

8.0 SPSS OUTPUT



Trust Bank

Sena Kalyan Bhaban Branch



Trust Bank

8.1: INFORMATION NEEDS

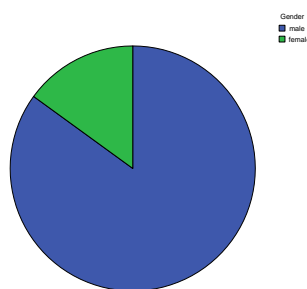
The survey was based on personal interviewing to the respondents by the means of questioner. The basic information needed to prepare the questionnaire was related to the usual biographical information of the Customer satisfaction of Trust Bank Ltd.

8.2: DATA COLLECTION

The data is gathered by surveying 40 respondents chosen on a convenient as well as judgmental basis- through the help of questioners. The information provided by the respondents was coded and analyzed for the purpose of the research.

8.3: TOTAL SPSS OUTPUT

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	34	85.0	85.0	85.0
	female	6	15.0	15.0	100.0
Total		40	100.0	100.0	

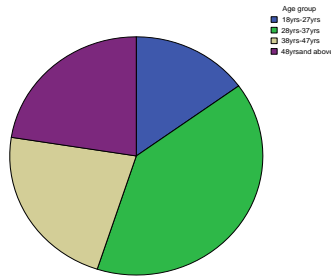


8.1 Gender

In the survey, the sample number was 40. Among which 85% were male respondent and 15% were female respondent. The questionnaire contains 31 closed ended question starting with the questions associated with the very basic information of the respondent

Age group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18yrs-27yrs	6	15.0	15.0	15.0
	28yrs-37yrs	16	40.0	40.0	55.0
	38yrs-47yrs	9	22.5	22.5	77.5
	48yrsand above	9	22.5	22.5	100.0
	Total	40	100.0	100.0	

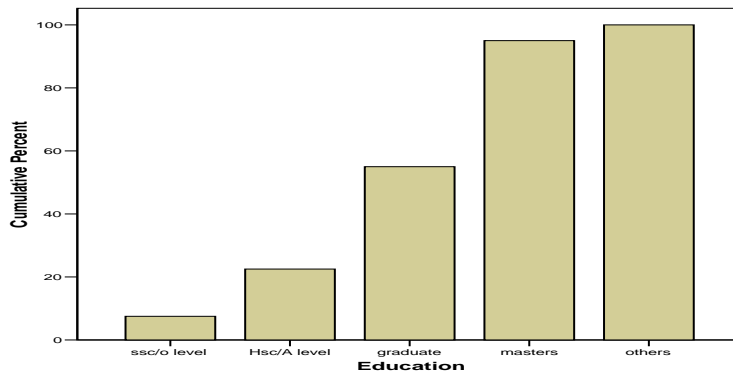


8.2 Age Group

Our respondents were divided into different age category. Among them we find out most of the respondent age between 28yrs-37 years. This age category got the highest percentage which is 40%.

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ssc/o level	3	7.5	7.5	7.5
	Hsc/A level	6	15.0	15.0	22.5
	graduate	13	32.5	32.5	55.0
	masters	16	40.0	40.0	95.0
	others	2	5.0	5.0	100.0
	Total	40	100.0	100.0	

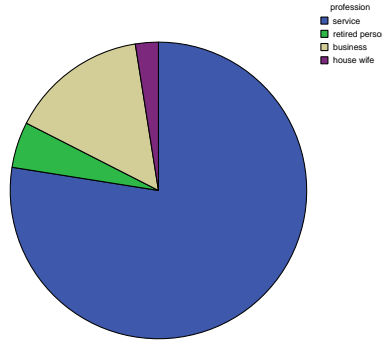


8.3 Education

Our respondent education level also classified into different segment. In our survey we saw 40% respondent background were masters rest of the other percentage level this is the highest one.

profession

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	service	31	77.5	77.5	77.5
	retired person	2	5.0	5.0	82.5
	business	5	12.5	12.5	95.0
	house wife	2	5.0	5.0	100.0
	Total	40	100.0	100.0	

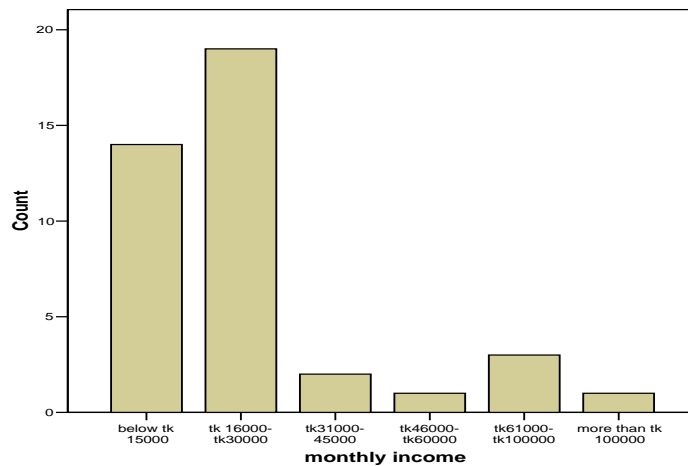


8.4 Profession

Most of the respondent of our survey were service holder its like 77.5%. Some of the respondent were doing business 12.5%.and others respondents were house wife and retired person.

monthly income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below tk 15000	14	35.0	35.0	35.0
	tk 16000-tk30000	19	47.5	47.5	82.5
	tk31000-45000	2	5.0	5.0	87.5
	tk46000-tk60000	2	5.0	5.0	92.5
	tk61000-tk100000	2	5.0	5.0	97.5
	more than tk 100000	1	2.5	2.5	100.0
	Total	40	100.0	100.0	

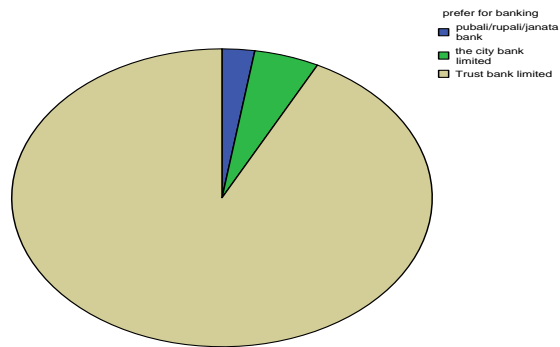


8.5 Monthly Income

Most of the our respondent monthly income were between Tk 16000-Tk 30000. Some of respondent monthly income were below 15000 and some of their income were above 100000.

prefer for banking

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid pubali/rupali/janata bank	2	5.0	5.0	5.0
Trust bank limited	38	95.0	95.0	100.0
Total	40	100.0	100.0	

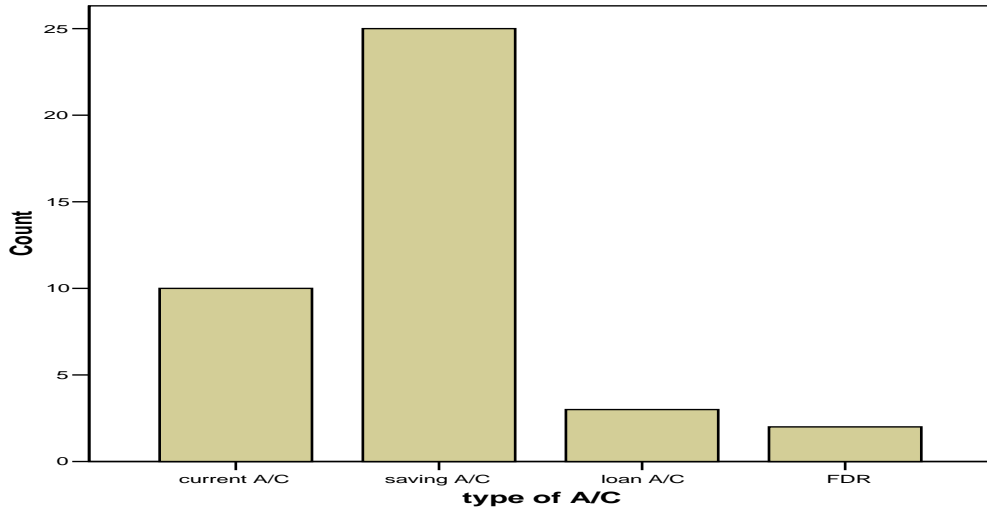


8.6 Prefer for banking

Though there are lots of private bank offering banking service to the customer but 95% respondent were prefer trust bank for their banking purpose.

type of A/C

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid current A/C	9	22.5	22.5	22.5
saving A/C	23	57.5	57.5	80.0
loan A/C	3	7.5	7.5	87.5
FDR	5	12.5	12.5	100.0
Total	40	100.0	100.0	

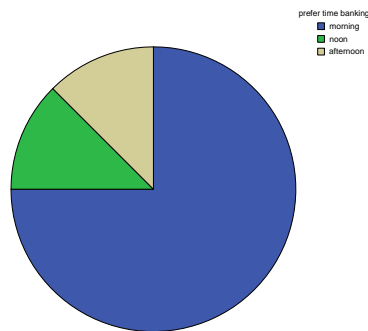


8.7 Type of Accounting

Trust bank offers several kind of A/C. these are savings A/C, current A/C, loan A/C and FDR. Most of the people have saving account which is 57.5%.

prefer time banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	morning	31	77.5	77.5	77.5
	noon	5	12.5	12.5	90.0
	afternoon	4	10.0	10.0	100.0
	Total	40	100.0	100.0	

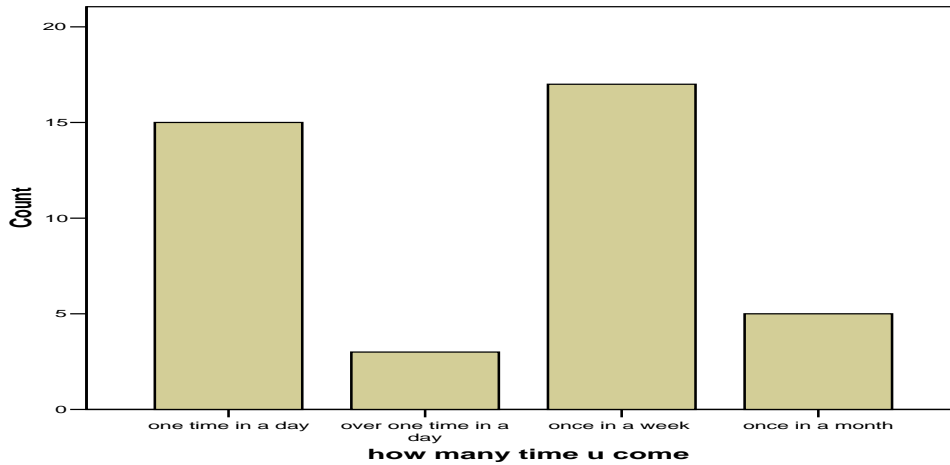


8.8 Prefer time Banking

Bank offering their customer three times to conduct banking activities those are morning, noon and after noon but we see that most of the respondent almost 95% prefer morning time for their banking.

how many time u come

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	one time in a day	15	37.5	37.5	37.5
	over one time in a day	3	7.5	7.5	45.0
	once in a week	17	42.5	42.5	87.5
	once in a month	5	12.5	12.5	100.0
	Total	40	100.0	100.0	

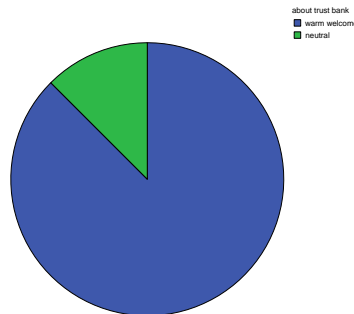


8.9 How many time You Come

42.5% respondent come once in a week, 37.5% respondent comes one time in a day. And 12.5% respondent come once in a month, 7.5% respondent come over one time in a day.

about trust bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	warm welcome	35	87.5	87.5	87.5
	neutral	5	12.5	12.5	100.0
	Total	40	100.0	100.0	



8.10 About Trust bank

Most of the people like trust bank for warm welcome.

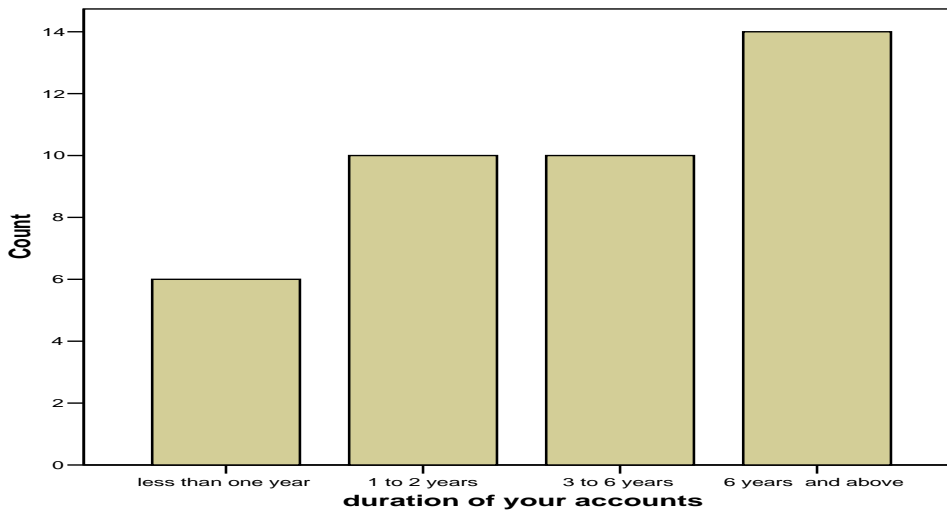
type of currencies

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BDT	40	100.0	100.0	100.0

100% respondent of trust bank using BDT.

duration of your accounts

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid less than one year	6	15.0	15.0	15.0
1 to 2 years	10	25.0	25.0	40.0
3 to 6 years	9	22.5	22.5	62.5
6 years and above	15	37.5	37.5	100.0
Total	40	100.0	100.0	

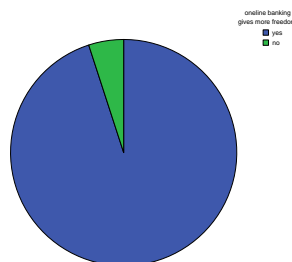


8.11 Duration of Your Account

Some respondent account duration is 1 to 2 years which is 25% some o the others account duration is 3to 6 years which is 22.5%. There is some more respondent who have account above 6 years which is 37.5%

online banking gives more freedom

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	38	95.0	95.0	95.0
no	2	5.0	5.0	100.0
Total	40	100.0	100.0	

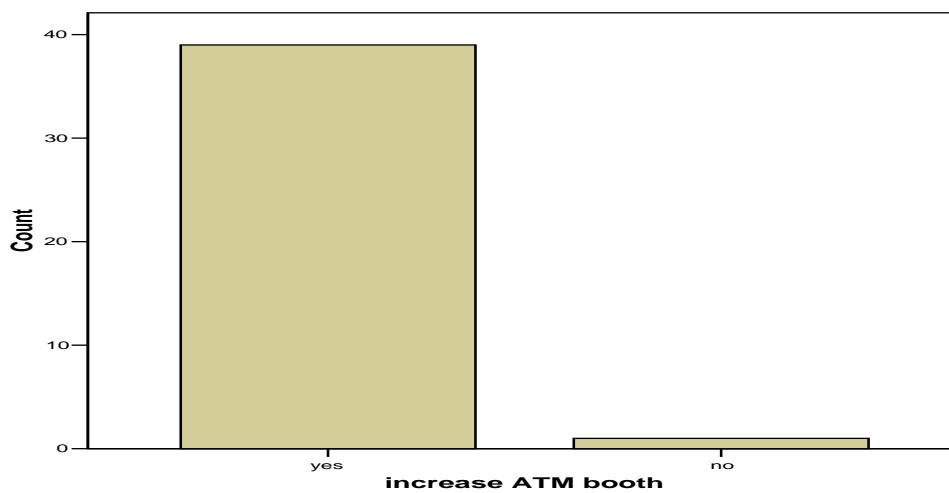


8.12 On Line Banking

Most of the respondent of trust bank about 95% like the online service most.

increase ATM booth

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	39	97.5	97.5	97.5
no	1	2.5	2.5	100.0
Total	40	100.0	100.0	



8.13 ATM Booth

All of the respondent wants that trust bank increase there number of ATM booth.

recommend others

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	40	100.0	100.0	100.0

100% percent respondent recommended others to go for the trust bank.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.511
Bartlett's Test of Sphericity	Approx. Chi-Square	127.608
	df	55
	Sig.	.000

The Kaiser Meyer olkin measures of sampling adequacy in an index used to examine the appropriateness of factor analysis. High values between (0.5 and 1.0) indicate factor analysis is appropriate. Values below 0.5 imply that factor analysis may not be appropriate. The KMO measure of sampling adequacy has a value of .511 which means factor analysis is appropriate too. Bartlett's test of sphericity is a test statistics used to examine the hypothesis that the variables are uncorrelated in the population .in the other words , the population correlation matrix is an identity matrix; each variable each variable correlate perfectly with itself($r=1$) but has no correlation with the other variables ($r=0$). In this table according to the Berlet's test of sphericity here, significance=.000 and the (H_0 :sig= variables are uncorrelated and the (H_1 :sig =variables are correlated) but less than (0.05) value is rejected. Here, the null hypothesis is rejected so, we can say that variables are correlated in the population.

Total Variance Explained

Component	Initial Eigenvalues			Extraction	Rotation
	Total	% of Variance	Cumulative %	Cumulative %	Cumulative %
1	2.679	24.351	24.351	24.351	18.165
2	2.069	18.805	43.157	43.157	34.787
3	1.393	12.661	55.818	55.818	50.631
4	1.294	11.767	67.585	67.585	64.371
5	1.147	10.431	78.016		78.016
6	.742	6.748	84.765		
7	.553	5.029	89.793		
8	.391	3.553	93.347		
9	.295	2.680	96.026		
10	.265	2.405	98.431		
11	.173	1.569	100.000		

Extraction Method: Principal Component Analysis.

Percentage of variance is the percentage of the total variance attributed to each factor. In this approach, the number of factors extracted is determined so that the cumulative percentage of variance extracted by the factors reaches a satisfactory level. What level of variance is satisfactory depends upon the problem. However, it is recommended that the factors extracted should account for at least 60 percent of the variance. In this approach, Only factors with eigenvalues greater than 1.0 are retained; the others factors are not included in the model. An eigenvalue represents the amount of variance associated with the factors. In this table, we see component number 4 and 5 considered as a factor because here there eigenvalues are 1.294 and 1.147.also there cumulative percentage are 67.585 and 78.016. Which is more than 60 percent?

Rotated Component Matrix^a

	Component				
	1	2	3	4	5
cash payment and receive facilities	.820				
multi product on retail banking	.764				
trust bank is convenient	-.564				
loan repayment system is flexible		.884			
A/C opening procedure os very much hassle free		.844			
online banking omstly attract u			.857		
online banking is very much beneficial for you			.824		
tbl better than others				.880	
gives customer service promptly				-.577	
trust bank is secured					.841
has to set up call center					.794

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

Eigen values represent the total variance explained by each factor. Determination based on Eigen values , in this approach only factors with eigenvalues greater than 1.0 are retained; the other factors are not included in the model .An Eigen value represents the amount of variance associated with the factor . factors with the variance less than 1.0 are no better than a single variable, because due to standardization , each variables has a variance of 1.0. If the number of variables is less than 20, this approach will result in a conservative number of factors. In this table number 3 we see that the first three variables which are cash payment receive facilities (.820), multi product on retail banking (.764) and trust bank is convenient (- .564) are grouped into factor number 1. These variables are grouped on the basis of eigenvalue and cumulative percentage. Factor number 2 is consist with t two variables which are loan repayment system is flexible (.884) and A/C opening procedure is very much hassle free. Online banking mostly attract you (.857) and online banking is very much beneficial for you (.824) these two variables are in the factor number 3. Factor number 4 consist on the basis of tbl better then others (.880) and Customer service promptly (.577). Trust bank is secured and need to set up a call center these two variables are grouped into factor number five. All these variables are grouped on the basis of Eigen value and cumulative percentage.