

10.0 CONCLUSION



Trust Bank

Sena Kalyan Bhaban Branch

Banking is becoming more & vital for economic development of Bangladesh in mobilizing capital & other resources. Trust Bank, being a third generation bank, is also extending such contributions as to the advancement of the socio-economic condition of the country. It is not possible to get 100% from anywhere especially for those organizations which with mass people. Trust Bank has some problem but it is encouraging that they are trying to overcome of these obstacles. To keep pace with the current demand Premier should be more responsive. It should take necessary steps & spread over their products all over the country.

I am a student of BBA Program (MKT) but I have completed my internship from Trust Bank Limited, because I want to build up my carrier in Banking Sector. My main objective of doing internship in a bank was to know about the Banking procedures. Though my topic is " Measurement of Customer Satisfaction of Trust Bank Limited". I have spent my time in all Departments but mainly General Banking. My experience in Trust Bank has provided me with an insight in the day - to - day operations of a bank. During the 3 months internship program at Trust Bank, I have observed more & gaining knowledge of practical banking.

From the above analysis of information we can say that Trust Bank Limited have the opportunity & possibility to hold major market share for its quality, availability & company image.

Appendix Questionnaire

QUESTIONNAIRE

This questionnaire survey is being conducted by me for the purpose of preparing my internship report on the topic” Customer perception and customer satisfaction of Trust Bank Limited”. I am the student of BBA (major in marketing) of Stamford University Bangladesh. The questionnaire has been designed only for the academic purpose .I Request you to fill the questionnaire up and I assure you that all of your information will be kept confidential

The following are some personal questions about you that will be used for researches only. Your answers will be held in strictest confidence. Please tick your answer:

- Name:
- Gender: Male Female
- Age Group: 18 yrs. – 27 yrs. 28 yrs. – 37 yrs. 38 yrs. -47 yrs.
 48 yrs. and above
- Education: SSC/O Level HSC/A Level Under graduate
 Graduate Masters Others_____
- Profession: Service Retired Person Student
 Business Housewife Others_____
- What is the average monthly income (TK) of bank account holder?
 Below Tk. 15,000 Tk. 16,000 - Tk. 30,000
 Tk. 31,000 - Tk. 45,000 Tk. 46,000 - Tk. 60,000
 Tk. 61,000 – Tk. 100,000 More than Tk. 100,000

=Please mark the box that best reflects to each question=

1. Which bank you prefer for banking?
 - a) Standard chartered bank.
 - b) HSBC Bank
 - c) The City Bank Limited.
 - d) Trust Bank limited.
 - e) Others.
2. Please mention the type of A/c you have in Trust Bank
 - Current A/C Saving A/c Loan A/C
 - FDR STD others

3. Which time do you mainly prefer Trust Bank for banking?

- Morning
- Noon
- Afternoon

4) How many times are you com to the Trust bank for banking?

- a) One time in a day. b) Over one time in a day.
- c) Ten to fifteen times or more. d) Everyday.

5) How do you feel when you go to the trust bank?

- a) Warm welcome.
- b) Neutral.
- c) Ignored.

6) Which reason influences you to prefer Trust Bank for banking?

- a) Low charge in retail banking service.
- b) High interest rate on depository products.
- c) Fast and warmth service.
- d) Warmth and decorative banking environment.
- e) Card facilities.
- f) Nice advertisement.
- g) Others pls specify.....

7) What type of currencies you are using?

- a) BDT. b) USD. c) GBP. d) EUR. e) Others.

8) How long you are continuing your accounts in this bank?

- a) Less than one year. b) 1 to 2 year, c)3 to 6 years.
- d) More than 6 years.

9) What is the most preferable method for you to contact us?

- a) By phone. b) By e mail. C) By fax. d) Others.

10) On line banking gives you more freedom to enjoy better banking service?

- a) Yes. b) No.

11) Do you think trust bank need to increase ATM booth?

a) Yes.

b) No.

12) Would you recommend others to enjoy Trust bank for banking service?

a) Yes.

b) No.

Place your level of agree meant with the statement below by placing tick mark.

Attributes	Highly Agree	Agree	Neutral	Disagree	Highly Disagree
Trust bank is better than any other bank in our country.					
Trust bank gives multi product on retail banking.					
Online banking mostly attracts you to choose Trust bank.					
Trust bank gives prompt cash payment and receive facilities.					
Trust bank gives customer service warmth and promptly.					
Trust bank account opening procedure is very much hassle free					
Trust bank loan re payment procedure is very much flexible and hassle free.					
Trust bank is secured.					
Trust bank is convenient					
Trust bank has to set up call center as soon as possible for better banking service.					
Online banking is very much beneficial for you. as you can do transaction any branch or trust bank					

Here given the following scale with five responses (Satisfied, Neutral, Dissatisfied, Mark a box that provides your valuable perception about Trust Bank Limited

Attributes	Satisfied	Neutral	Dissatisfied
Are you satisfied with the behavior of TBL employees?			
Are you satisfied with the product knowledge of TBL employees?			
Are you satisfied with the interest rate of different accounts?			
Are you satisfied with the updated equipment of TBL?			
Are you satisfied with the time you have to wait for getting any service?			
Are you satisfied with the service charges?			
Are you satisfied the way you get cheque book, monthly statement?			
How would you rate your level of satisfaction with TBL in regards of customer service?			

Would you like to suggest any idea through which TBL provide their clients more updated service?

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Signature of Respondent

Thank You for answering all the questions.

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