS**

**6.1. Comparison of Means**

**Table 2:** Ranking factors affecting for deposit mobilization.

<i>Factors</i>	<i>Mean</i>
Interest rate	4.85
Technology	4.74
Service level	4.58
Branch expansion	4.51
Awareness creation	4.43
Security	4.34

Source: Authors own estimations, Field Survey (October-December, 2020)

When consider Table 2 of a rating of the main factors by their degree of importance the present study used the generated mean values. The most affecting two factors found in the below listing were “Interest rate” (mean = 4.85) and “Technology” (mean = 4.74). Similar to this study, Maiyaki (2011) reveal that the “Technology” factor and the “Deposit Interest rate” representing mean values of 3.76 and 3.56 respectively are ranked as the least principal factors by the customers.

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**6.2. One Sample T Test**

A structured multiple-choice questionnaire was presented to bank officials to give their agreement level to know whether the private commercial banks' deposit mobilization, service level, technology, interest rate, awareness creation, branch expansion, security, are at a good level or not. The one-sample t-test results have shown that the P values of all determining criteria are 0.000; which implies accepting alternative hypotheses.

**6.3. Correlation Analysis**

**Table 3:** Result of Correlation Analysis.

	Deposit Mobilization	Service Level	Technology	Interest Rate	Awareness Creation
Service Level	.540**				
Technology	.226**	.057			
Interest Rate	.431**	.230**	.074		
Awareness Creation	.231**	.051	.192**	.015	
Branch Expansion	.290**	.168*	.035	.045	-.025

Source: Authors own estimations, Field Survey (October-December, 2020)

Note: \*\*. Correlation is significant at the 0.01 level (2-tailed)

\*. Correlation is significant at the 0.05 level (2-tailed).

In this study, the correlation coefficient is measured for the research's DV (Deposit Mobilizations) with each independent variable as reported in Table 3. Table 3 indicates the direction and strength of the linear relationship between the research variables. All independent variables identified in the conceptual model have strong positive relationships while indicating strong correlation with the dependent variable.

**6.4. Multivariate Analysis**

After identifying all independent variables that have a high degree of positive correlations, multiple regression analysis was performed to test the association of all the independent variables with the dependent variable. Therefore, by using the real-world data, the multiple regression model of the present study was estimated.

**Table 4:** Model Summary of the Regression Model.

R	R Square	Adjusted R Square	F	Sig.
0.792	0.627	0.616	54.157	0.000

Source: Authors own estimations, Field Survey (October-December, 2020)

Table 4 shows that the overall *R*-square is 0.627. This indicates that the model has accounted for a 62.7% variation in deposit mobilization by the independent variables. From the perusal of results in Table 4, it has been found that the ‘F’ value is significant at the 1% level. This implies that independent variables (interest rate, technology, service level, branch expansion, awareness creation, security) have a significant impact on deposit mobilization. So this has led the researcher to reject the null hypotheses and accept the alternative hypotheses. Therefore it can be inferred that independent variables (interest rate, technology, service level, branch expansion, awareness creation, security) have a profound impact on deposit mobilization.

**Table 5:** Estimated Coefficients of the Regression Model.

Variables	Coef.	Std. Error	T	Sig
Service Level	0.226	0.045	4.982	.000**
Technology	0.194	0.045	4.315	.000**
Interest Rate	0.203	0.048	4.208	.000**
Awareness Creation	0.120	0.046	2.579	.011*
Branch Expansion	0.132	0.046	2.857	.005**
Security	0.446	0.057	7.835	.000**

Source: Authors own estimations, Field Survey (October-December, 2020)

Note: \*\*. Significant at 1% level

\*. Significant at 5% level

The strength of influence that each of the independent variables had on the dependent variable was determined using multiple coefficients of the independent sub-variables. According to the values of each independent variable, security is the most influential factor ( $\beta_6 = 0.446$ ) affecting for deposit mobilization and the second most affecting factor is service level ( $\beta_1 = 0.226$ ) and it was followed up by, interest rate ( $\beta_3 = 0.203$ ), Technology ( $\beta_2 = 0.194$ ), Branch Expansion ( $\beta_5 = 0.132$ ), and Awareness Creation ( $\beta_4 = 0.120$ ). The  $\beta$  value of independent variables depicted to what extent they can make an impact on deposit mobilization. The  $\beta$  of one independent variable indicates the increase or the decrease of independent variable as a result of changing a specific quantity or a specific level of one independent variable keeping another independent variable constant. In addition to that, there is a strong positive correlation between bank-specific factors and deposit mobilization.

## 7. CONCLUSION

Nowadays, mobilizing deposits is becoming a challenging duty of the banks in Bangladesh compared with the growing need for loans. The

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growing need for finances indicates that there is a sign of the economic growth of a country. Both new as well as existing businesspersons are approaching commercial banks seeking credit to their business. The profit desire of the bank's shareholders also influences the banks' management to mobilize more deposits for further use for loan disbursement. The fast-increasing number of branches, the service modernization activities, and the growing competition among banks all justify this fact. As already cited earlier, the main objective of this study was to identify the most influencing factors for deposit mobilization. The study revealed that deposit mobilization is the key focus of many banks. According to the findings of the present study, all the factors identified are significant and positively impacted deposit mobilization.

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**Appendix:**

Questionnaire

**Instruction:** Please use tick mark (√) or mark (×) in the boxes provided to choose from the options given and answer in writing where appropriate. You don't have to write your name.

Part (i): Respondent's Profile

1. Gender:  
 Male  Female
2. Age:  
 Below25  25-35  36-45  46-55  Above 55
3. Academic Qualification:  
 Honors  Masters  PhD  Others (Specify: ....)
4. How many years have you been working in the bank?  
 2-5years  5-10years  11-15years  Above 15 years
5. Position in the bank  
 M. T. O  E. O.  Sr. Manager  Sr. Executive/ Asst. Manager  
 ADC Senior Executive  Associate Manager  Relationship Manager  
 Officer  Senior Officer  Branch Manager  Others (specify.....)
6. Name of area Branch.....
7. Name of the Bank.....

No.	Description	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
Questions related with Deposit Mobilization						
1.	Deposit collection from individual depositors increases as prospect of your bank.					
2.	Your bank achievement of its target deposit more than 80%.					
3.	Your bank mobilizes deposit more than target plan.					
4.	Deposit collection from government organization in your bank is relatively better than other commercial banks/					
5.	The employees of your ban are highly committed for deposit mobilization.					
6.	Your bank awareness creation activity has part in increasing your deposit.					
7.	The volume of your bank deposit outstanding is increasing as compared to other ban.					
8.	The deposit growth of your bank leads to an increase in the supply of loans due to the additional source of financing for banks.					
9.	The volume of business transactions rise in the town contribute for deposit growth of your bank.					
10.	The confidence of your customer to deposit service on your bank increasing day to day.					
11.	The increment of banking habit of the people in the town contributes to deposit mobilization in your ban.					
12.	Your bank provides alternative high return investments on deposits force to growth your deposit.					
13.	Prize lined deposit scheme has its impact on the bank deposit mobilization.					
14.	Your bank offering insurance premium for the depository customers.					
15.	Your bank selects the portfolio of financial investment for depositors.					
16.	Your bank facilitates for depositors to purchase from					

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	recognized dealers forced to increase your deposit.					
17.	Your bank provides free to telephone and service charge for account depositors has impact on deposit mobilization.					
18.	Your bank has alternative high return investments on deposits.					
19.	Your bank has specialized skill of staff.					
20.	Your bank provides quality banking service to increase deposit.					
21.	Queuing in the banking hall reduce.					
22.	Your bank launching electronic banking service has impact on deposit mobilization.					
23.	Continuous deposit service 24 hours 7 week (ATM card user increase) impact on your bank deposit mobilization.					
24.	Use Information and Communication Technology as a medium of meeting customer expectations of your bank.					
25.	IT driven banking services increase the productivity of the employees thus it increases the deposit without the number of employees of your bank.					
26.	Adopting ICT increase of deposit status of your bank.					
27.	Information affects your deposit mobilization.					
28.	Your bank operation cost affect interest rate on deposit mobilization.					
29.	Increase in demand for credit compared with supply affect interest rate in your bank.					
30.	Government (national bank of Bangladesh) intervention affects interest rate.					
31.	Your bank volume of transaction increasing time to time.					
32.	Your bank risk management committee influence on interest on deposit.					
33.	Your bank provide public education base on the locality and awareness level of the target.					

34.	Your bank carries out intensive staff retraining sensitization and awareness creation.					
35.	Your bank establishes synergy with development partner and arranges information sharing platform.					
36.	Your bank playing a major role for country's development on deposit mobilization.					
37.	Your bank strictly implements complaint handling system.					
38.	Your bank evaluates average waiting time and makes adjustment.					
39.	Reducing Risk being attaché on the way to the bank affects your deposit.					

40.	Your bank identifies target population.					
41.	Your bank expands his customer base highly.					
42.	Your bank introduces door to door services to his customers.					
43.	Your bank number of depositors account increasing.					
44.	Your bank marketing department made research before opening new branch.					
45.	Your bank assesses deposit potential of the town before opening new branch.					
46.	The bank locates itself with in a nearest area compare to the residences.					
47.	Your bank use different medias for advertising for enhancing deposit mobilization.					

48.	Your bank has written security policy.					
49.	Your bank has security awareness education.					
50.	Your bank has risk management and cyber risk.					
51.	Your bank has information security audits.					
52.	Your bank has incident monitoring and reporting.					
53.	Your bank use diversified security technologies as anti-virus, spy ware, mal ware detection.					
54.	Your bank allocates more shares in their budget to ensure system security.					