



**An Evaluation of Customers' Satisfaction
with ATM Services of Trust Bank Limited**







Daffodil
International
University



An Evaluation of Customers' satisfaction with ATM services of Trust Bank Limited

Submitted by

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Id: 101-11-1379

25th batch of BBA program, Major in Marketing

Department of Business Administration

Faculty of Business & Economics

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Date of Submission:

Letter of Transmittal

Date: _____

Mohammed Masum Iqbal
Associate Professor & Head
Department of Business Administration
Daffodil International University

Subject: Submission of Internship Report on “An evaluation of customers’ satisfaction with ATM services of Trust Bank Limited”.

Dear Sir,

I am glad to submit my Internship Report on “**An evaluation of Customers’ Satisfaction with ATM Services of Trust Bank Limited**” for the Internship Program (BBA 25th Batch), is pivotal requirement for the study of marketing at DIU herewith. This report is a result of my practical work that I have conducted during specified time of internship. All the works presented here is done with utmost sincerity and honesty.

I have considered your remarks and instructions very carefully while preparing this report. I have tried my level best to follow your schedule, format and discipline.

The whole experiences of this report writing enable me to bridge the gap between the theoretical knowledge and practical knowledge. I am grateful to you for providing such an opportunity and also grateful to all the persons who help I make it possible.

I have tried my best to make this report holistic and informative enough. Besides this, there may be shortcomings. I would be grateful if you consider those from excusable point.

Thank you for your consideration.

Sincerely Yours,

Kazi Md. Anayate-A-Alahi

Id No # 101-11-1379

BBA Program

Batch # (25th)

Department of Business Administration

Faculty of Business & Economics

Declaration

I do hereby solemnly declare that the work presented in this internship report named “**An Evaluation of Customers’ Satisfaction with ATM services of Trust Bank Limited**” has been carried out by me and has not been previously submitted to any university/ college/ organization for an academic qualification/certificate/ degree.

The work I have presented does not breach any existing copyright and no portion of this report is copied from any work done earlier for a degree or otherwise.

I further undertake to indemnify the development against any loss or damage arising from breach of the foregoing obligations.

Kazi Md. Anayate-A-Alahi

BBA 25th Batch

ID.101-11-1379

Department of Business Administration

Faculty of Business & Economics

Daffodil International University



Certificate of Approval

I am pleased to certify that the internship report on “An Evaluation of Customers’ Satisfaction with ATM services of Trust Bank Limited” prepared by Kazi Md. Anayate-A-Alahi bearing ID NO: 101-11-1379 of BBA program(Major in marketing), Department of Business Administration is approved for submission and presentation.

Kazi Md. Anayate-A-Alahi bears a good moral character and a very pleasing personality. I wish him all success in life.

Supervisor,

.....

Mohammed Masum Iqbal
Associate Professor & Head
Department of Business Administration
Faculty of Business & Economics
Daffodil International University



Preface

Today we are very much involved in the Business World. Only book based knowledge is not enough to cope with real business environment. Effective combination of theoretical knowledge with practical experience is the key to success. Considering this, Internship Program is included in the degree, Bachelors of Business Administration from the Department of Business Administration, Daffodil International University, Dhaka.

I have been selected for “Trust Bank Ltd”, as my field to conduct my internship program which runs for three months only. I was much desired to perform an exclusive internship here but due to some other obstacles. Though I tried my best to collect relevant and significant data as much as possible and prepare the report with my best effort. I regret for any undue mistakes in this report. If the report do little support to any student, teacher, researcher or analyst, I may consider my effort does not go in vain.

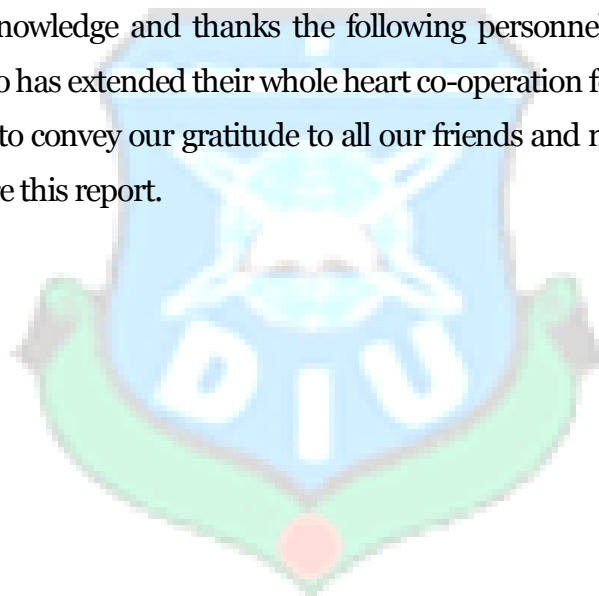


Acknowledgement

No accomplishment is possible without proper assistance. Effort without support may come in vain. In every walk of this report, valuable help and suggestion from many academic and institutional experts contribute us to complete it. Now, it gives us an immense pleasure to address them with our gratitude.

At first, we would like to express our gratitude to our honorable teacher, Mohammed Masum Iqbal for his cooperation and the time to guide our efforts with helpful hints and useful advice all along the preparation of this report.

We would like to acknowledge and thanks the following personnel of Sun Life Insurance Company Limited, who has extended their whole heart co-operation for preparing the report. Finally, we would like to convey our gratitude to all our friends and many others who extend their support to prepare this report.



Executive Summary

Our main concern is to find out the customer satisfaction of ATM card holder. So that our title of our report is An Evaluation of Customer Satisfaction with ATM Services of Trust Bank Limited. This report is a descriptive research which is based on both qualitative and quantitative data. Exactly 50 participants have completed structured questioner and interviews. According the research problem research methodology was selected and after analyzing the data it is found that the customer are not dissatisfied with TRUST Bank although there is a number of objection among them. To increase the customer satisfaction TBL can take a number of initiatives like – taking initiative to eliminate wrong information about TBL ATM card, broadening internet banking and online shopping and most importantly increase the number of ATM booth.

This internship report will give a narrow idea about the customer satisfaction of TBL along with my experience and a little introduction of TRUST Bank. Besides this report make some recommendation to improve customers satisfaction. In a nutshell we can say trust bank should emphasize on customers satisfaction much more to maintain a smoother customer relation.

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Introduction

Trust Bank Limited is one of the leading private commercial banks having a spread network of 82 branches, 7 SME centers, 129 ATM Booths and 65 POS in 55 Branches across Bangladesh and plans to open more branches to cover the important commercial areas in Dhaka, Chittagong, Sylhet and other areas in 2013. The bank, sponsored by the Army Welfare Trust (AWT), is first of its kind in the country. With a wide range of modern corporate and consumer financial products Trust Bank has been operating in Bangladesh since 1999 and has achieved public confidence as a sound and stable bank.

In 2001, the bank introduced automated branch banking system to increase efficiency and improve customer service. In the year 2005, the bank moved one step further and introduced ATM services for its customers.

Since bank's business volume increased over the years and the demands of the customers enlarged in manifold, our technology has been upgraded to manage the growth of the bank and meet the demands of our customers.

In January 2007, Trust Bank successfully launched Online Banking Services which facilitate Any Branch Banking, ATM Banking, Phone Banking, SMS Banking, & Internet Banking to all customers. Customers can now deposit or withdraw money from any Branch of Trust Bank nationwide without needing to open multiple accounts in multiple Branches.

Via Online Services and Visa Electron (Debit Card), ATMs now allow customers to retrieve 24x7 hours Account information such as account balance checkup through mini-statements and cash withdrawals.

Trust Bank has successfully introduced Visa Credit Cards to serve its existing and potential valued customers. Credits cards can now be used at shops & restaurants all around Bangladesh and even internationally.

Trust Bank is a customer oriented financial institution. It remains dedicated to meet up with the ever growing expectations of the customer because at Trust Bank, customer is always at the center.

Background of the Study

The current Bangladesh Economic Update focuses that the present situation of banking sector has been deteriorating in terms of growth of credit and disbursement and risk management. Besides this backdrop, questions are being raised concerning the far-sighted deregulation of the financial sector.

Growth in investment exerts impact on the growth in GDP. The decline in the growth in credit illustrates the poor condition of investment which might drag down the current growth in GDP. For example, the government requires investment rate to rise at 32.0 percent of GDP for achievement of 7.2 percent rate of growth in GDP in FY 2013-14.

Finally, the interest rate spread has seen many ups and down in this year and in the month of October 2013, the rate was below 5 percent. But the fact is that, in April 2013, it was also seen below 5 percent and after that it increased as earlier trend. In both of the cases, it is seen that advances remain relatively too high and this is the obstacle of taking loan by the business community.

In such a highly competitive service industry, the importance of customer satisfaction should be highlighted. Improved clients satisfaction and loyalty gives a company to be one step ahead than its rivals and allows it flourish in the industry. Bank can improve its client's satisfaction and loyalty by escalating its efficiency; for example exploiting economies of scale and learning effects, adopting flexible products technologies, reducing customer defection rates, getting R&D function to design products, upgrading the skills of employees through training, introducing self-managing teams, linking pay to performance building a companywide commitment to efficiency through strong leadership, and designing structures that facilitate cooperation among different functions in pursuit of efficiency goals.

Efficacy of customer service is related with progression of operation. We can identify the efficacy of customer service by studying the progress of “Trust Bank Ltd.” From starting to till date. The progress of “Trust Bank Ltd.” is very rapid with the concern of its profit making and growth of its operation within the country towards the country’s economy.

Scope of the Study

The competitive advantage of any firm depends on the quality of a firm's products and services. Customer service plays a pivotal role in the development of quality and particularly if the company's product is service. In banking, the competitive edge is almost exclusively derived from the quality of service.

Reichheld and Sasser (1990 as cited in Alhemoud, 2010) shows that “customer satisfaction is an evaluation by the customer after buying an industry’s goods and services”. Many industries along with banks are paying greater attention to customer service quality and customer satisfaction for reasons such as increased competition and deregulation. Figures of various surveys have shown that the costs of acquiring a new customer are more expensive than retaining accessible ones. Therefore customer satisfaction, customer relationships and service quality became a serious issue.

My work experience is based on a different department of Trust Bank, Mirpur Branch. I have worked in CS (Customer Service Department) but at the same time I had access to other department to observe there operation and activities. To work in other department a unique FLORA system ID and signature right is necessary. Therefore I had some limitation to work in other department.

Objectives of the study

The study has been carried out with following objectives

- To identify the ATM cards of Trust Bank Limited ;
- To measure customers' satisfaction with ATM services of Trust Bank Limited ;
- To find out problems related to customers' satisfaction with ATM services of TBL , if any ;
- To make some recommendations to improve customers satisfaction.

Methodology of the Study

Sources of data:

Primary sources of data

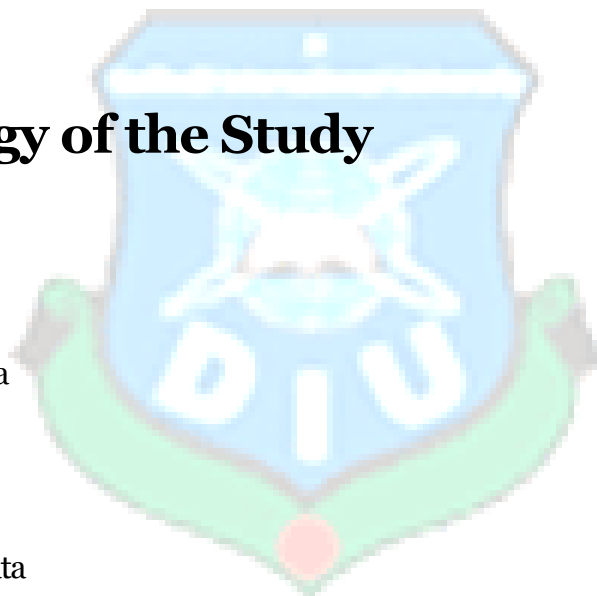
- Clients

Secondary source of data

- Annual report of TBL
- Official website
- Relevant books and publication
- Officers of Trust Bank Limited

Target population

Clients of Trust Bank Limited



Sample size

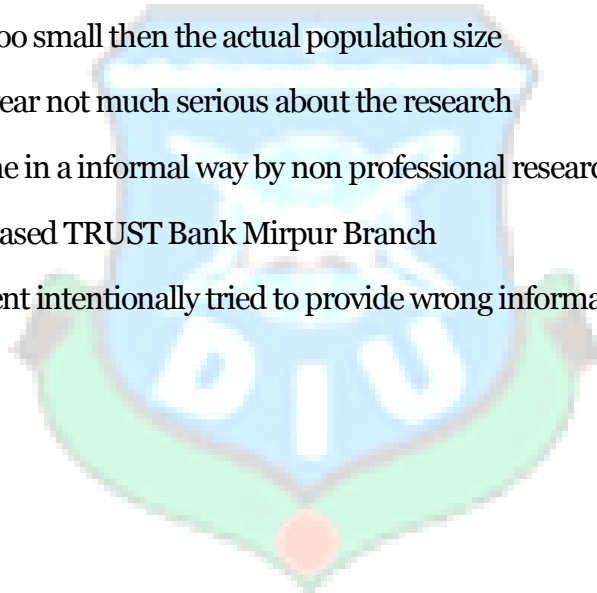
The sampling size was 50 clients of Trust Bank Limited

Method s of data collection

Face-to-face interview with clients

Limitations of the study

- Sample size is too small then the actual population size
- Respondents wear not much serious about the research
- Research is done in a informal way by non professional researcher
- Research was based TRUST Bank Mirpur Branch
- Many respondent intentionally tried to provide wrong information



Discussion, Analysis & Findings

ATM Cards of TBL

Visa Gold Local



Our exclusive life with special privilege to meet every lifestyle via Visa Gold Local Card.

- Unsecured credit line
- Operable only within Bangladesh
- Credit line for up to BDT 500,000. Limit may be extended as per Management's discretion

Features:

An unsecured credit line operable only within Bangladesh. Bank may issue credit line for up to BDT 500,000 upon proper verification of all required documents.

Customer Benefits:

- Carrying card is just like carrying cash with more safety
- 24 X 7 hours withdrawal facilities
- Can be used at shops & restaurants

- Transactions are electronic & not with physical cash thus, avoid being cheated with counterfeit bills
- Does not need to stand on the queue at the cash counters thus, save time

Account Benefits:

- Absolute fraud protection against unauthorized use and offline
- Emergency assistance service
- Retail protection and extended warranty coverage on purchases
- 24-hour customer service, secure account access and electronic bill pay service

Eligibility

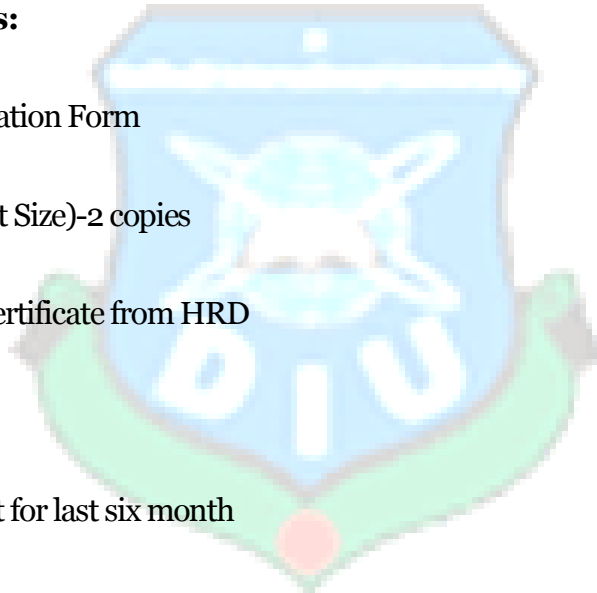
- Banker's drawing monthly salary of Tk. 10,000/- and above.
Salaried employee (Private Sector): salary of Tk. 50,000 for gold card
- Borrowers having credit limit of Tk. 5.00 Lac with any bank with regular payments
- Customers maintaining average balance of Tk. 1.00 Lac in our bank
- Chairman & Directors of all Government Corporations, Local Bodies, reputed NGOs, Multinational Companies, and reputed Local organizations etc
- Assistant Director and above in Bangladesh Bank
- Deputy Secretary and above in the Govt. Secretariats
- Doctors/ Physicians having private/public practices
- Vice Chancellors, Professors and Associate Professors of Universities (Govt. & Private)
- Lawyers having Bar-at-Law degree and in regular practice

- Corporate customers of other banks enjoying credit facility of Tk. 1 crore and above with outstanding payment history
- Employees of reputed NGOs, Multinational Companies, Local organizations having monthly salary of Tk. 15,000/- and above
- Graduate students completed 4 years university degree (parents guarantee required)
- Applicant must be 21 years of age and above

Required Documents

For Service Holders:

- Filled in Application Form
- Photo (Passport Size)-2 copies
- Latest Salary Certificate from HRD
- TIN Certificate
- Bank statement for last six month
- Photocopy of Passport (Pages 1-7)
- Any other document to show prospective cardholder's income strength
- Length of confirmed service minimum 1 year



For Business Personnel's:

- Filled in Application Form
- Photo (Passport Size)-2 copies

- Trade License/ Memorandum/ Deed of Partnership
- TIN Certificate
- Bank statement for last six month
- Photocopy of Passport (Pages 1-7)
- Proof of Residence if available
- Proof of T&T Phone if available etc

Visa Dual Gold International



An unsecured credit line operable outside Bangladesh only. Bank may issue credit line for up to USD 3000 upon proper verification of all required documents.

- Unsecured credit line
- Operable outside Bangladesh only
- Credit line equivalent to more than USD 1000

Features:

An unsecured credit line operable outside Bangladesh only. Bank may issue credit line for up to USD 3000 upon proper verification of all required documents.

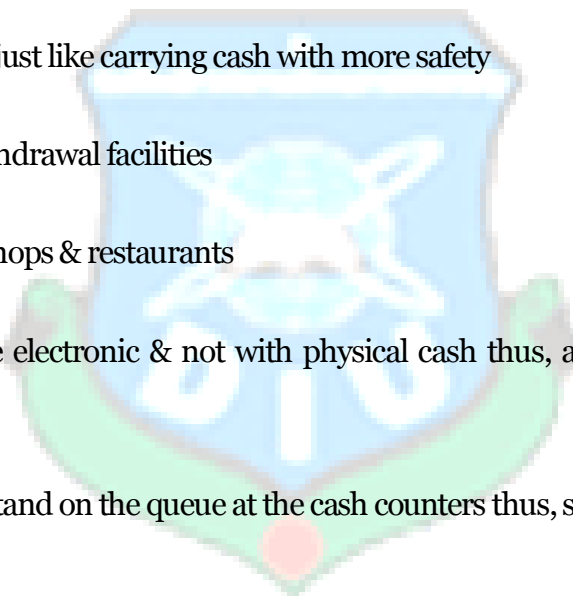
However, higher than USD 3000 may be approved if the qualified applicant maintains FC or RFCD account with TBL and the account has sufficient fund to justify the higher limit.

Credit Card Expiration and Renewal date:

- Card is valid for 2 years
- Card will be renewed after 1 year from the date of issuance

Customer Benefits:

- Carrying card is just like carrying cash with more safety
- 24 X 7 hours withdrawal facilities
- Can be used at shops & restaurants
- Transactions are electronic & not with physical cash thus, avoid being cheated with counterfeit bills
- Do not need to stand on the queue at the cash counters thus, saves time



Account Benefits:

- Absolute fraud protection against unauthorized use and offline
- Emergency assistance service
- Retail protection and extended warranty coverage on purchases
- 24-hour customer service, secure account access and electronic bill pay service

Annual Interest Rate for Purchases:

24% (2% per month)

Eligibility

- Banker's drawing monthly salary of Tk. 10,000/- and above
Salaried employee (Private Sector): salary of Tk. 50,000 for gold card
- Borrowers having credit limit of Tk. 5.00 Lac with any bank with regular payments
- Customers maintaining average balance of Tk. 1.00 Lac in our bank
- Chairman & Directors of all Government Corporations, Local Bodies, reputed NGOs, Multinational Companies, and reputed Local organizations etc
- Assistant Director and above in Bangladesh Bank
- Deputy Secretary and above in the Govt. Secretariats
- Doctors/ Physicians having private/public practices
- Vice Chancellors, Professors and Associate Professors of Universities (Govt. & Private)
- Lawyers having Bar-at-Law degree and in regular practice
- Corporate customers of other banks enjoying credit facility of Tk. 1 crore and above with outstanding payment history
- Employees of reputed NGOs, Multinational Companies, Local organizations having monthly salary of Tk. 15,000/- and above
- Graduate students completed 4 years university degree (parents guarantee required)
- Applicant must be 21 years of age and above

Conditions

Purchase limit per transaction is set to Tk 35000 & USD 500. Need authorization from TBL Card Division for higher amount.

Rates & fees:

Annual Fee: USD 60.00 + 15% VAT

Cash Advance: 50% of the credit limit may be withdrawn as cash. Interest rate for cash advance is calculated on daily basis

Late payment fee: \$ 5

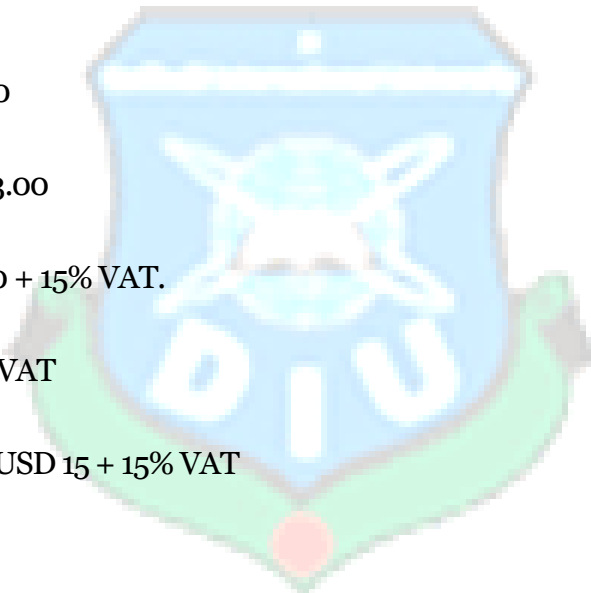
Excess limit fee: TK 300

Withdrawal Fee: USD 3.00

Issuing Fee: USD 60.00 + 15% VAT.

Pricing: USD 10 + 15% VAT

Cheque Dishonor Fee: USD 15 + 15% VAT



Required Documents:

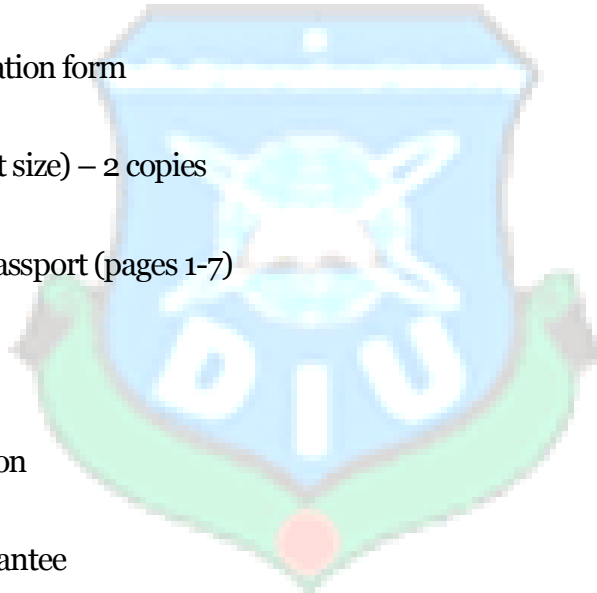
For Service Holders:

- Filled in application form
- Photo (passport size) – 2 copies
- Photocopy of passport (pages 1-7)
- TIN certificate

- Board Resolution
- Corporate guarantee
- Export performance certified by Bank
- Lien confirmation letter/ Undertaking (by Branch to Card Division in Branch letterhead pad)
- Bank Statement showing RQ A/C balance

For Business Personnel's:

- Filled in application form
- Photo (passport size) – 2 copies
- Photocopy of passport (pages 1-7)
- TIN certificate
- Board Resolution
- Corporate guarantee
- Export performance certified by Bank
- Lien confirmation letter/ Undertaking (by Branch to Card Division in Branch letterhead pad)
- Bank Statement showing RQ A/C balance



Visa Dual Classic International



The card is operable both inside and outside Bangladesh. Bank may issue credit line in both currencies. The combined limit is determined by the Credit Card Approval Committee.

- Unsecured credit line
- Operable both inside and outside Bangladesh
- Credit line in both currencies
- Combined limit is determined by the Credit Card Approval Committee

Features

An unsecured credit line is issued against this card. The card is operable both inside and outside Bangladesh. Bank may issue credit line in both currencies. The combined limit is determined by the Credit Card Approval Committee.

Credit Card Expiration and Renewal date:

- Card is valid for 2 years
- Card will be renewed after 1 year from the date of issuance

Customer Benefits:

- Carrying card is just like carrying cash with more safety
- 24 X 7 hours withdrawal facilities
- Can be used at shops & restaurants
- Transactions are electronic & not with physical cash thus, avoid being cheated with counterfeit bills
- Do not need to stand on the queue at the cash counters thus, saves time

Account Benefits:

- Absolute fraud protection against unauthorized use and offline
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- 24-hour customer service, secure account access and electronic bill pay service

Eligibility:

- Banker's drawing monthly salary of Tk. 10,000/- and above
Salaried employee (Private Sector): salary of Tk. 50,000 for gold card
- Borrowers having credit limit of Tk. 5.00 Lac with any bank with regular payments
- Customers maintaining average balance of Tk. 1.00 Lac in our bank
- Chairman & Directors of all Government Corporations, Local Bodies, reputed NGOs, Multinational Companies, and reputed Local organizations etc
- Assistant Director and above in Bangladesh Bank

- Deputy Secretary and above in the Govt. Secretariats
- Doctors/ Physicians having private/public practices
- Vice Chancellors, Professors and Associate Professors of Universities (Govt. & Private)
- Lawyers having Bar-at-Law degree and in regular practice
- Corporate customers of other banks enjoying credit facility of Tk. 1 crore and above with outstanding payment history
- Employees of reputed NGOs, Multinational Companies, Local organizations having monthly salary of Tk. 15,000/- and above
- Graduate students completed 4 years university degree (parents guarantee required)
- Applicant must be 21 years of age and above

Conditions

Purchase limit per transaction is set to Tk 35000 & USD 500. Need authorization from TBL Card Division for higher amount.

Required Documents

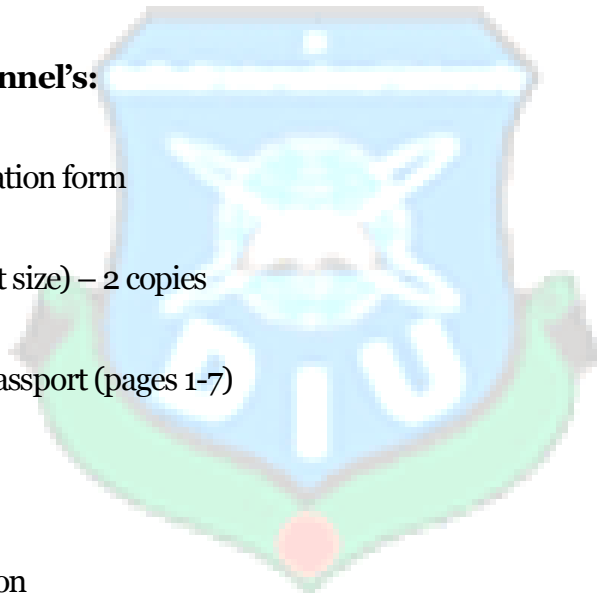
For Service Holders:

- i. Filled in application form
- ii. Photo (passport size) – 2 copies
- iii. Photocopy of passport (pages 1-7)
- iv. TIN certificate

- v. Board Resolution
- vi. Corporate guarantee
- vii. Export performance certified by Bank
- viii. Lien confirmation letter/ Undertaking (by Branch to Card Division in Branch letterhead pad)
- ix. Bank Statement showing RQ A/C balance

For Business Personnel's:

- i. Filled in application form
- ii. Photo (passport size) – 2 copies
- iii. Photocopy of passport (pages 1-7)
- iv. TIN certificate
- v. Board Resolution
- vi. Corporate guarantee
- vii. Export performance certified by Bank
- viii. Lien confirmation letter/ Undertaking (by Branch to Card Division in Branch letterhead pad)
- ix. Bank Statement showing RQ A/C balance



Debit Card



Look into your pocket. Is there a Trust Debit Card? If yes then you are free to move anywhere round the clock all over Bangladesh without carrying cash. Even the card can be used without a secret code (PIN) in departmental stores, shopping centers or restaurants, petrol pump or even for paying phone bills, just like a credit card. Additionally you can enjoy overdraft facility prior to subsequent approval. To make the life hassle-free take the Trust Debit Card without giving a second thought.

Features

Services Linked with the Trust VISA-Electron Debit Card

- 24 x 7 hours banking. Cash can be withdrawn from any VISA logo marked ATM
- Bank A/C can be accessed using the card through out Bangladesh
- Merchandises can be purchased from shopping outlet, departmental stores, and restaurants and so on by this card
- 100% Over Draft (OD) cash withdrawal facility can be availed
- Supplementary card for spouse and children of the primary cardholder upon request

Additional Services provided with the card

- Account balance inquiry from ATM
- Mini statement inquiry from ATM

- Personal Identification Number (PIN) change facility

Eligibility:

- Bangladeshi national age 18 years & above.
- Having a Savings, Current or STD account with Trust Bank.

Required Documents**For Service Holders****Conditions**

- Cash withdrawal limit Taka 50,000.00 by maximum four transactions a day.
- Single snap cash withdrawal limit is maximum Tk 20,000 a day .
- Personal Identification Number(PIN) can be changed no more than 2 times a day for security measures.
- ATM will retract the card for every three times wrong PIN entry during transactions for security purpose. In case of retraction, customer's nearest branch or card division must be contacted.

How to Apply for a Debit Card

- Must be an account holder of Trust Bank Limited to earn the eligibility for owning a card
- Debit card application form (Available at any Branch of Trust Bank) properly fill up & must be signed by the account holder/ applicants.

- Three copies of passport size color photograph of the account holder/ applicants, Photocopy of National ID/Passport
- Trust Debit card will be issued within 3-4 working days as per customer's interest & subsequent instructions

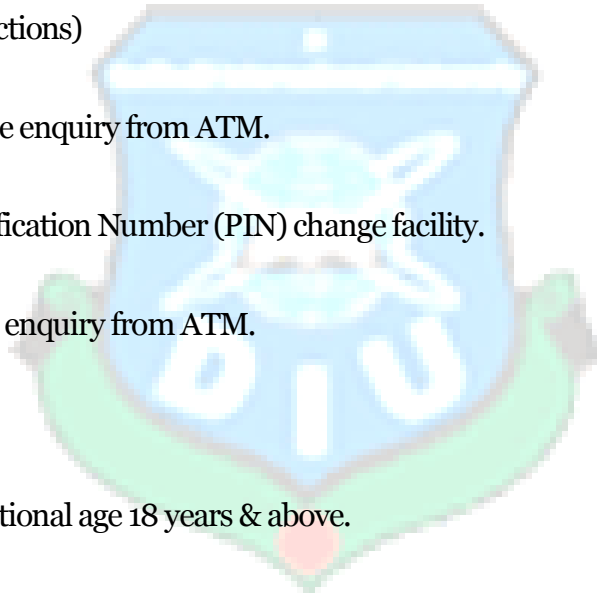
Trust Proprietary Card

Features:

- **ATM Cash Withdrawal** - 24x/7 Cash withdrawal facility from any Q-cash, OMNIBUS & DBBL network ATM. (Daily ATM cash withdrawal limit BDT. 50,000.00 within 4 transactions)
- Account balance enquiry from ATM.
- Personal identification Number (PIN) change facility.
- Mini statement enquiry from ATM.

Eligibility:

- Bangladeshi national age 18 years & above.
- Having a Current account with Trust Bank.



Customer satisfaction

The study engages both primary and secondary data, Primary data was collected from the knowledgeable and potential respondents of Trust Bank. The size of the sample was taken 50 at random a questionnaire has been designed which is related to customer satisfaction dimensions. Besides this, many secondary sources have been used for supplementary purpose. Secondary sources include bank's annual reports, relevant web- based materials and prior research reports of Trust bank.

What constitutes satisfaction?

There is a lot of debate and confusion about what exactly is customer satisfaction and how to go about measuring it. Customer satisfaction is quite a complex issue and it is not the purpose of this report to elaborate on the conceptual debates that exist in the literature. In our context, customer satisfaction is simply customers' perception that we have met or exceeded their expectations.

Before we begin to create tools to measure the level of satisfaction, it is important to develop a clear understanding of what exactly the customer wants. We need to know what our customers expect from the services we provide. Customer expectations are the customer-defined attributes of our service which we must meet or exceed to achieve customer satisfaction. Previous customer perception surveys carried out in TRUST bank have highlighted a number of service attributes which our customers expect for ATM purpose. These include:

- Good quality service
- Timely delivery
- Responsiveness to general inquiries

- Responsiveness in resolving complaints
- Effective customer care communication.
- No hidden charge
- Regular information updates regarding services
- Available ATM booth in the city
- Available cash in ATM machine
- Durable ATM card

It should be noted that we cannot create customer satisfaction just by meeting these customer requirements fully because these have to be met in any case. However, falling short is certain to create dissatisfaction. On the other hand, different customers will tend to rate the importance of these attributes differently. Some may not care so much about office ambience, while others may attach high importance to how quickly we resolve their complaints. For performance measurement purposes therefore, we must first find out the importance customers attach to each of the above attributes, and then assess their level of satisfaction on each. This way, we are able to ascertain our performance relative to customer priorities, thus providing an easy way to monitor improvements, and deciding upon the attributes that need to be concentrated on in order to improve customer satisfaction. The above constitutes the framework under which this survey was undertaken. The next section describes the survey setting and sampling design adopted.

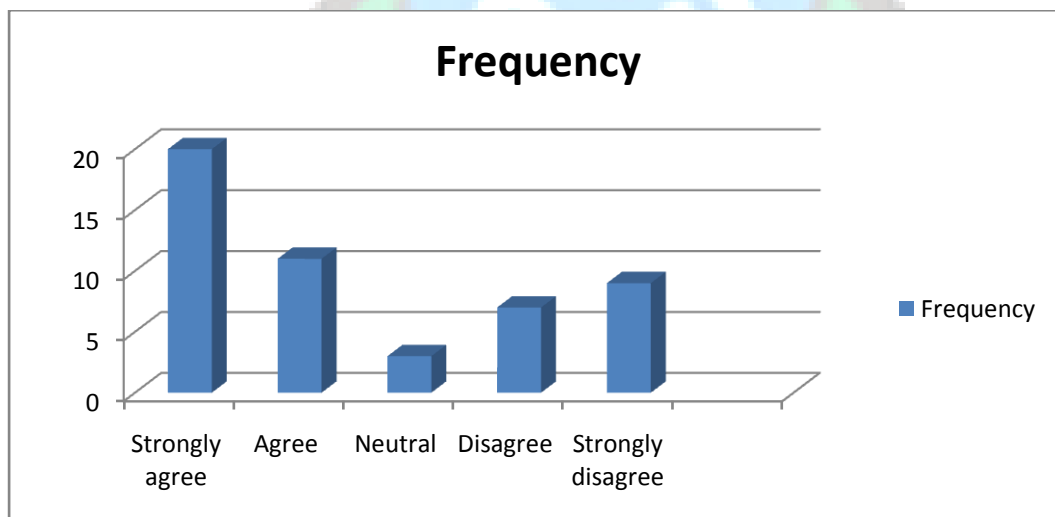
Analysis of Customers' satisfaction

Quantitative research is widely used in social sciences such as psychology, economics, sociology, marketing, community health, health & human development, gender and political science, and less frequently in anthropology and history. Research in mathematical sciences such as physics is also 'quantitative' by definition, though this use of the term differs in context. In the social sciences, the term relates to empirical methods, originating in both philosophical positivism and the history of statistics, which contrast with qualitative research methods.

Qualitative methods produce information only on the particular cases studied, and any more general conclusions are only hypotheses. Quantitative methods can be used to verify which of such hypotheses are true. We have done this research through survey sheet. I have prepared a survey sheet with 15 relevant topic to make a effective survey

1. Trust Bank has prompt customer service/delivery

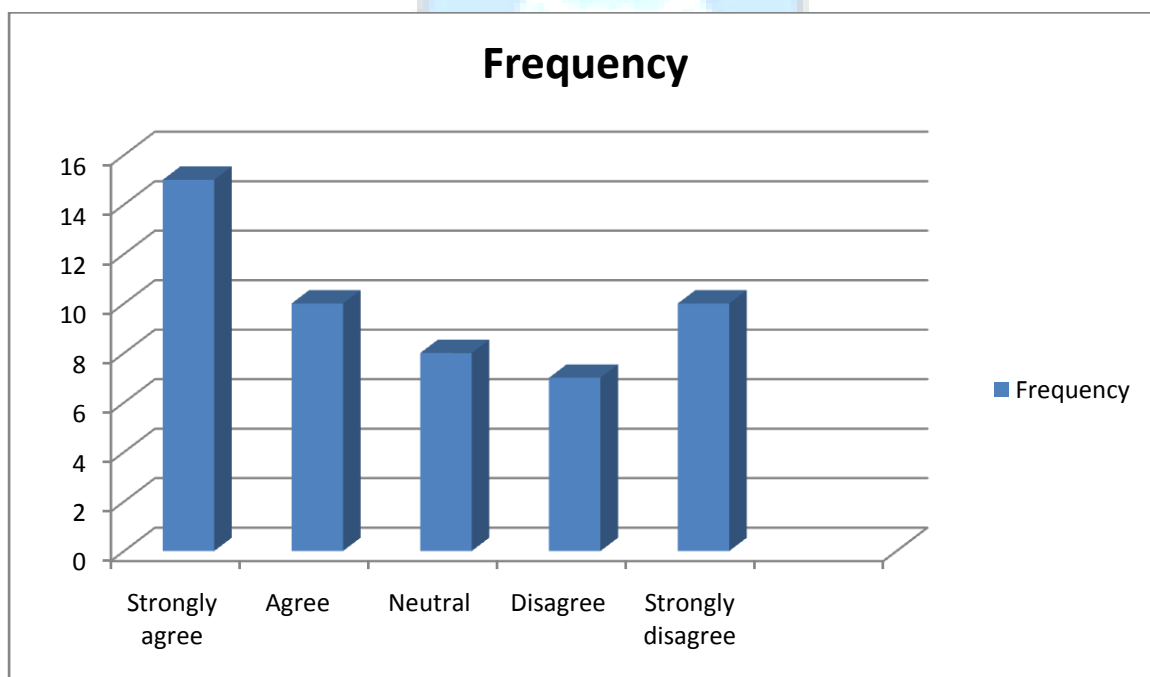
	Frequency	Percentage
Strongly agree	20	40%
Agree	11	22%
Neutral	3	6%
Disagree	7	14%
Strongly disagree	9	18%
Total	50	100%



The analysis concluded that as high as 22% of Trust bank respondents agree, 40% of respondents strongly agree, 6% respondents neutral, 14% respondents disagree & 18% respondents strongly disagree to the statement of promptness of the delivery of card.

2. You can easily locate Trust ATM in the city

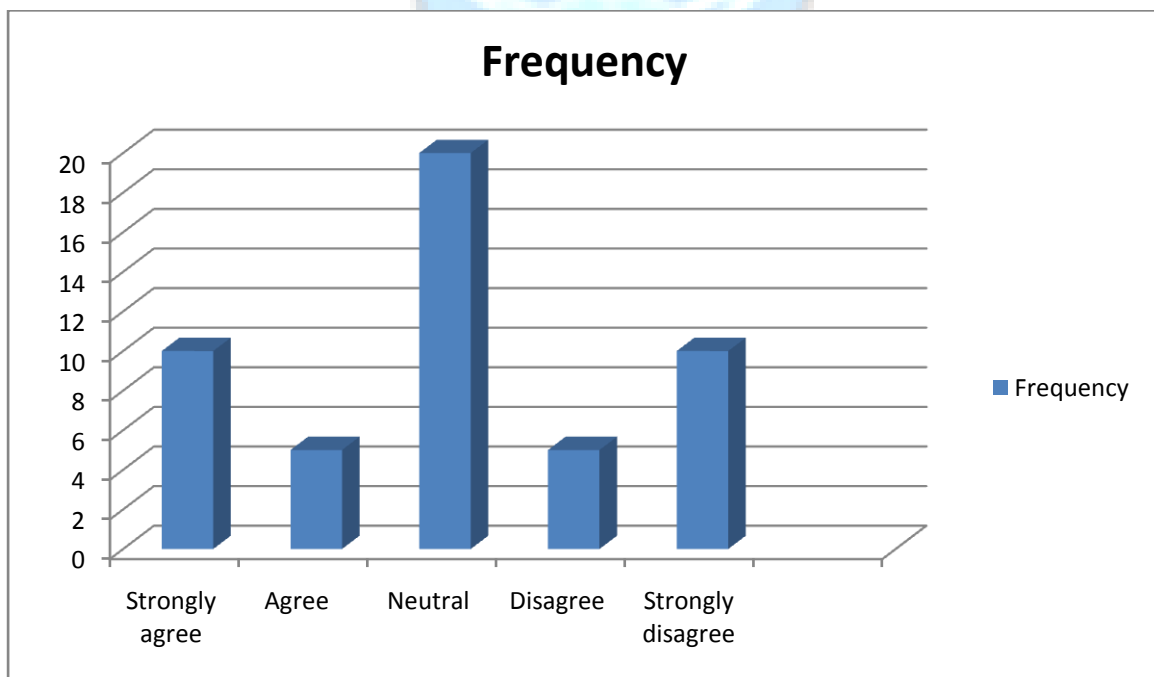
	Frequency	Percentage
Strongly agree	15	30%
Agree	10	20%
Neutral	8	16%
Disagree	7	14%
Strongly disagree	10	20%
Total	50	100%



The analysis concluded that as high as 20% of Trust bank respondents agree, 30% of respondents strongly agree, 16% respondents neutral, 14% respondents disagree & 20% respondents strongly disagree to the statement of locating Trust banks ATM in the city.

3. Trust Bank has ATM in useful place like hospital, mall, station etc.

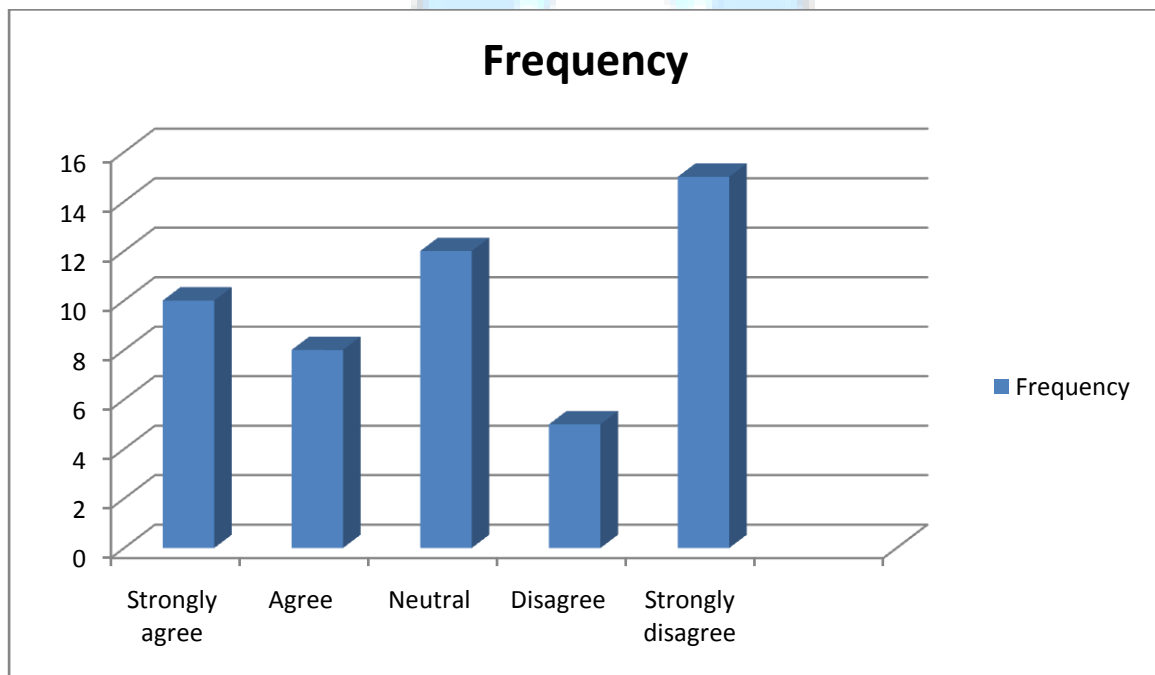
	Frequency	Percentage
Strongly agree	10	20%
Agree	5	10%
Neutral	20	40%
Disagree	5	10%
Strongly disagree	10	20%
Total	50	100%



The analysis concluded that as high as 10% of Trust bank respondents agree, 20% of respondents strongly agree, 40% respondents neutral, 10% respondents disagree & 20% respondents strongly disagree to the statement of promptness of having ATM in useful place like mall, hospital etc.

4. Trust Bank provide clear direction to operate ATM

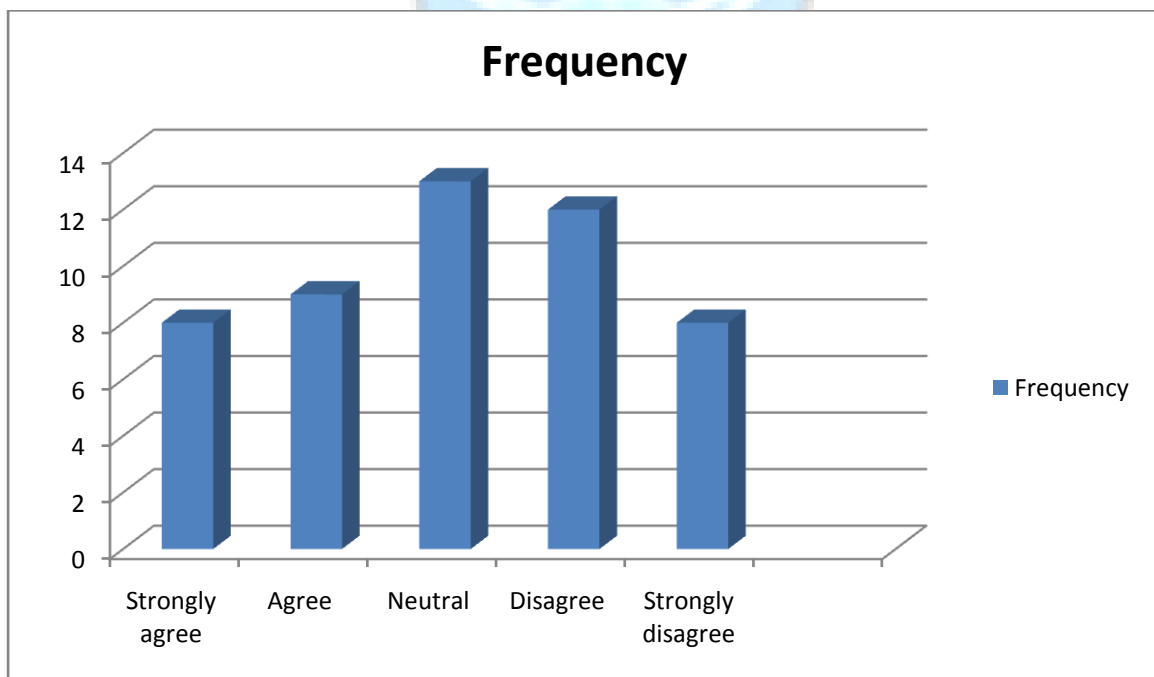
	Frequency	Percentage
Strongly agree	10	20%
Agree	8	16%
Neutral	12	24%
Disagree	5	10%
Strongly disagree	15	30%
Total	50	100%



The analysis concluded that as high as 16% of Trust bank respondents agree, 20% of respondents strongly agree, 24% respondents neutral, 10% respondents disagree & 30% respondents strongly disagree to the statement of providing clear direction to operate ATM.

5. Trust Bank has Always available cash in ATM machine

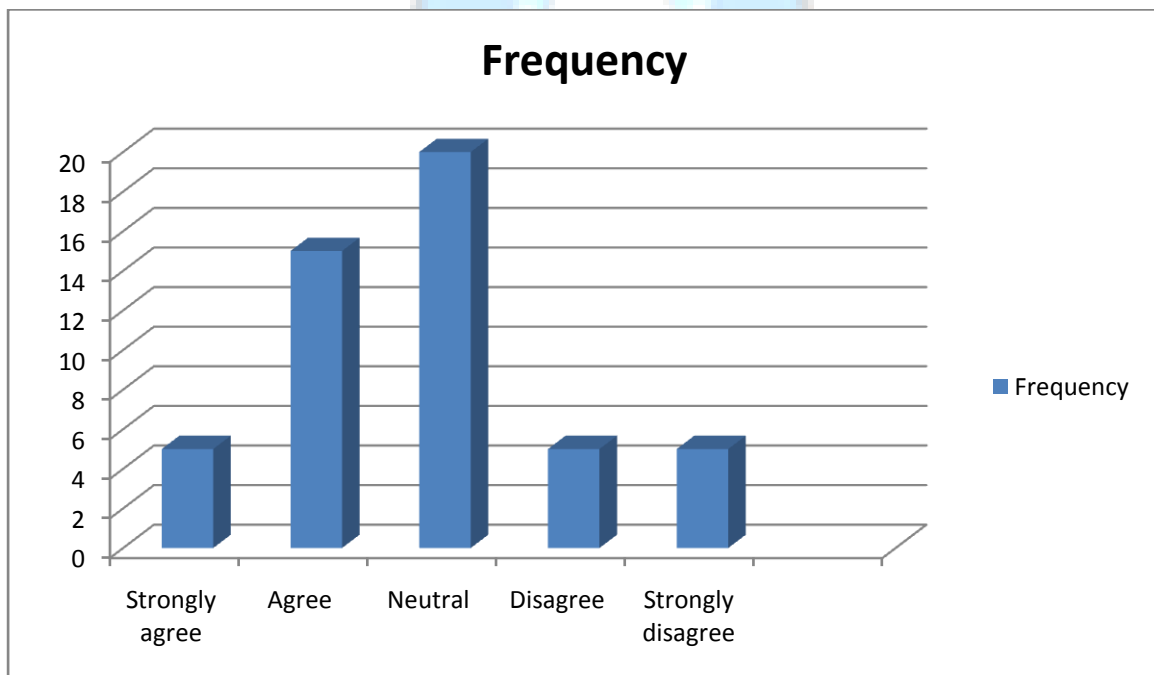
	Frequency	Percentage
Strongly agree	8	16%
Agree	9	18%
Neutral	13	26%
Disagree	12	24%
Strongly disagree	8	16%
Total	50	100%



The analysis concluded that as high as 18% of Trust bank respondents agree, 16% of respondents strongly agree, 26% respondents neutral, 24% respondents disagree & 16% respondents strongly disagree to the statement of availability of cash at ATM machine.

6. You are happy with safe & secure when enter password in ATM

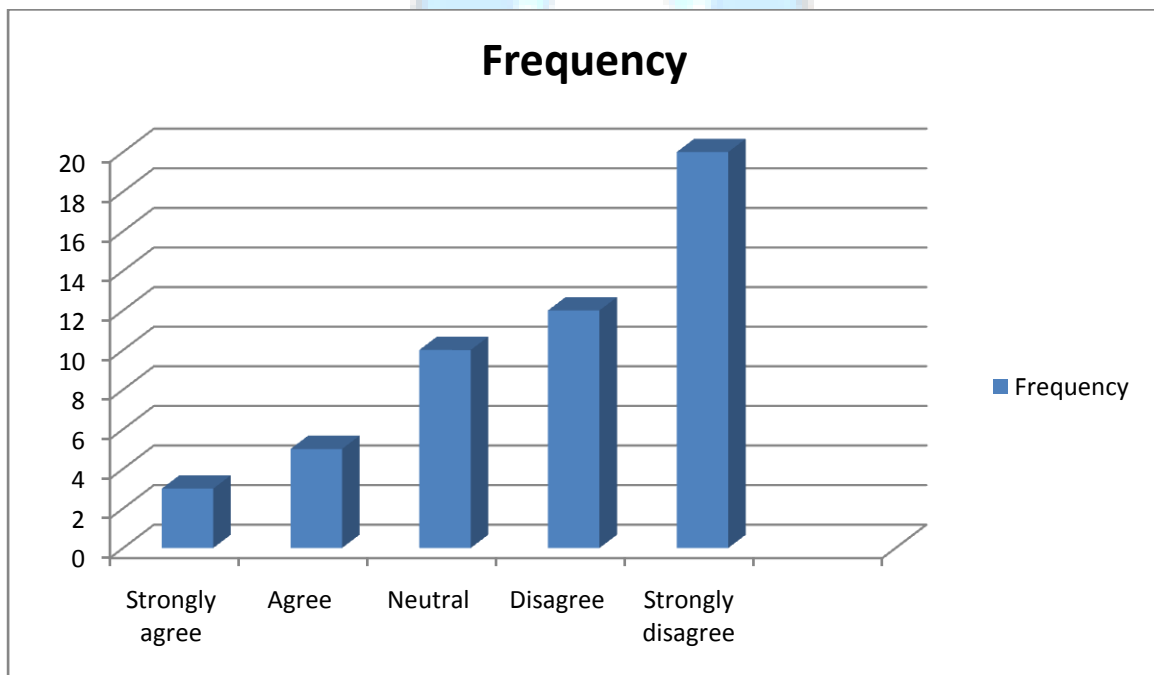
	Frequency	Percentage
Strongly agree	5	10%
Agree	15	30%
Neutral	20	40%
Disagree	5	10%
Strongly disagree	5	10%
Total	50	100%



The analysis concluded that as high as 30% of Trust bank respondents agree, 10% of respondents strongly agree, 40% respondents neutral, 10% respondents disagree & 10% respondents strongly disagree to the statement of security of pin at ATM machine.

7. Trust Bank has sufficient number of ATM in Dhaka city

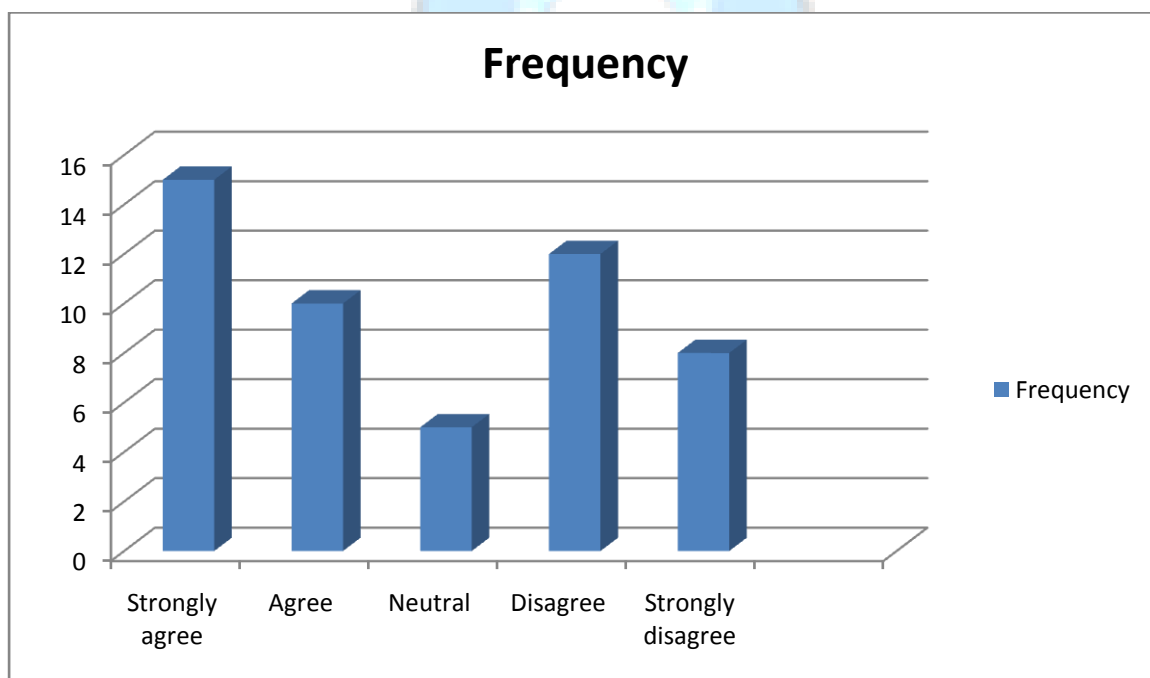
	Frequency	Percentage
Strongly agree	3	6%
Agree	5	10%
Neutral	10	20%
Disagree	12	24%
Strongly disagree	20	40%
Total	50	100%



The analysis concluded that as high as 10% of Trust bank respondents agree, 6% of respondents strongly agree, 20% respondents neutral, 24% respondents disagree & 40% respondents strongly disagree to the statement of having sufficient number of ATM in the city.

8. Trust Bank have competitive price for ATM card

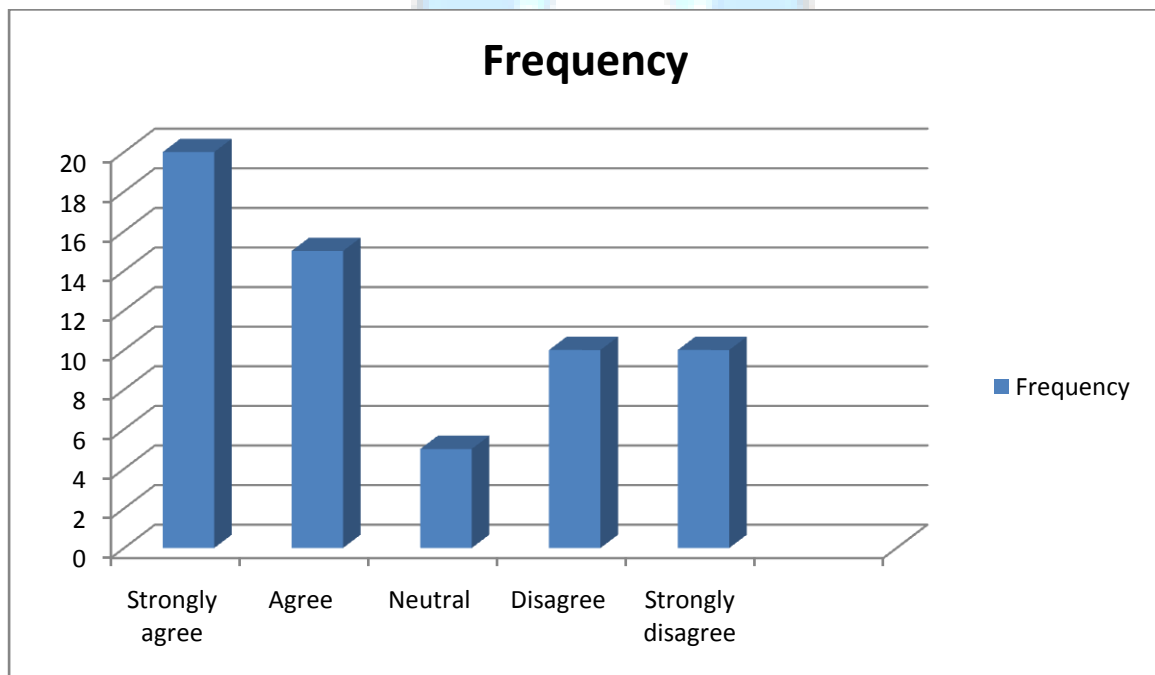
	Frequency	Percentage
Strongly agree	15	30%
Agree	10	20%
Neutral	5	10%
Disagree	12	24%
Strongly disagree	8	16%
Total	50	100%



The analysis concluded that as high as 20% of Trust bank respondents agree, 30% of respondents strongly agree, 10% respondents neutral, 24% respondents disagree & 16% respondents strongly disagree to the statement of competitive price for ATM card.

9. Trust Bank has no hidden charge

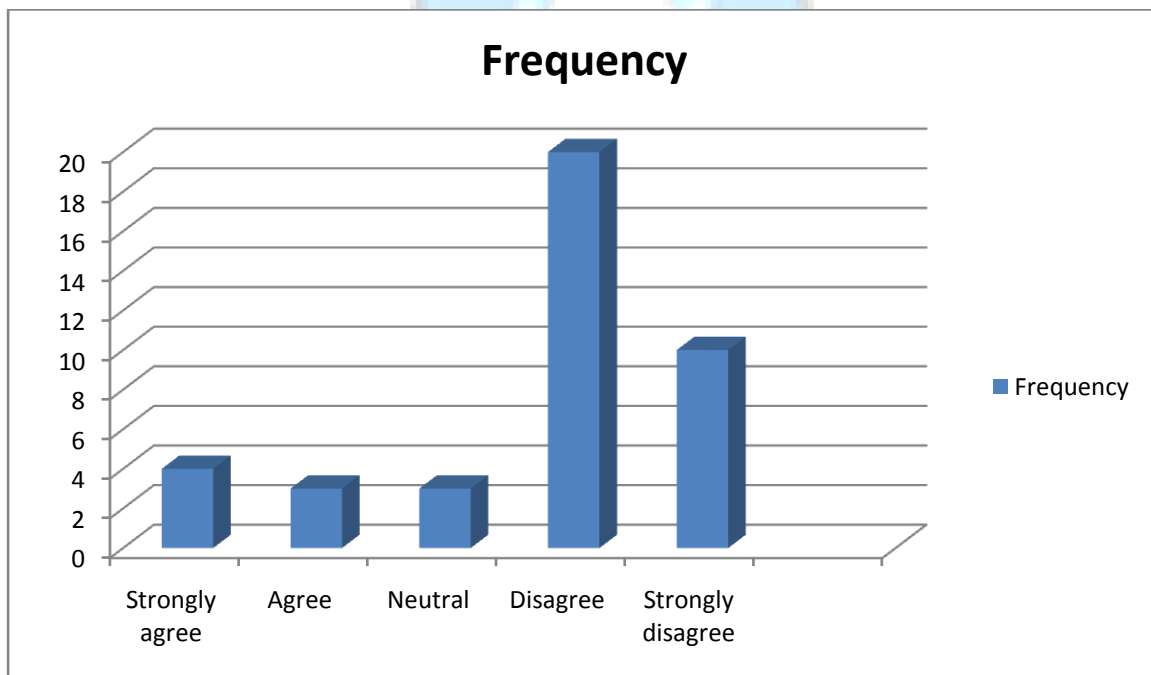
	Frequency	Percentage
Strongly agree	20	40%
Agree	15	30%
Neutral	5	10%
Disagree	10	20%
Strongly disagree	10	20%
Total	50	100%



The analysis concluded that as high as 30% of Trust bank respondents agree, 40% of respondents strongly agree, 10% respondents neutral, 20% respondents disagree & 20% respondents strongly disagree to the statement of having no hidden charge.

10. You may switch this bank for ATM dissatisfaction

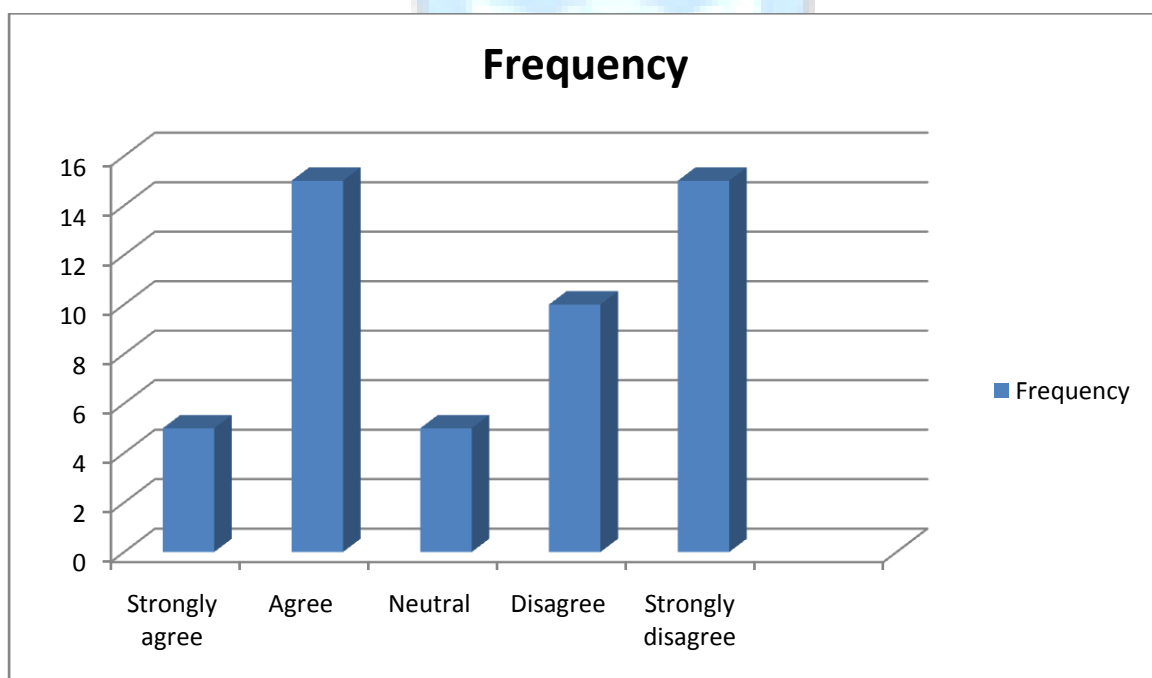
	Frequency	Percentage
Strongly agree	4	8%
Agree	3	6%
Neutral	3	6%
Disagree	20	40%
Strongly disagree	10	20%
Total	50	100%



The analysis concluded that as high as 6% of Trust bank respondents agree, 8% of respondents strongly agree, 6% respondents neutral, 40% respondents disagree & 20% respondents strongly disagree to the statement of switching bank for ATM dissatisfaction.

11. Trust Bank's ATM card lasts up to its expire date

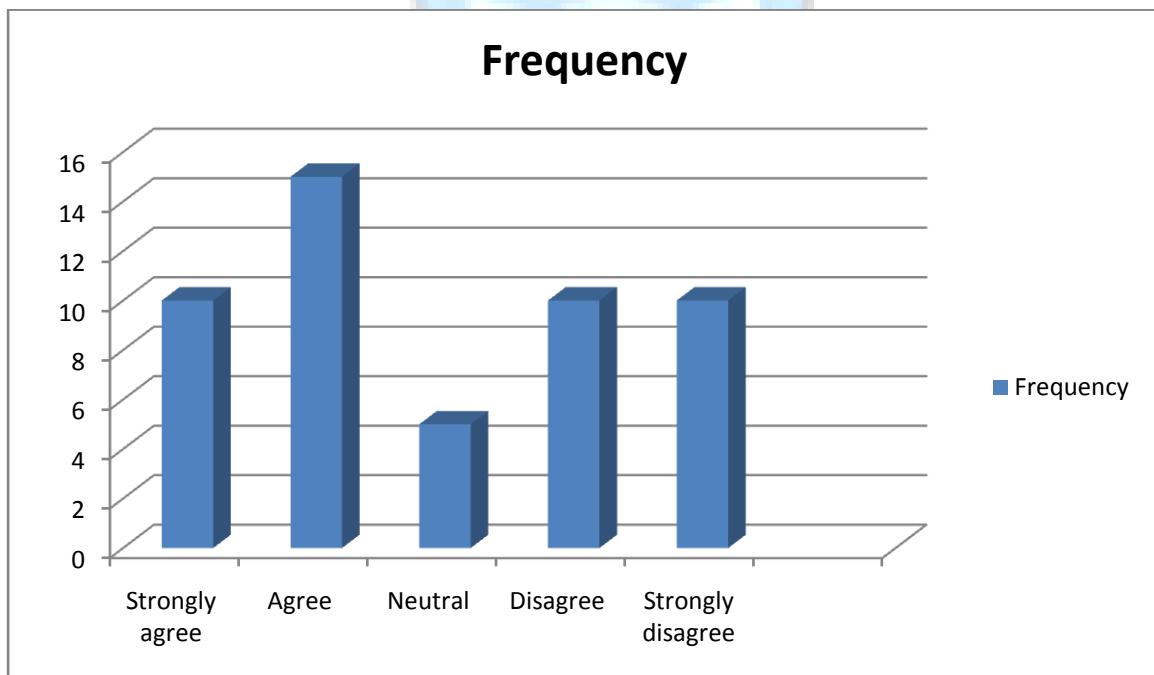
	Frequency	Percentage
Strongly agree	5	10%
Agree	15	30%
Neutral	5	10%
Disagree	10	20%
Strongly disagree	15	30%
Total	50	100%



The analysis concluded that as high as 30% of Trust bank respondents agree, 10% of respondents strongly agree, 10% respondents neutral, 20% respondents disagree & 30% respondents strongly disagree to the statement of durability of ATM cards.

12. Trust Bank's ATM environment is good

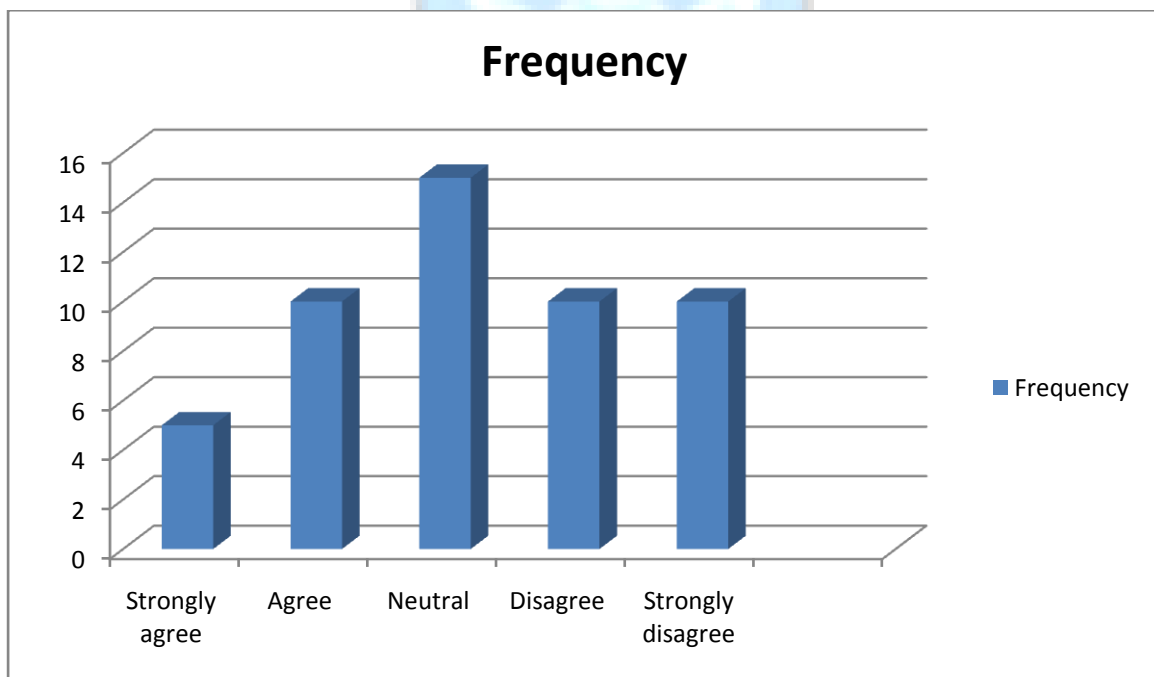
	Frequency	Percentage
Strongly agree	10	20%
Agree	15	30%
Neutral	5	10%
Disagree	10	20%
Strongly disagree	10	20%
Total	50	100%



The analysis concluded that as high as 30% of Trust bank respondents agree, 20% of respondents strongly agree, 10% respondents neutral, 20% respondents disagree & 20% respondents strongly disagree to the statement of environment of ATM.

13. Trust Bank's ATM machine are user friendly

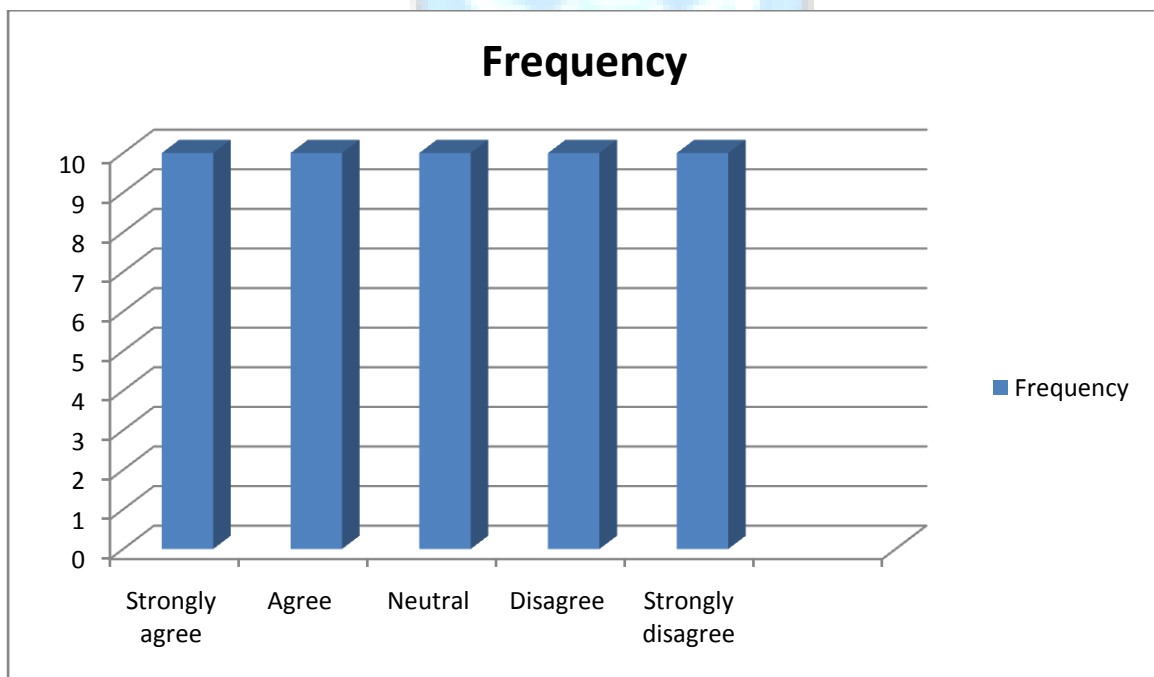
	Frequency	Percentage
Strongly agree	5	10%
Agree	10	20%
Neutral	15	30%
Disagree	10	20%
Strongly disagree	10	20%
Total	50	100%



The analysis concluded that as high as 20% of Trust bank respondents agree, 10% of respondents strongly agree, 30% respondents neutral, 20% respondents disagree & 20% respondents strongly disagree to the statement of user friendly machine.

14. TBL has proper guideline to block ATM card

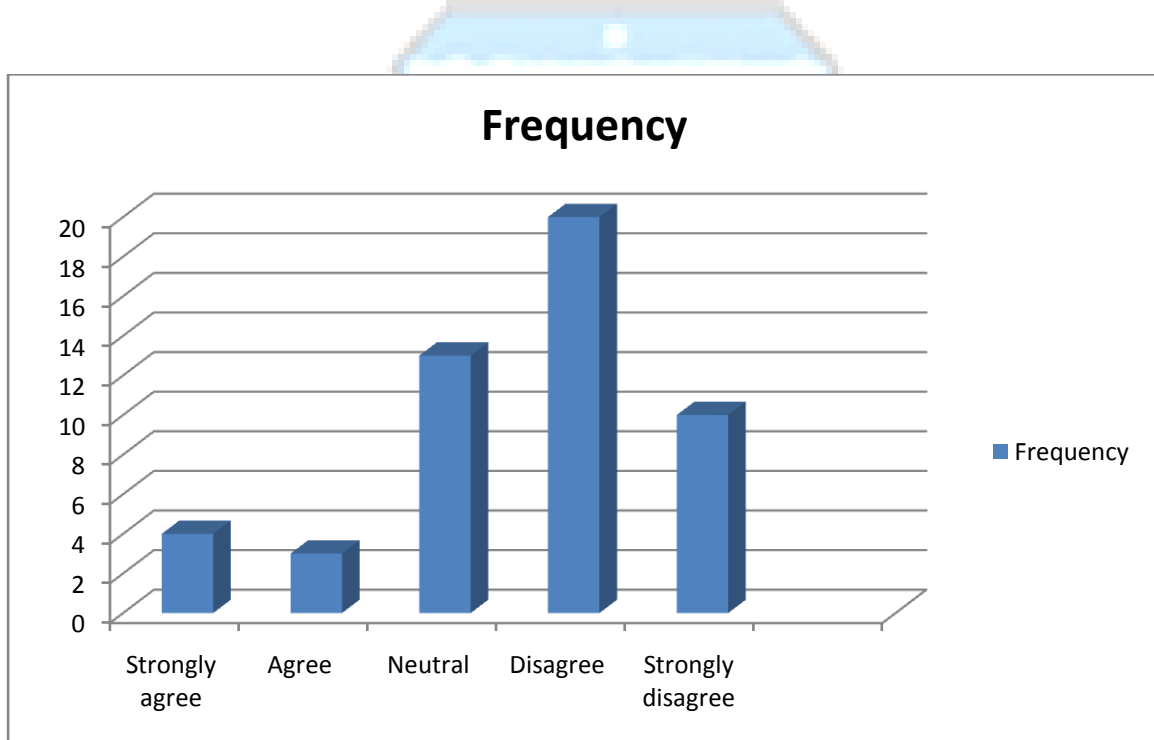
	Frequency	Percentage
Strongly agree	10	20%
Agree	10	20%
Neutral	10	20%
Disagree	10	20%
Strongly disagree	10	20%
Total	50	100%



The analysis concluded that as high as 20% of Trust bank respondents agree, 20% of respondents strongly agree, 20% respondents neutral, 20% respondents disagree & 20% respondents strongly disagree to the statement of proper guideline of blocking cards.

15. TBL response quickly about ATM card problems

	Frequency	Percentage
Strongly agree	4	8%
Agree	3	6%
Neutral	13	26%
Disagree	20	40%
Strongly disagree	10	20%
Total	50	100%



The analysis concluded that as high as 6% of Trust bank respondents agree, 8% of respondents strongly agree, 26% respondents neutral, 40% respondents disagree & 20% respondents strongly disagree to the statement of responding about ATM card problem.

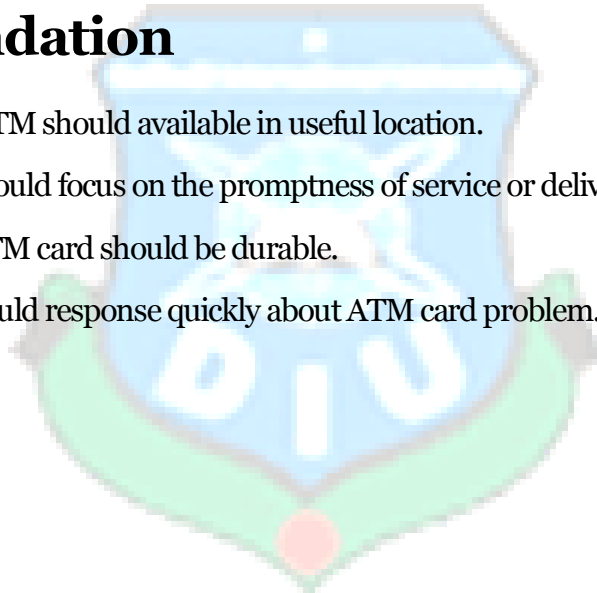
Problems & Recommendation

Problems

- 1) The Bank does not have sufficient number of ATM in useful place like mall, hospital, college etc.
- 2) The Banks' ATM service is not prompt and delivery is not due dated.
- 3) The ATM cards of Trust Bank Limited do not lasts to it expire date.
- 4) Trust Bank does not response quickly to ATM card problem

Recommendation

- 1) Trust Bank's ATM should available in useful location.
- 2) Trust Banks should focus on the promptness of service or delivery.
- 3) Trust Banks ATM card should be durable.
- 4) Trust Bank should response quickly about ATM card problem.



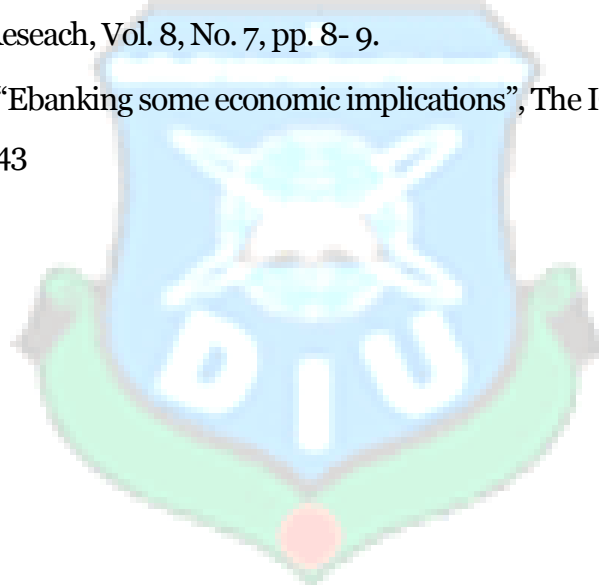
Conclusions

It is concluded the study based on the findings, that respondents of the TBL satisfies from the ATM service. Respondents also prefer convenience and comfort of the ATM locations in the city. The most important issue the bank administration should concentrate on proper mechanism on Grievances settlement; besides that, customers' data is increasing day by day correspondingly the number of ATMs should be increased, so it leads to customers' satisfaction.

Finally after analyzing the data it is found that the comfort and flexibility of TRUST Bank ATM card is significantly low. First of all the density of ATM booth is lower than needed. More over many people have to wait for a long time in a queue. Then it is also difficult to use ATM card abroad and online. At the same time most of the customer doesn't know the details use of ATM card in online. Although a number of issues made customer despondent, After all the facility and service they are having from TRUST Bank is worthy in cost and relatively better in compare to many other bank.

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Appendix

Questionnaire for interview

Customer satisfaction survey						
		Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)
1	Trust Bank have prompt customer service/delivery					
2	You can easily locate Trust ATM in the city					
3	Trust Bank have ATM in useful place like hospital, mall, station etc.					
4	Trust Bank provide clear direction to operate ATM					
5	Trust Bank have Always available cash in ATM machine					
6	You are happy with safe & secure when enter password in ATM					
7	Trust Bank have sufficient number of ATM in Dhaka city					

8	Trust Bank have competitive price for ATM card					
9	Trust Bank have no hidden charge					
10	You may switch this bank for ATM dissatisfaction					
11	Trust Bank's ATM card last up to its expire date					
12	Trust Bank's ATM environment is good					
13	Trust Bank 's ATM machine are user friendly					
14	TBL has proper guideline to block ATM card					
15	TBL response quickly about ATM card problems					