

**Name** - Abhinabh Bahadur Shakya

**Case study**

<b>Proposed Case Title</b>	<b>“Customer Experience in the Kathmandu Valley with Online Banking Services “</b>
<b>Nature of the Company</b>	<p>This case focuses on the <b>Kathmandu Valley's online banking payment system</b>.</p> <p>The banks that will be examined for this case study include both <b>international banks</b> like Standard Chartered Bank and <b>domestic banks</b> including Kumari Bank, Nabil Bank, and Himalayan Bank. This study would assist us in determining how satisfied individuals are with the banking services offered by the bank. This study will also assist us in determining which aspect of online banking is</p>

	<p>thought to have the most influence on a customer's level of satisfaction, as well as understanding the relationship between customer satisfaction with the bank's security services, such as authentication when utilizing their online payment system.</p>
<p><b>Nature/Character of the Protagonist(s)</b></p>	<p><b>Aditya Suwal</b> - He owns a restaurant named Surya Moon Bistro and usually pays his suppliers, payroll, and all of his everyday transactions through online banking.</p> <p><b>Kamal Dahal</b> - He works for a beverage company called Barasinghe and normally pays for his daily costs, like food and other necessities, using online payment.</p>
<p><b>Rationale for Proposed Case Study</b></p>	<p>The primary goal of the study "<b>Customer Experience in the Kathmandu Valley with Online Banking Services</b>" is to determine consumer satisfaction with using the Kathmandu Valley's online payment system.</p>

	<p>This study would assist us in understanding some of the major factors that would lead to customer satisfaction when it comes to using the online payment system, such as how easy it is to use the online system, the security that is present when using it, and how responsive the banks are when any problems arise when it comes to the smooth operation of its use.</p>
<p><b>Analysis of challenges of the selected company</b></p>	<p>When we examine some of the problems related to the "Customer Experience in the Kathmandu Valley with Online Banking Services," we can see that one of the <b>major problems</b> is that many Nepali customers are hesitant to use their online payment system simply because of security concerns. The <b>second problem</b> that occurs when it comes to utilizing the online payment system is that many individuals continue to find it difficult to use the online payment system on both the website and the banking app because of the</p>

	<p>challenges associated with the simplicity of use of the bank's interface. The <b>final problem</b> that is going to be addressed in this case is the responsiveness of banks in resolving any issues that might arise when using the online payment system.</p>
<p><b>Strategies to mitigate the challenges</b></p>	<p>For this case study following strategies will be used which are mentioned below:</p> <ul style="list-style-type: none"> <li>● <b>Surveys</b> will be conducted on individuals who utilized digital payment, based on their level of satisfaction, challenges they had with the online payment, and how easy it is to use.</li> <li>● <b>Interviews</b> would be conducted with bank officials and customers to discuss their security concerns about utilizing the online payment system.</li> <li>● <b>Focus groups</b> would be held with certain groups such as professionals,</li> </ul>

	<p>youth, and small business owners to discuss their experiences with digital payments.</p>
<p><b>Any relevant theory/concept that you come across</b></p>	<p>Customer happiness is critical for banks to differentiate themselves in the banking business. Banks that have been successful in providing good service to customers have been successful in better positioning themselves in the banking industry than those that have been providing mediocre service, and they have also been successful in making their customers happy, which will lead to future use of their banking services and loyalty to the bank. Banks will also be successful in building relationships with their customers if they learn more about the key factors that contribute to improving the consumer experience in the online banking system. We also know that in the Kathmandu Valley, this would greatly enhance the entire experience of customers who use the online</p>

	banking system, as physical branches of banks are rather limited in comparison to other parts of the world.