

**CUSTOMER SATISFACTION
MEASUREMENT
ON
GENERAL BANKING & ATM SERVICE
OF
SOUTHEAST BANK LIMITED,
MOHAKHALI BRANCH.**





Research paper

On

**Customer Satisfaction Measurement on General Banking & ATM Service of
Southeast Bank Limited, Mohakhali Branch**

SUBMITTED TO:

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Letter of Transmittal

November 29, 2018

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Subject: Submission of Internship Research Paper.

Dear Madam,

I am submitting a well-structured and comprehensive research paper on “**Customer satisfaction measurement on General Banking & ATM service of Southeast Bank Limited, Mohakhali Branch**” on due time. Despite many constraints like scope and access to information, I have tried to create something satisfactory.

I have tried to follow your guideline in every aspect of preparing this paper. I have concentrated on the most relevant and logical areas to make this paper coherent as well as practical.

I hope this paper will entice your kind appreciation.

Sincerely,

Kazi Newaz Alam Saad.

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Certificate of the Advisor

This is to certify that **Kazi Newaz Alam Saad** is a student of Bachelor of Business Administration (BBA) bearing ID- 13104075 at BRAC Business School, BRAC University. He has done major in Marketing and successfully completed his research paper on **“Customer satisfaction measurement on General Banking & ATM service of Sout heast Bank Limited, Mohakhali Branch”** under my supervision as a partial fulfillment for the award of BBA degree.

He has done this job according to my supervision and guidance. I wish his success and prosperity.

Ummul Wara Adrita

Lecturer

BRAC Business School

BRAC University.

Declaration

I do hereby declare that the work presented in this research paper titled “**Customer satisfaction measurement on General Banking & ATM service of Southeast Bank Ltd, Mohakhali Branch**” is an original work done by me under the supervision of Ummul Wara Adrita, Lecturer at BRAC Business School, BRAC University.

This paper has been prepared as a partial fulfillment of the Bachelor of Business Administration (BBA) degree as a part of academic curriculum.

No full or part of this paper has been previously submitted to any other University/ College/ Institution/Organization for any academic certificate/ degree/ diploma/ qualification.

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EXECUTIVE SUMMARY

Bangladesh, in terms of economy, is flourishing day by day and now we need financial service provider in every aspect of the society. Bank is a major financial institution nowadays. This sector is rising gradually and competition with other sectors is also rising neck to neck. In order to survive in this competitive market, all banks should focus on their customer satisfaction. Business will fail if they can not satisfy their customer more than their competitors in the market.

Southeast Bank Ltd, Mohakhali Branch is one of the most profitable branches of Southeast Bank Ltd and customer satisfaction toward the services of this bank is higher than its competitors. Throughout this study I have tried to identify and measure the customer satisfaction level on general banking activity and ATM service of this branch. We have found that SEBL is doing excellent in the market with 4th position among the CAMELS rated banks in Bangladesh. It is also found that all departments of SEBL Mohakhali Branch are running excellent. Customers are very satisfied in general banking activities. Customers are having fast and quality facilities with a competitive expense. Though the manpower is limited here, employees always try to give their best in their work place. Beside general banking department other departments of the bank are doing well. But in some services like- ATM service, mobile banking, online banking we have found some lacking. So bank should take these as an opportunity and work on it. As bank is doing well here and it is trying to extend its business space and already booked 2nd floor of the building for their Credit department. Based on general banking activities and ATM service we have done a survey on the customers for measuring their satisfaction. Though ATM service is not satisfactory but customers are very happy to have quality service in GB.

SEBL, Mohakhali Branch needs to survey regularly to identify customers' needs. Throughout this survey I have found some lacking in some sectors which needs to improve. Bank should focus on these service areas so that customers' satisfaction level may increase. My survey will help the bank to know about customers' needs and satisfaction level of the service. By the help of the survey they can take proper actions to increase satisfactory level.

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1.0 Introduction

In this modern era, bank is the most reliable financial service organization all over the world. By offering different services like- lending and borrowing money, locker service, ATM service etc it makes profit. Bank always does business with other's money. So bank always have to give more concern to its customers. In this sector customers are not that much loyal. She/he can switch anytime if he/she gets better facility from other competitor and the termination is very easy. For this reason a bank should focus on its customer satisfaction on overall banking facilities it provides to its customer.

1.1 Rationale of the study

Southeast Bank Ltd is one of the leading private banks in Bangladesh who always provide standard facilities and services to its customer. The study will assist to meet the particular gap and identify where there are the scopes of improvement.

The study is expected that it would help the bank policy makers in identifying the key challenges involved in customer services and satisfaction and coming up with strategies that will lead to improve the performance of banking activates. Secondly, the study will also be helpful to academicians who will use this study as a source of reference. Finally the findings of this study will assist to take necessary steps to perform better.

1.2 Objectives of the study

A. Broad objectives

The objective of this study is to identify the customer satisfaction on General banking activities and ATM service of Southeast Bank Ltd.

B. Specific objectives

- Analyzing overall banking activities of southeast bank ltd
- Analyzing customer satisfaction on banking activates
- Finding out the challenges that may be considered as opportunities
- Put forwards/rise out some suggestions/recommendation with a view to ensure best service.

1.3 Scope of the study

I did my internship in Southeast Bank Ltd, Mohakhali branch. Here I got enough scope of the study. During the period of study I have worked on the customers who are visited. Southeast bank provides various types of facilities and I always tried to identify customer's needs and satisfaction. I have worked in 3 different departments and have collected much valuable information about Southeast Bank Ltd. I have also gathered information from the website of southeast bank. I have found most of the customers are happy and pleased with the services they are getting from the bank. To conduct the study, I have carefully communicated with the customer and tried to identify their satisfaction level.

1.4 Methodology

The key approach of this study is to get the information of customer satisfaction on overall banking activities in Southeast Bank Limited. I have used empirical research method. Collecting of information from all customers is not possible, whereas I have taken 47 samples in this study. I made a questionnaire in Google form and give it to the customer to get information. When sampling is finished I have analyzed total data and measured customer satisfaction OF GB & ATM service.

Keeping in mind the background and the objectives of the study both primary and secondary data have been collected. Primary data have been collected on the basis of structured questionnaire; the secondary information has been collected from Southeast Banks' website, recent annual reports, articles in newspapers, related website and so on.

1.5 Limitation of the study

- The data are not available as requirement but the best effort is given to convert the collected data as per necessity.
- Time owed for preparing this report along with investigation is not enough
- Because of several guidelines of the organization, it was hard to collect information from premium customers.
- Some internal work's information was not provided due to safety issue.

2.0 Organization Overview

Southeast Bank Limited is a scheduled private business bank built up in 1995 under the Banking Company Act 1991 and fused in Bangladesh as a public limited company under the Companies Act 1994 to complete managing a banking business in Bangladesh. With a pledge to get quality and brilliance benefit, the Bank was built up by driving business identities and prominent industrialists of the nation with stakes in different sections of the national economy. The incumbent Chairman of the Bank is Mr. Alamgir Kabir, FCA, an expert Chartered Accountant. Mr. M. A. Kashem and Mr. Yussuf Abdullah Harun, two decent board individuals were past Presidents of the Federation of Bangladesh Chamber of Commerce and Industries (FBCCI). The Bank trusts it is controlled by a group of proficient experts who work in an amiable situation of trust and order that energizes and propels everybody in the Bank to cooperate for accomplishing the destinations of the Bank. Southeast Bank Limited (SEBL) has been granted First Runner up Award under the class of Private Sector Banks and Joint Second Runner Up under the classification of SAARC Anniversary Award for Corporate Governance for "Best Presented Annual Report 2016" by South Asian Federation of Accountants (SAFA).

As on December 31, 2017, following 22 years of its activity, Southeast Bank Limited has united its situation as one of the main banks of the nation with a benefit base of Tk. 339288 million, store of Tk. 638139 million and before assessment benefit (without provisioning) of 9062 million with 133 branches everywhere throughout the nation. Be that as it may, above all, Bank has set up a dedicated client base and gifted and prepared minimal effort work constrain that may not be less demanding for its rivals to copy in a flash.

Today the Bank offers the diversified money related arrangement as indicated by the necessities of its clients. The Bank has grown second biggest Islamic Banking task (being standard traditional bank contrasted with its customary partners) close by its center regular Banking Operation. Plus, Capital Services, SME financing. Agri-financing and a lot more specific administrations have been presented by the bank notwithstanding its center managing an account exercises. Keeping pace with the rise of current ICT based improvement around the business; the bank has presented portable managing an account, web saving money, day in and day out ATM benefit and numerous other e-items.

2.1 Vision

The Bank's vision is "To be a premier banking institution in Bangladesh and contribute significantly to the national economy".

The characteristics and quality of its vision can be evaluated under following parameters:

Graphic	<ul style="list-style-type: none"> The phrase premier Banking institute seems to generate vivid graphic image of a busy bank where number of customers are making their transaction
Directional	<ul style="list-style-type: none"> Somewhat directional as it gives a message to the Management and employees to strive for becoming one of industry leaders
Focused	<ul style="list-style-type: none"> May not be that focused. The term "premier" is a relative term and it is hard to explain what it means to be premier. Most of the existing PCBs can claim the same.
Flexible	<ul style="list-style-type: none"> Can be changed from premier to leading or number 1 if Management wishes to be considering the growth & competitiveness of the bank.
Feasible	<ul style="list-style-type: none"> Considering the resource position of the bank, the existing vision is feasible or one might say it has already been achieved
Desirable	<ul style="list-style-type: none"> So long the bank holds its premier position, it will be able to fulfill the expectations of the stake holders, thus the existing vision statement is appealing to them.
Distinctiveness	<ul style="list-style-type: none"> Not distinctive. Can be applied to any company
Generic element	<ul style="list-style-type: none"> Too-Generic- can be applied to any industry

Figure 1: Vision evaluating parameters

2.2 Mission

In amicability with the vision, the bank has attempted to set its statements of purpose which are crucial to comprehend the present state, exercises and endeavoring of the Bank. The statements of purpose are very much built as those satisfy 03 fundamental key components i.e. what is being fulfilled, who are being fulfilled and how clients' needs are fulfilled. The mission is introduced beneath with significance with above key components:

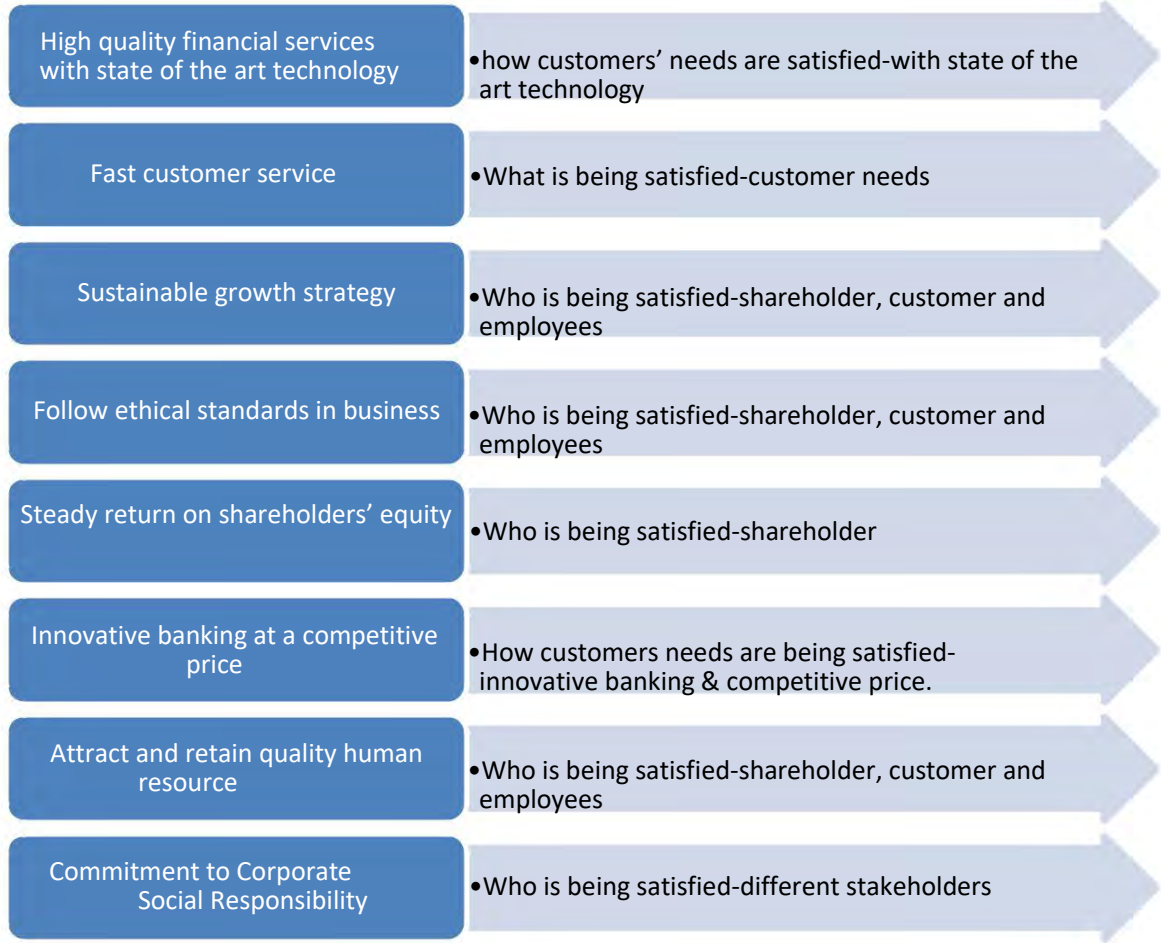


Figure 2: Significance of Mission

2.3 Objectives

2.3.1 Strategic objectives

Strategic objectives of the Bank are mainly designed to gain competitive advantage in the long-run. These objectives are:

- a. Achieving long term sustained growth in shareholders' value and operational performance through introducing Excellence in Banking
- b. Generating surplus at a least cost combination through mobilization of savings from relatively lower income group by expanding branch network and by way of efficient deployment of investment resources on best economic considerations.
- c. Maintaining asset quality through diversification of credit portfolio both sector wise and client base wise, constant monitoring and follow up of the disbursed loans, nursing of SMA accounts to regularize loans and strengthen recovery drives.
- d. Establishing a fully compliant Bank, meeting all regulatory requirements, maintaining adequate capital base through appropriately blending the set risk-reward parameters and disclosure in line with international standard, core risk management guidelines including green banking and environmental risk management principles.
- e. Invest in Research and Development (R & D) with focus on integration of state of the art technology to achieve (i) full automation in banking (ii) excellence in banking operations and iii) implementation of best banking practices in line with changing global banking scenario.
- f. Customers as first priority and company philosophy is to establish its brand image as a customer friendly Bank through efficient and prompt Customer Service, Event Management, product Diversification, Positioning, Repositioning etc. Striving to establish long-term profitable relationship with its customers through providing total banking solutions to customer problems and creating a win-win situation both for the customers and the Bank.
- g. Committed to explore new market niches
- h. Serving the distressed humanity in fulfillment of our corporate social responsibility (CSR) and abiding by all rules and regulations including paying taxes to the national exchequer
- i. Produce more skilled human resource by training and development who will pledge their head, heart and soul to establish a leading financial institution that our future generation can be proud of.

2.3.2 Financial objectives

Short term objectives of Southeast Bank Limited mainly include financial objectives. For example, the bank is aiming a profit target of Tk.1500.00 Crores with 20% increase of its deposit and credit portfolio in 2013. Financial objectives are not constant and changes every year.

2.4 Organogram of Southeast Bank Ltd

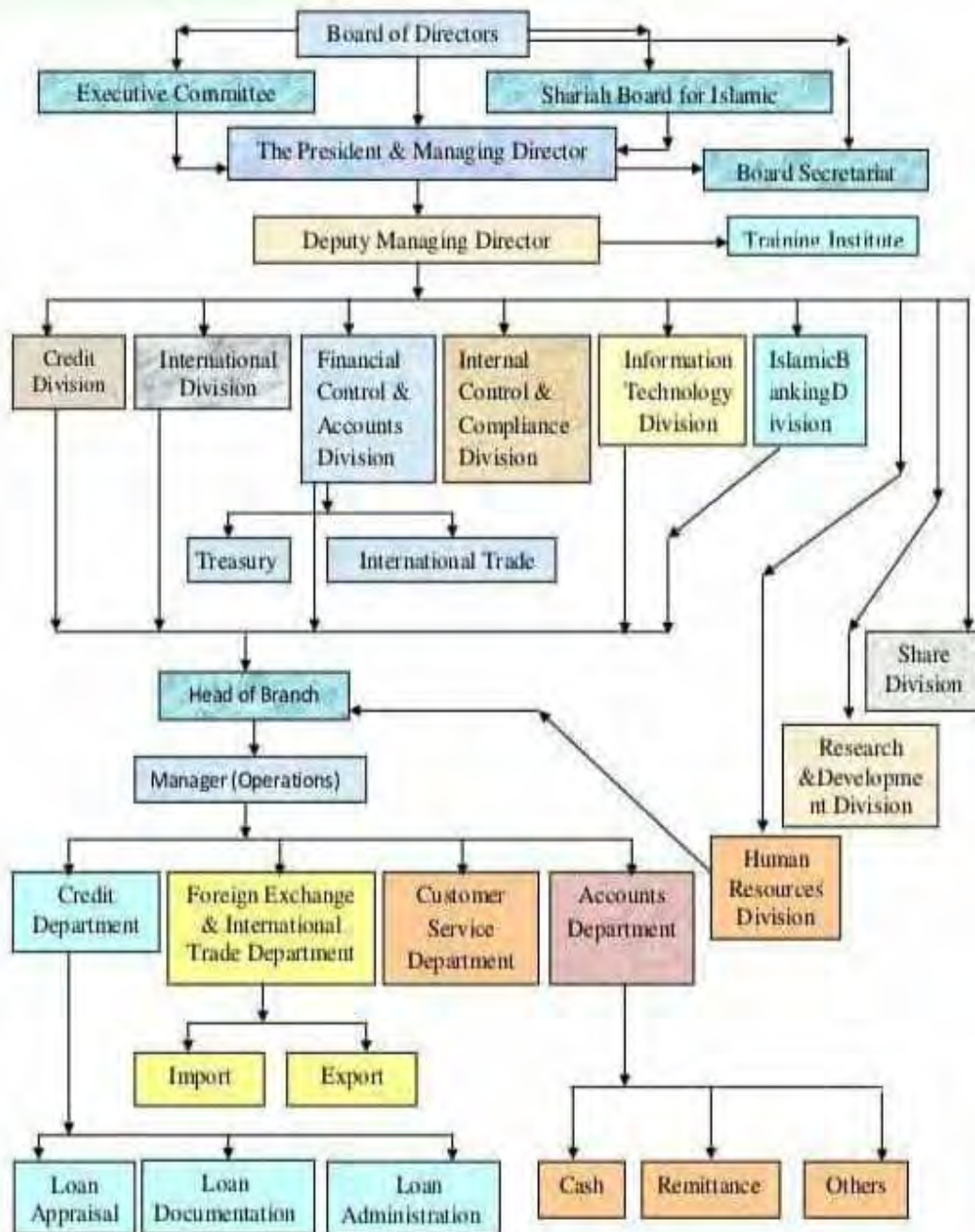


Figure 3: Organogram of SEBL

2.6 Marketing Mix of SEBL

A. Product: Product is the item that is offered for sell. It can be a service of item also. Southeast Bank Ltd. offers various kinds of products and services for its customers. Offered product and services are given below:

Conventional banking:

- Savings Bank (SB) Account
- Current Deposit (CD) Account
- Special Notice Deposit (SND) Account
- Fixed Deposit Receipt (FDR) Account
- Double Benefit Scheme (DBS) Account
- Millionaire Deposit Scheme (MDS) Account
- Pension saving Scheme
- Education saving Scheme
- Monthly Savings Scheme (MSS) Account
- Monthly Income Scheme
- Multimillionaire Gold Deposit Scheme

Islamic Banking:

- Mudaraba Savings Bank (SB) Account
- Al -Wadiah Current (CD) Account
- Mudaraba Special Notice Deposit (MSND) Account
- Mudaraba Term Deposit Receipt (MTDR) Account
- Mudaraba Double Benefit Scheme (MDBS) Account
- Mudaraba Monthly Savings Scheme (MMSS) Account
- Mudaraba Hajj SanchayProkalpa
- Mudaraba Millionaire Deposit Scheme (MMDS) Account

Loan and Advances Products:

- Working Capital Finance
- Overdraft (OD)
- Project Finance
- Syndicated Loan Packing Credit
- Loan against Export/Import Bill payment.
- Loan Against Trust Receipt

Services of Southeast Bank Limited:

- SME Banking
- Dual Currency VISA Credit Card
- Virtual Card
- Remittance Business
- Western Union
- SWIFT Services
- Locker Services
- ATM Services
- Internet Banking Services
- Bill Payment Services
- E-Statement Services
- Tuition fee payment services
- Mobile banking

B. **Price:** Price means the amount that a customer has to pay for the product or service. The price of the product/service is satisfactory in Southeast Bank Ltd.

C. **Place:** Place refers to the point of sale. The location selection of this bank is also satisfactory.

D. **Promotion:** It is the activities that help to make the product/service known to the customer. The promotional activity of SEBL is not satisfactory

2.7 SWOT Analysis

Strength	Weakness
<ol style="list-style-type: none"> 1. Expertise in corporate financing 2. Sound Risk Management system 3. Good asset quality 4. Sizable & growing Islamic Banking portfolio adding related diversification 5. Efficient and talented human resource with good leadership 6. Excellent IT infrastructure & Modern technology based online banking 7. Wide product lines 8. Strong Brand image 	<ol style="list-style-type: none"> 1. High cost of deposit in comparison with peer banks 2. Unfair recruitment in the early years resulting in some unproductive human resources 3. Exposed to credit concentration risk. 80% of the Bank's loan is large loans 4. Moderate number of ATM booths, more expansion needed 5. Few no of SME customers 6. Loan documentation procedures not still centralized 7. Limited manpower.
Opportunities	Threat
<ol style="list-style-type: none"> 1. Greater opportunities for financing in Ship Building Industry, Ceramic Tableware Industry, Agriculture and agro processing business 2. Southeast Bank Limited can further strengthen its Islamic Banking Operation through its Islamic Banking Branch and IBSD 3. Retail Banking operation can be further strengthened for mobilizing low cost deposit. 	<ol style="list-style-type: none"> 1. Slow credit growth aimed by Bangladesh bank in its monetary policy may make it difficult for bank to achieve expected growth 2. New Banks may snatch away the qualified employees 3. New Banks may capture a portion of existing market share 4. High tax on import/export transition. 5. Human Resource cost may increase due to entrance of new banks

3.0 Job Responsibility

I started my internship at Southeast Bank Ltd. Mohakhali Branch on 23rd September 2018 and it was finished on 16th December 2018. It was a 12 week program and I have to work there 60 working days under Md. Hasan Shahriar Chowdhury, Senior Executive officer of SEBL Mohakhali Branch. There was a schedule name-„On the job training“- program for the post of intern. I had to maintain and follow that schedule. I worked 20 days each in GB, Credit& Foreign Exchange department.

3.1 Nature of the job

I have worked first 20 working days is General Banking department. Under general banking department I have worked in despatch Section, Cash Department, Account Opening, SB Deposits, Savings Deposit Scheme, Current Accounts, Fixed Deposits, Short term Deposits, Remittance and bills, safe custody and administration. Then I have worked in Credit Department. There I worked in loans and Advances, credit card, Insta Card/ Prepaid card, ATM/ Cash Management, SME CCS/Retail banking. My last 20 days was in Foreign Exchange department. On that time I have worked in Foreign Exchange, Import, Export and Foreign Remittance side.

3.2 Observation and Description of all departments

The overall activities of Southeast Bank Ltd are divided into 3 main departments. They are-

- a. **General Banking (GB) department:** This department is known as the direct customer service center of the bank. Customers mostly interact with bank through this department. It is also called the starting point of all operation.
- b. **Credit department:** Objectives of the credit division are overseeing credit introduction of the bank, keeping up credit chance, consistence of Central Bank Ltd, recouping or gathering contribution of retail loans or advances.
- c. **Foreign Exchange department:** Foreign Exchange Department is worldwide division of any Bank. It bargains all inclusive. It encourages universal exchange through its different methods of administrations.

Under these 3 various sections and sub departments are working. All are describing below:

3.2.1 Despatch Section

Objectives: The main objective of dispatch section is to register inward and outward mails/letters of the bank. It works as reference in the future.

Procedures and workflows: In case of outward mail bank keeps outward dispatch register, where all mail are listed in numerical order. Bank has to obtain stamp that will be attached on the letters. In case of inward mail we keep register with notation of the receiver.

Controls: Serial number is properly maintained in every dispatch register. It controls the movement of documents. If any document is lost then we can find out the subject in the register.

Observation and Improvement: We use lots of paper to keep a received copy of the outward mail. We can use document scanner to maintain less use of paper.

Remarks: Despatch section is good for future reference.

3.2.2 Cash department

Objectives: The main task of cash department is to receive and manage payment of cash money and keep proper record of the transaction.

Procedures and workflows: Customers come with cash money for deposit/payment and/or cheque for withdrawal or balance transfer. Assigned letter keeps record of the transaction with NID photocopy (if needed) of the customer. Cash department also receives acceptable mutated or soiled note that can be exchanged from BB.

Controls: Cash in charge communicates with the account holder in case of cheque disbursement. Again if there is any forged note, then they dispose it off instantly and take necessary legal action.

Observation and improvement: Cash department sometimes faces rush for receiving tuition fees and bills. To tackle this situation, we need to keep some employee ready to help cash transaction.

Remarks: Cash section needs to be friendly with customers and maintain minimum waiting queue.

3.2.3 Account Opening

Objectives: The main objective of account opening is to collect customer information and maintain KYC related information with the bank

Procedures and workflows: Depending on the types of account, customers are given account opening form. The form includes space for personal information, KYC information, information about the nominee and transaction profile. Signature of the client is ensured in every field related.

Controls: Relationship officer collects and ensure the accuracy of information of the account holder and introducer of the account. GB in-charge authorizes the information.

Observation and improvement: Most of the information of account opening form is not filled up properly by the client. Customer agent should be prompt to collect all information within shortest time.

Remarks: In case of wrong information, account opening officer should contact with the client.

3.2.4 SB Deposits

Objectives: Saving benefit account offers moderate interest. Customers save their income in this account that has moderate withdrawal facility.

Procedures and workflows: Bank provides customer SB account opening form. Then account opening officer input the data to have a customer id. After proper documentation and information verification the account is opened. We provide cheque requisition form to head office and deliver the cheque to customer when if it ready.

Controls: General banking in charge and manager in operation authorizes most of the information of the saving account.

Observation and improvement: Rate of interest of SB Account is not fixed and varies time to time which should notify to the client.

Remarks: Rate of interest of SB account should be adjusted with information rate of the money value.

3.2.5 Savings Deposit Scheme

Objectives: The main objective is to continuously save fixed amount of money and receive interest at the end of the maturity tenure.

Procedures and workflows: Clients save money monthly at a fixed amount in DPS (Monthly Saving Scheme / Pension Saving Scheme. We need to have a saving account linked with DPS account. Monthly deposit will be credited from this account to deposit or DPS account.

Controls: Head office circulates the rate of saving benefit time to time. Then branch officials circulate the rate of potential customer. Clients open the account and at the end of maturity they receive the deposit amount along with interest.

Observation and improvement: Customers need to open a “saving account” as mandatory to have a DPS account which increases their cost.

Remarks: Bank can circulate their DPS offerings with employees of other organization so that they can save their monthly income here.

3.2.6 Current Accounts

Objectives: Current account helps to keep record of customer's daily transaction based on a fixed service charge. No interest is provided in this account.

Procedures and workflows: After opening a current account, clients are provided with cheque book and/or ATM card facilities. Clients perform their frequent transaction through current account. There is a half yearly charge and yearly charge applicable in this account form maintenance.

Controls: Business client and other organization open current account. Trade license, dead copy, TIN certificate and other legal document are kept from the client for future safety. Client gets transaction statement on demand to match his balance.

Observation and improvement: ATM Service should be facilitated to every branch along with deposit facility. This will reduce the pressure of transaction frequently in teller section.

Remarks: Good service for the customer will be helpful to keep long term relationship with current account holder.

3.2.7 Fixed Deposits

Objectives: The main objective of fixed deposit account is to collect money from the surplus unit of customer. In exchange of interest which is higher than the saving account.

Procedures and workflows: Customers deposit money in FDR account as a form of investment for a fixed term and expect to have higher return. Bank re-invests to a profitable sector as a form of loan. Bank carries higher interest and shares some of it with the clients (depositor) as interest.

Controls: Bank always searches for low cost term deposit and highly profitable investment sector. Head of branch analyzes the profitability of both FDR and Loan.

Observation and improvement: Bank should keep communication with the wealthy clients who have much money to deposit in FDR account.

Remarks: Higher FDR amount will increase deposit position of the bank.

3.2.8 Short term deposits

Objectives: The main objective of short term deposit account is to collect low cost deposit money that have less maturity period.

Procedures and workflows: Bank attracts customers who have cash money for short term period and wants to have some interest benefit. They open Special Notice Deposit (SND) account for this purpose. FDR for 3 to 6 month also serve this purpose.

Controls: Head office provides interest rate for STD account that bank follows to offer its client. STD account helps to utilize cash flow of the bank as well as client's short term investment purpose.

Observation and improvement: The number of SND account is low, since the offered interest rate is just 3.5 on average.

Remarks: We should inform customer about attractive short term rate time to time.

3.2.9 Remittance and bills

Objectives: The main purpose of remittance is to clear the transfer of money, creating pay order, demand deposit, TT etc

Procedures and Workflows: Customer provides order of payment through specific form to transfer money. We, the bank, then post it to the transfer channel One the other side, in case of receiving remittance money we take the PIN from the receiver and use it as reference to the transfer channel and clear the money for the client.

Controls: Control of the remittance flow is mostly maintained by the transfer agent. We just serve the customer with the reference PIN.

Observation and Improvement: GB in charge handles all the tasks of remittance which create pressure. So, there should be specialized person to handle the remittance flow

Remarks: Fast service should be the motto of remittance.

3.2.10 Safe deposits and safe custody

Objectives: The objective is to provide locker facility and safety for the asset of clients. Legal documents are also kept in safe custody.

Procedures and workflows: Customer applies to bank to safe keep their assets specially gold, diamond and other valuable security items. Bank provides individual locker facility to the client with specific commission. Key of the locker is fully maintained by the client.

Controls: Bank ensures high security system with reliable guard, security camera outside, regular monitoring of the locker. Fire safety system is ensured in most of the part of the bank building.

Observation and improvement: Most of the bank keeps the cost factor in mind above the security arrangement which increases the risk. They should regularly maintain the security system.

Remarks: High safety will increase the reliability of the bank to the customer.

3.2.11 Loans and advances

Objectives: The main task of credit department is to circulate loan related product and ensure proper documentation of collateral.

Procedures and workflows: Clients initially request for loan. Then branch collect proper information about the client and his financial position. Then proposal letter is prepared and send to head office for approval. Head office credit committee approves or rejects the loan. Then branch issues sanction to the client.

Controls: Head office has full authority to allow and reject a loan. Branch credit in charge ensures proper documentation and safe keeps mortgaged asset on vault.

Observation and improvement: Some personal loans are not generally approved in credit section. So, marketing for that type of loan should be avoided.

Remarks: Overall credit section is working properly with limited manpower.

3.2.12 Credit card (insta card/ prepaid card/ATM/Cash management)

Objectives: Credit card offers instant short term credit facility to the card holder. ATM offers 24/7 short margin withdrawal facility.

Procedures and workflows: Bank offers credit card facility to those customers who have minimum 20000 tk income per month. Credit card along with insta card/prepaid card/ debit card offers instant withdrawal facility from ATM booth.

Controls: Head office card division has the full authority to control credit card issue and ATM facility. Branch delivers the card to the customer physically.

Observation and improvement: ATM network is limited compared to other bank. So bank should increase more ATM booth.

Remarks: Customer base will be increased if more ATM network is set up.

3.2.13 SME/Retail loan

Objectives: To provide the loan facility to small enterprise and individuals who have less economic exposure and trying to flourish in the market.

Procedures and workflows: Initially bank seeks for loan application from the client. Then analyze the size of the business and future prospect. If it is less than the defined standard of Bangladesh bank then they are offered with SME/CCS loan facility after head office approval. Their loans are mainly secured by personal guarantee and family asset.

Controls: Credit department ensures paper documentation of the collateral of this type of loan. If any reconciliation is needed then bank seek permission from the head office informing about the client expectation.

Observation and improvement: Generally we see that bank avoids SME and proposal loan for lower return which is violation of BB direction. Even to diversify risk we should disburse small credit to new start up and individual customer.

Remarks: SME firm should get preference in loan disbursement from bank

3.2.14 Foreign Exchange: Import

Objectives: Providing guarantee about the payment of the importer to exporter through L/C, LTR and imported merchandise account.

Procedures and workflows: Customer/importer applies for L/C or bank guarantee against his account with the bank. Bank analyzes the security arrangement and ensure L/C guarantee to the respective exporter of the importer with some commission from the importer.

Controls: Bank provides foreign import guarantee facility following the foreign exchange regulation act 1947. Bangladesh Bank works as a median of payment of the value of L/C in foreign currency.

Observation and improvements: Foreign exchange act seems to be expired and need to be updated to suit the present import process.

Remarks: Overall L/C issue process should be smooth and less time consuming to faster the trade flow.

3.2.15 Foreign Exchange: Export

Objectives: To facilitate the exporter by obtaining guarantee from the importers bank.

Procedures and work flows: Bank collects and scrutinizes the L/C document of the importers from his bank and provides guarantee to the exporters about the export payment.

Controls: Foreign exchange department follows foreign exchange regulation act 1947 in every aspect of export guarantee process. Bangladesh Bank keeps an eye on overall process and compliance.

Observation and improvements: Sometimes fake document fraud happens in export L/C document. So, we should be attentive to scrutinize The L/C document and ensure authenticity in every stage.

Remarks: Money laundering with fake export document is a common phenomenon. So, if possible we should ensure inspection of goods.

3.2.16 Foreign remittance

Objectives: It is the way of receiving money send from abroad and delivering it to the respective parties.

Procedures and work flows: Bank has agreement with different money transfer agents worldwide. Those agents confirm transfer of money through PIN to the receiver. Then he/she comes to the bank and bank place the PIN in the system to ensure authenticity and deliver the money if everything is right.

Controls: Foreign remittance flow is fully encrypted by the security PIN number of the transfer agent. We just check the authenticity and keep record of the receiver.

Observation and improvements: We have seen that there is an opportunity to misuse the code number. So, there should be a legal document to send to the receiver by the agent which has to be presented by the receiver.

Remarks: Customer should be encouraged to enjoy remittance service of bank. It will reduce the money laundering and handy process.

3.3 Specific job responsibility and learning

All the works of a bank are very sensitive and inter related with each other. All departments' works are important and these things are done by trained expert employees. So my working responsibility was limited. But I have done some works frequently there. Such as-

- Helping customer to open an account by giving different types of accounts information.
- I used to collect all necessary documents from the customer for opening a new account.
- Sometimes I called and mailed customers to provide update of their accounts
- I used to receive account payable cheque.
- I also used to write pay order.
- Auditing everyday's clearing and transfer voucher.
- Documenting data and customers information.

Though my responsibility was limited but here I have learnt many things. Such as-

- I have learnt cash department's opening and closing
- I have learnt L/C procedure
- I have learnt cheque clearing
- I have learnt about many accounts and its offers and charges.

4.0 Customer Satisfaction

Banks need money to survive. To make money they need customer. In this sector customers are not that much loyal. They always want the best facility. If they find it from anywhere else they switch a bank without delay and switching is very easy. Customer satisfaction is a proportion of how items and administrations provided by an organization meet or outperform client desire. If the service or the product matches with expectation then customer becomes satisfied, if it does not match customer became unsatisfied and any time the buyer/customer leave that service. Today's business world is very competitive. To survive in the market a bank needs to satisfy its customers by providing best quality services. A satisfied customer is an asset for the bank. If customers are satisfied they never switch the service. Even they advertise it which helps to gain more customers. On the other hand if the service or product can not satisfy customer's needs, the customer became unsatisfied. He or she can leave the service anytime and choose another competitor who provides the service he/she expected.

Importance of customer satisfaction are given below-

- Helps an organization to obtain its goal.
- Customer satisfaction survey can differentiate satisfied and unsatisfied customer.
- Customer satisfaction survey helps to identify the satisfaction gap.
- It also helps to identify customer's true needs.
- Customer satisfaction helps to increase brand value of an organization.

4.1 Factors affecting customer satisfaction

Price: Price is the first thing that affects customer satisfaction. Customer always verifies and compares the price of the service with other competitors. So the price of the service should be competitive so that customer can never be unsatisfied

Quality of Service: customers also want the best quality service/product. If the quality of the service is not satisfactory, customers seem unsatisfied. A quality always attract customer to take the service. Bank employees should provide best service to satisfy customer.

Quality Atmosphere: atmosphere also matters. If the atmosphere is not friendly and good, customers feel unsafe and change their mind. On the other hand a decent friendly atmosphere helps to increase customers' satisfactory level. A bank should also ensure a proper friendly environment for the customer.

Behavior of the Employee: this is the most important factor for a bank which affects customer satisfaction. If employees are not friendly and do not provide right information, customers do not

want to take service from that bank. Friendly employees help to increase customers' satisfactory level. Proper information influences a customer to take their service.

Fast working: now people want fast service. A customer hates to stay long time in a bank for getting a service. So banks should provide fast service for every customer.

Technological aspects of the service or product: It is also a vital element of customer satisfaction. Customers always want digital service and product. If bank cannot provide digital service or fail to use new technology in work place then customers become unsatisfied. So a bank should ensure this also.

5.0 Data Analysis and Interpretation

In this part of the study I have worked on data analysis and explain of the outcome of the research. The analysis is performed based on the data collected from a survey that was run to collect information from the customers to measure the satisfaction on General Banking and ATM service of SEBL. There were 47 respondents who have adequate knowledge about General Banking and ATM services. They have the ability to understand the questionnaires that were set to ask them for data collection.

Analysis of these data defines the satisfaction level of General Banking and ATM Service of Southeast Bank Ltd. further some interpretation is provided to make the outcome clear to the user.

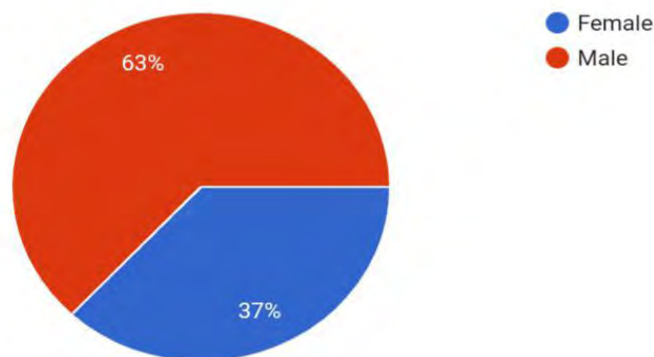


Figure 4: Gender

Gender: In this survey around 63% respondents were male and other 37% were female. That means most of the customers are male in this bank but the number of female customers are also good in number

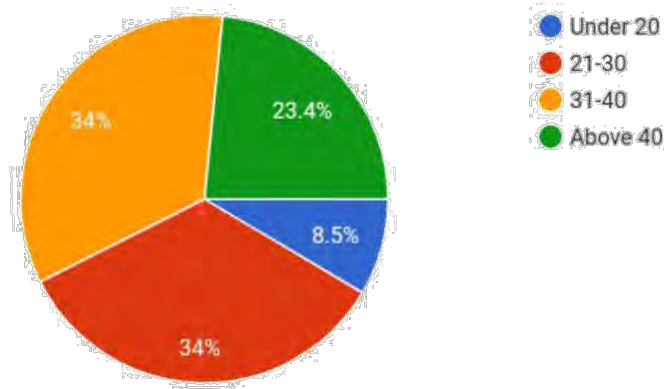


Figure 5: Age range of the responds

Age Range: the age limit of most the respondent was between 21-30 and 30-40. So we can say the middle aged people are the main participants in this survey. It means that middle aged people are the main targeted customers of this bank.

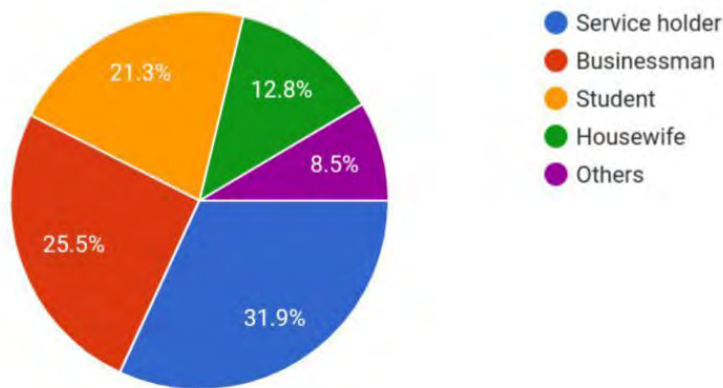


Figure 6: Occupation of the respondents

Occupation: In this part of the survey out of 100%, around 31.9% were respondent service holder, rest 25.5% were businessman and 21.3% were student. It clears that majority customer of this bank are the service holder. 25.5% involvement of businessman also indicates that this bank provides a significance role in business sector. Students' involvement indicates there are enough facilities provided for the students. Others are 8% of the survey.

1= Relationship with bank

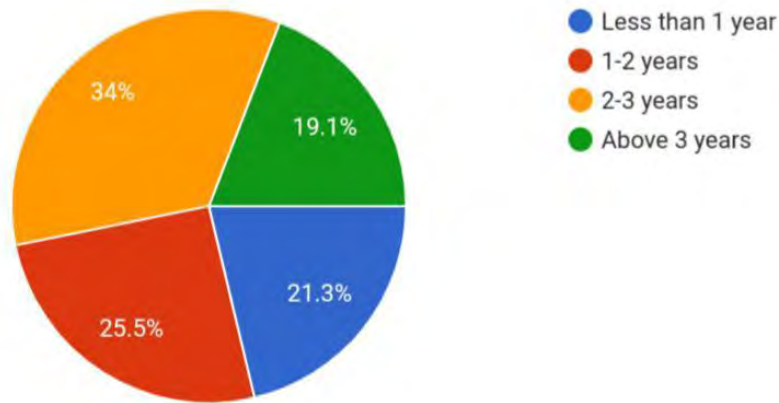


Figure 7: Service duration

34% respondents are taking service for 2-3 year in Mohakhali Branch. 25% are taking service for more than 3 year. So it can be say, most of the customers are old and loyal customers. 21.3% new customers" involvement also indicates that the bank is providing quality services and improving its service quality.

2= Popular service-

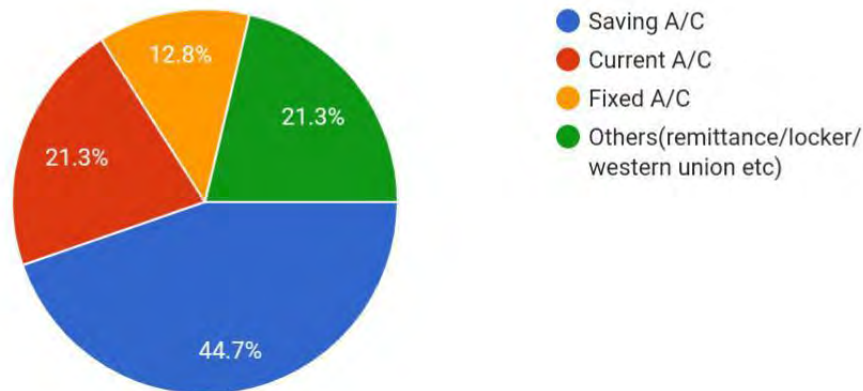


Figure 8: Popular Service

Saving Accounts of SEBL are quite popular. That is why 44.7% respondents of this survey are enjoying Saving A/C. Current account and fixed ac also much familiar here. 12.8% other service users indicates that this bank also provide good service beside its product.

3= Appropriateness of account opening process-

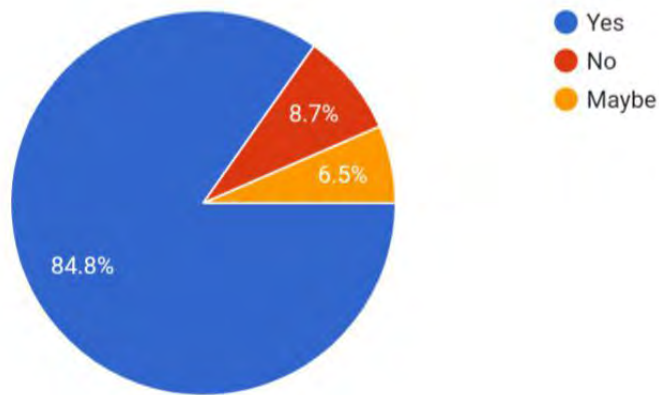


Figure 9: Appropriateness of account opening process.

The majority percentage of the respondents believes account opening process is appropriate. They understand that all information required to open an account is valid and it is done for their safety. But sometimes it looks lengthy for some customers. So they should focus on this section.

4= Reasonability of the service fee-

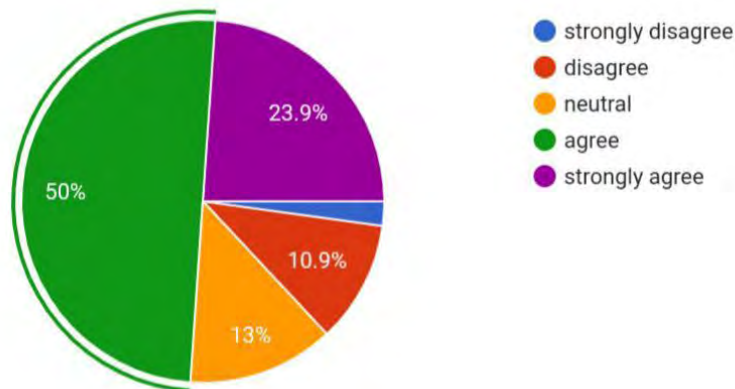


Figure 10: Reasonability of the service fee

It is great news that 73.9% customers choose bank's service fee is reasonable. 23% strongly agree with it and 50% respondents were agreeing with this according to this survey. But it is also a disadvantage that 10.9% respondents were disagreeing with it. It is because of unwanted hidden charge and fees. Bank should recover this problem very soon.

5= Time taken in Remittance settlement-

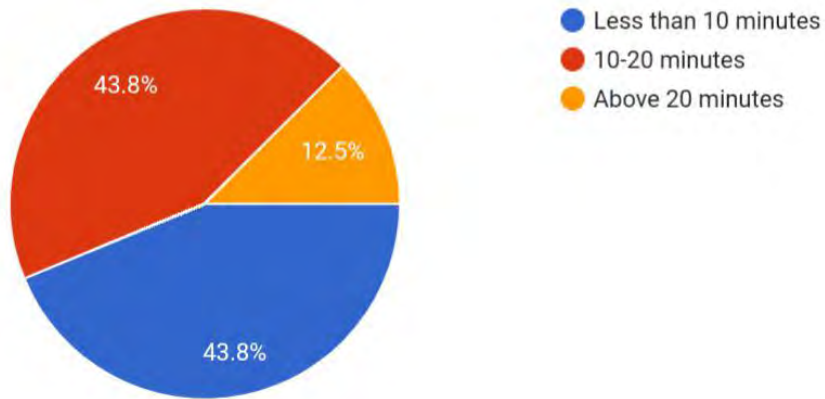


Figure: Remittance settlement time

The remittance settlement of this branch is excellent. Almost 50% customers are regular customers. So that employee can easily verify everything and settle it within a short time. Sometimes it takes 10-20 minutes for new customers. For verifying purpose bank employee took this amount of time. Because of server problem remittance settlement time is increased sometimes which creates bad impression.

6= Efficiency of cheque book clearing-

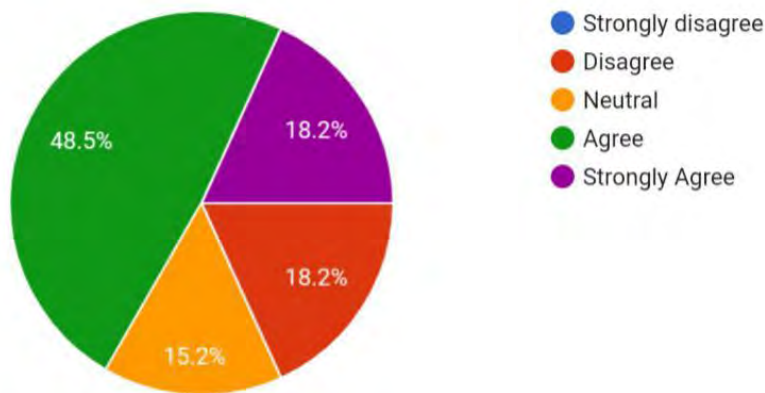


Figure: Efficiency of cheque book clearing

For high value check a customer must have to submit it before 10 a.m. for fast clearing. If it is delayed the check will be cleared the very next working day. For regular check a customer

should submit the check before 11 for that day clearing or this check will be cleared next working day.

7= Satisfaction on online service-

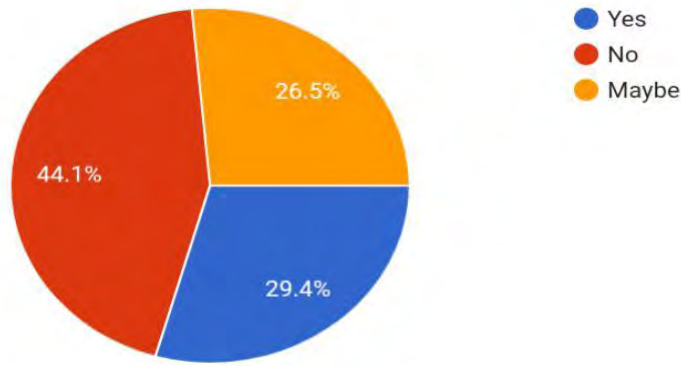


Figure: Satisfaction on online service

The online service of this branch is very poor. Thus 44.15 respondents are not satisfied on online services. 29.4% still confused where only 26.5% respondents were satisfied. This clearly indicates that customers of SEBL are not happy on online services. It is also very slow. So bank should focus more in this area and work on it.

8= Use of modern Equipment-

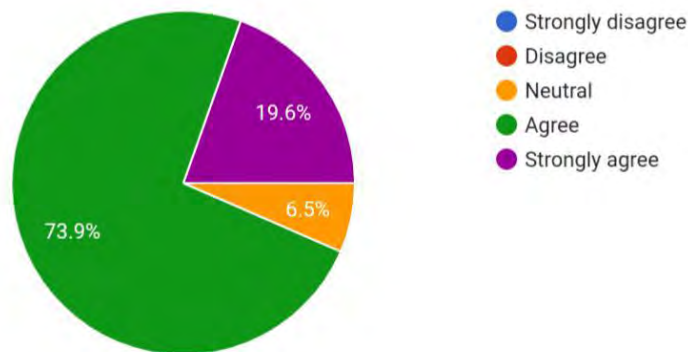


Figure: Use of modern equipment.

The branch properly uses modern equipments. That is why 73.9% respondents agree with it and 19.6% strongly agree this matter. It is great news that customers understand employees are providing services by using modern equipments.

9= Required employee arrangement-

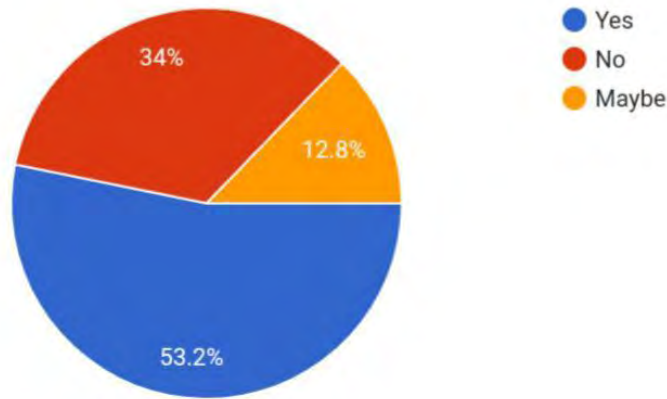


Figure: Required Employee Management.

Though 53.2% respondents said yes is this topic but a large percentage 34% also said no. SEBL Mohakhali Branch is providing services with a limited man power. For that sometimes customers have to wait long time for getting their services. Bank authority should notice this and increase manpower so that customers never have to wait long time for taking service.

10= Friendliness and helpfulness of the employee-

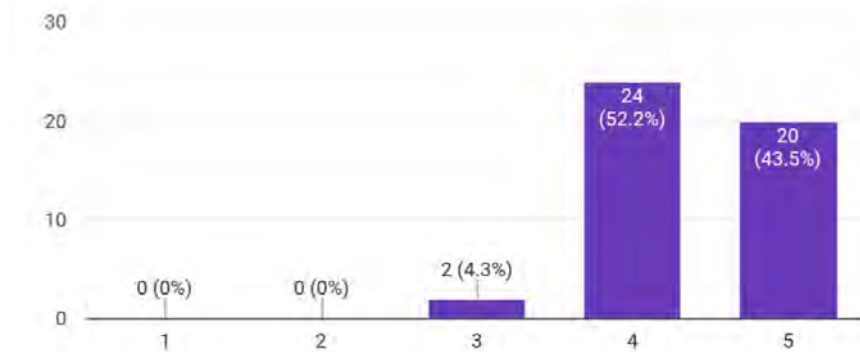


Figure: Friendliness and helpfulness of the employee

Though SEBL Mohakhali Branch working with limited manpower but employees of this branch are much friendly and helpful. 52.2% respondents feel employees are friendly and helpful. 43.5% are very pleased with employees' behavior. The survey also indicates that there is no one who feels that employees are not friendly and helpful of this branch. It helps to increase the profit of this branch.

11= Responsiveness of the employee in emergency-

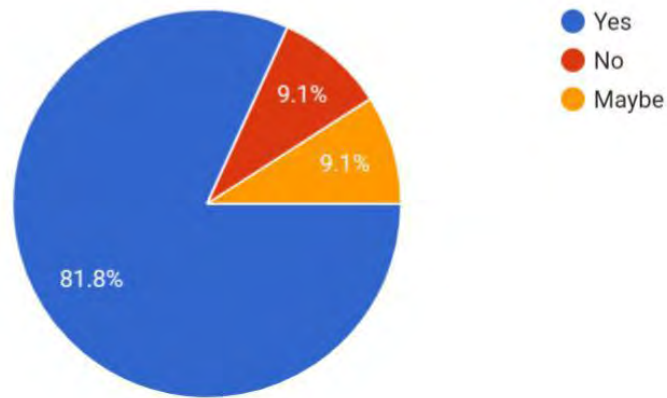


Figure: Responsiveness of the employee in emergency

Survey shows us that in any emergency or difficulties 81% customers got proper assistance. Only 9.1% did not get proper assistance. But this thing happens because of limited manpower and server issue. So SEBL should concern about this.

12= Office Environment-

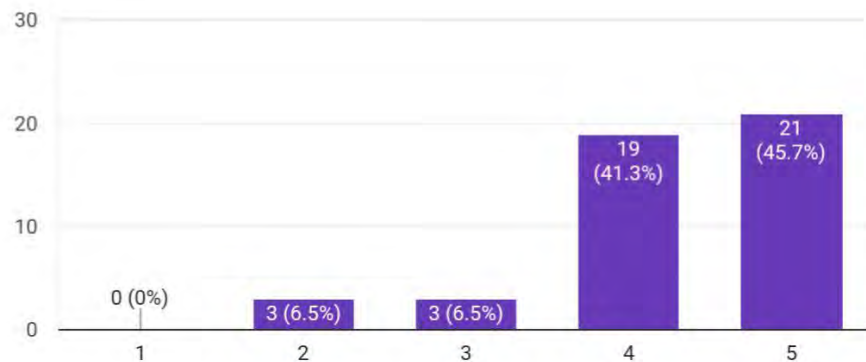


Figure: Office Environment

Here 45.7% choose excellent this statement. It is great news that people are enjoying and feeling comfortable with the environment of the bank. 41.3% choose the statement very good. Only 6.5% believe that it is average and another 6.5% choose the statement is below average.

So most of the customer of Mohakhali Branches are satisfied with the decoration, cleanliness and queue.

13= Attractiveness of the deposit product-

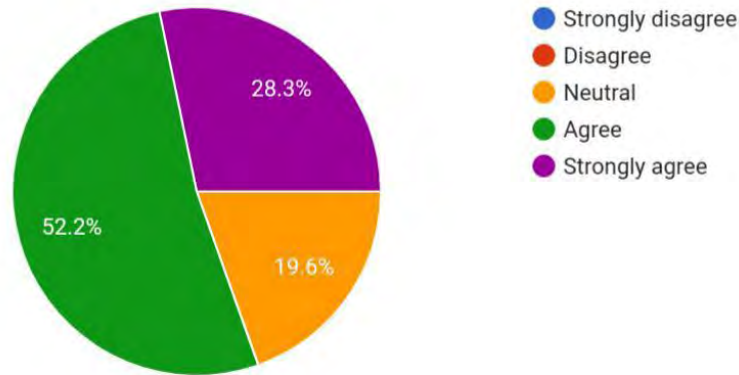


Figure: Attractiveness of the deposit product

Around 52.2% customers so Southeast Bank agreed with is statement. 28.3% customers strongly agreed that this bank offers attractive deposit product. The last 19.6% still confuse with it.

It shows that employees are able to provide much information about their products to the customers. 19.6% customers still confuse about the deposit product because they have less knowledge about it. So employees should focus about it so that all customers can get much information about all product and services.

14= Need of promotional activity-

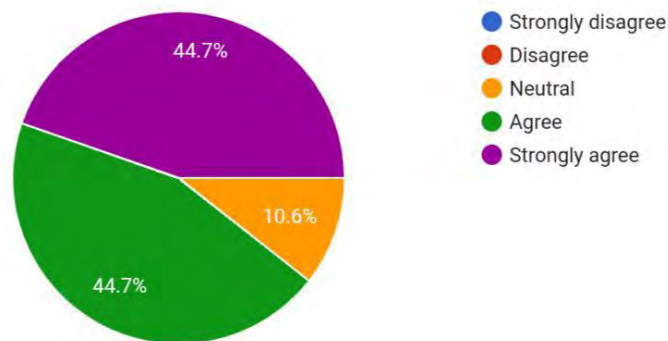


Figure: Need of promotional activity

In this section the percentage of strongly agree and Agree are similar. 44.7% respondents were strongly agreed with the statement where same number of percentage was agreed with it. The last 10.6% customers were neither agree nor disagree.

So the promotional activity of this bank is not up to the mark. That is why on one choose disagree or strongly disagree point. Bank needs to increase promotional activities so it can catch more customers.

15= More focusing service to customers' view

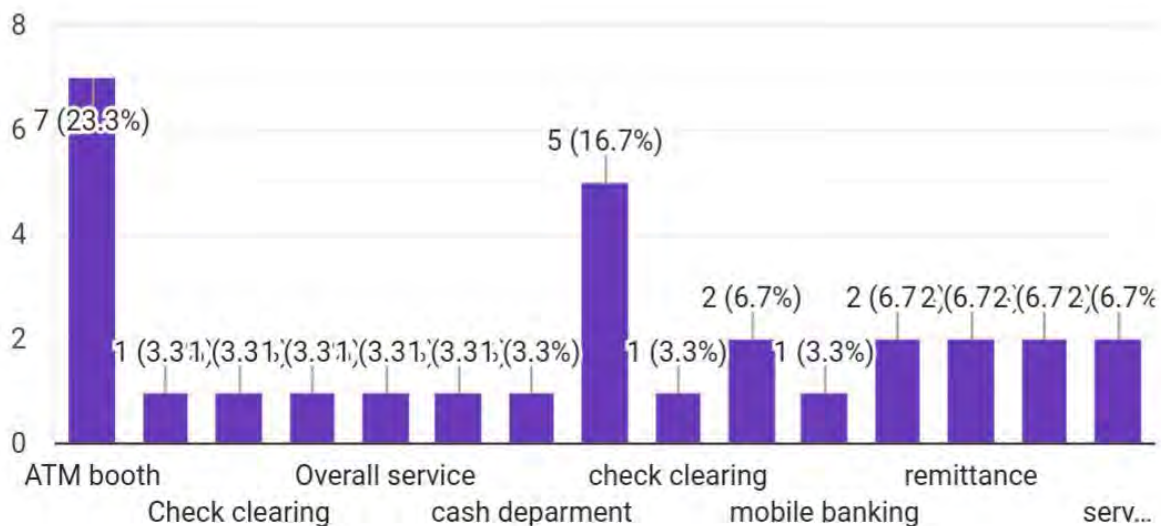


Figure: Service preference

In this question, respondents were requested to give a short answer. After analyzing the data I have found that most of the customers choose ATM service. After that they think cash department should get more focus also. Beside these customers also want improvement in check clearing, remittance service, mobile banking, service charge and other services also.

So it is cleared that customer find lacking in ATM service and cash department. Due to less amount of ATM service customers are not satisfied who are taking this service. On the other hand they also think cash department also should get focus. As this department is very sensitive and working will limited manpower so they think this should be overcome within a very short time

16= Trust worthiness of Banks' policy

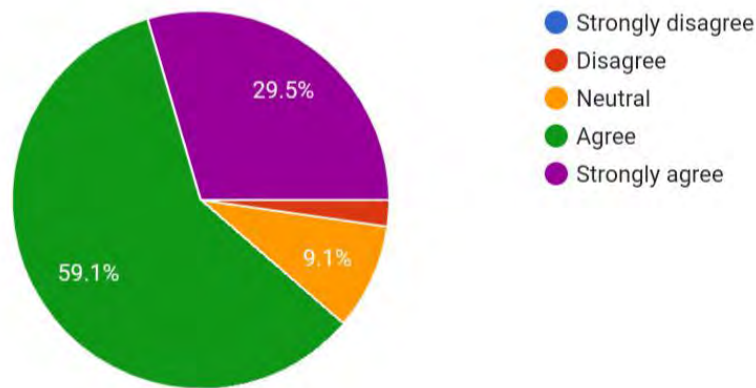


Figure: Trust worthiness of Banks' policy

Most of the respondents are agree with this statement. 59.1% customers were agreed with it and 29.5% were strongly agreed with this statement. Another 9.1% still confuse about the statement.

So it can be said that most of the people have full trust about bank's policy. They believe whatever the policy taken in this bank is better for the customers. The percentage of strongly disagree and disagree point is very low which is a good thing.

17= Overall satisfaction-

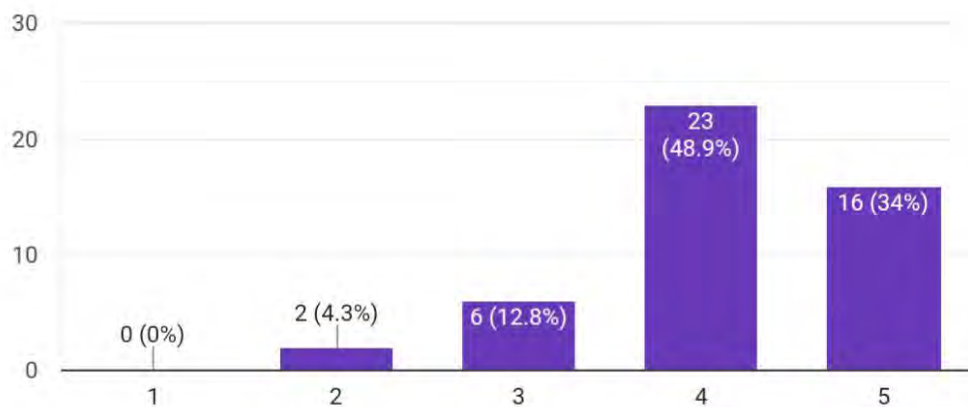


Figure: Overall satisfaction

Banks always try to give customer best service. By providing best service they gain their profit. For making profit they need to satisfy their customers. Here I tried to identify customers overall satisfaction of the service. Surprisingly 34% customers were extremely satisfied and the large number of customers

are satisfied which is 48.9%. Beside this we found that 12% customers are neither satisfied nor dissatisfied. 4.3% customers are not satisfied with the service.

18= Brand value of ATM service-

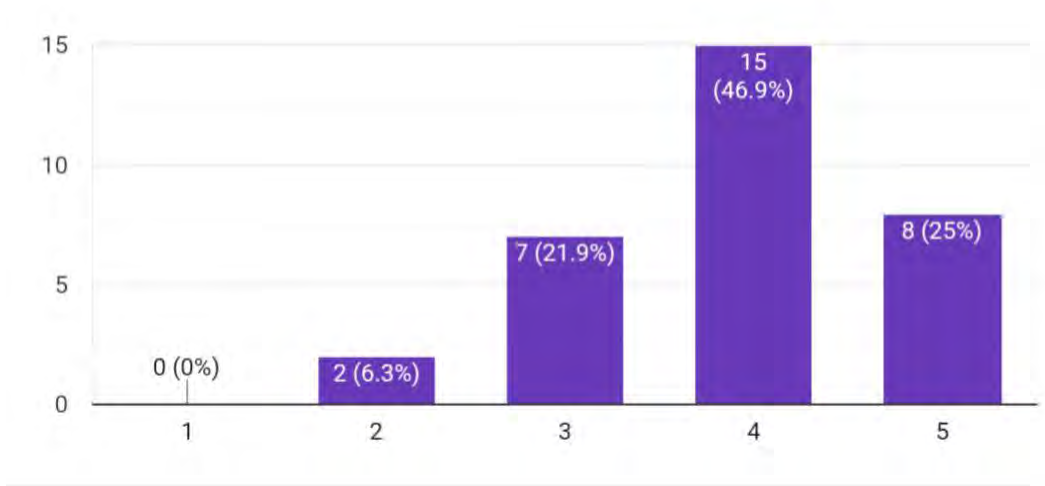


Figure:

The sentence was regarding the brand value of ATM service of Southeast Bank Ltd. Here 46.9% respondent believed that the brand value of Southeast Bank is satisfactory. Beside this 25% were strongly agree with the point. But 2.9% customer stayed in neutral position. The final 6.3% customers disagreed with the point.

19= Promotional activity of ATM service-

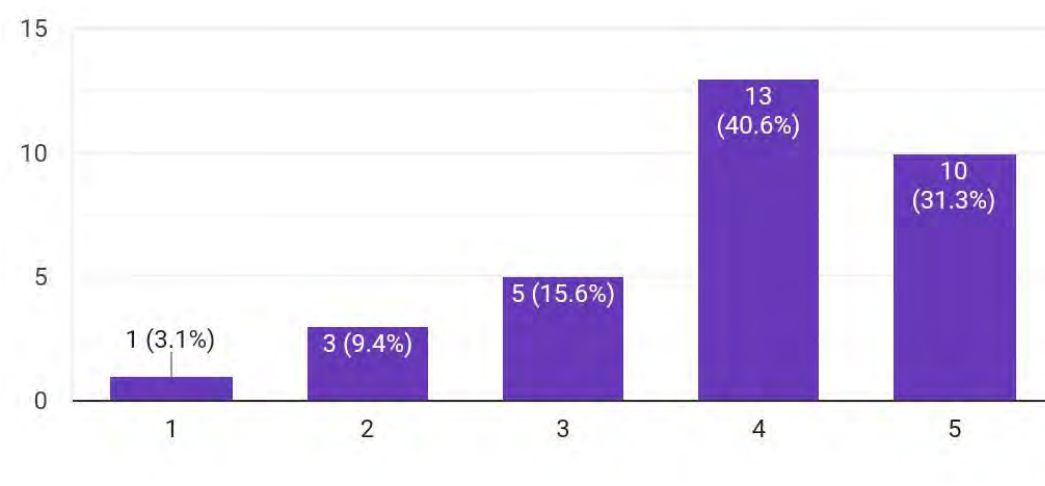


Figure: Promotional activity of ATM service

This point was about the promotional activity of SEBL ATM service. Here the largest number of the customers was agreed with this point. It was above 40%. 31.3% customers were strongly

agreed that the promotional activities of SEBL are sufficient. On the other hand 12.5% customers were disagreed with the point and out of them 3.1% were strongly disagreed with it. The last 15.6% stayed in neutral position.

20= Availability of ATM booth-

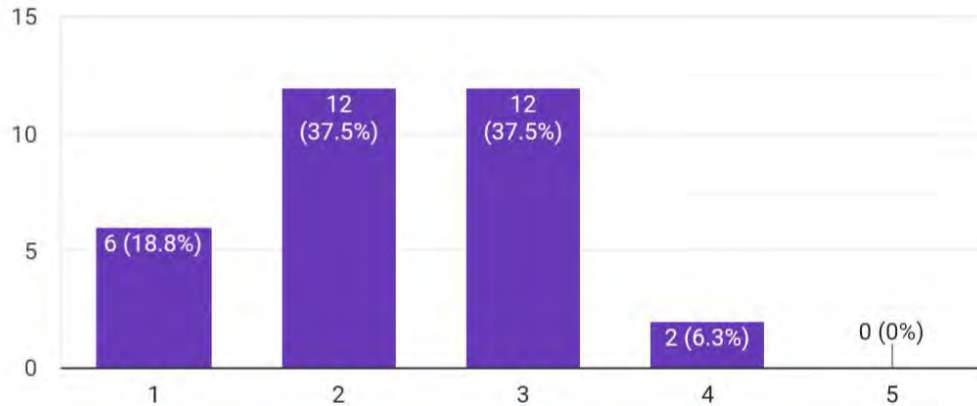


Figure: Availability of ATM booth

Most of the respondents were not agreed with this statement. Out of them 18.8% were strongly disagreed and 37.5% choose disagree option which shows customers are not satisfied with this service. Only 6.3% choose the agree option and rest 37.5% stayed in neutral position.

So it can be said that the number of ATM booths are insufficient.

21= Acceptability of ATM card in other banks booth-

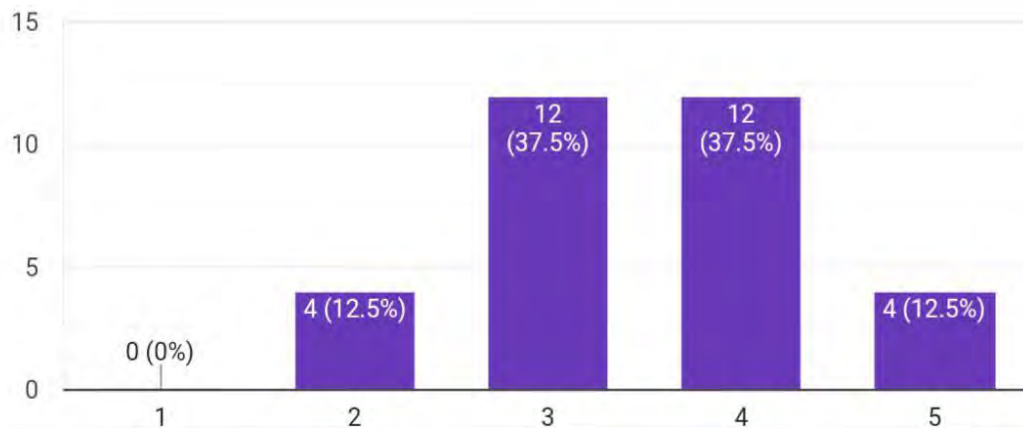


Figure: Acceptability of ATM card in other banks booth

Here I found that most of the card users think the ATM card of SEBL can easily be used in other bank's ATM booth. So that 37.5% agreed with that statement and 12.5% respondents strongly agreed this statement. On the other hand same 12.5% did not accept this point so they choose disagree option. Rest 37.7% chooses neutral.

So we can say SEBL ATM card is user friendly that is why people can use it on other bank's ATM booth. The neutral percentage is high because many of them never tried to use it because of extra charge.

6.0 Findings

The first thing come about General Banking department is that it is the main customer service center of the bank. Customers most of the time take their banking facilities through this department. So, satisfying customer by providing best facilities is one of the main jobs of General banking department. Beside this providing modern service like ATM also creates impact in the market. Here if customers do not get proper service, the competitors will catch them. They left because they were not satisfied. At the time of working with this report I have found so many finding is General banking department and ATM service. The related findings of the study are plotted here-

- ❑ Every client must have a saving account to open DPS. Many customers think this thing is unnecessary and costly. Because they just want to open a DPS. So when he is requested of a saving account to open DPS, he feels hazy.
- ❑ Southeast Bank Ltd takes private universities tuition fees. So, in the beginning of a semester the cash queue line become big because students come here to give their tuition fees. On that time cash department faces huge pressure and they sometimes unable to close cash before 6p.m.
- ❑ The online service is very poor here. Because of poor service sometimes clients have to look for other branches.
- ❑ The manpower of general banking department is not enough. When huge number of customers visit bank, sometimes they have to wait to get their facilities. Too much waiting make customer unsatisfied.
- ❑ Still some customers think the service charge and hidden charge is not satisfactory.
- ❑ Though remittance settlement is very fact but sometimes it takes time because of software issue.
- ❑ The promotional activity of this bank is not good. Many customers still do not have much information about other services. For example- many customers do not know SEBL have mobile banking facility.
- ❑ Customers choose this bank because of fast service
- ❑ The brand value of SEBL is excellent
- ❑ The bank takes proper information and documents before providing any service.
- ❑ Number of ATM booths is no sufficient. Some customers do not want to open current account because ATM service is very poor. Comparing with other competitors, this bank's ATM booth is very little. Though the brand value of ATM card is satisfactory but limitation of booths customers sometimes have to take facility from other bank's booth with extra charge.

6.1 Recommendations

As a leading private commercial bank in Bangladesh, the Southeast Bank Limited has already given much importance in customer satisfaction. It has introduced new facilities and trying to give best services with a very competitive price. Still it has not been fully successful in this matter. I think SEBL still has long way to go so I think that Southeast Bank Limited should focus on the following issues more in the upcoming years to make a good position.

- SEBL should conduct survey properly to identifying customers' needs.
- Should increase the manpower to avoid customers long waiting.
- They should setup more ATM booths in right places.
- They should notify customers about all types of hidden charge.
- They should decrease the charge when of using ATM to other banks booths.
- Employees should provide much information about the services to the customer.
- Employees should give more focus on customer relationship.
- Bank should provide annual report and other important information to its clients.
- They should give more focus on online banking.
- More promotional activities should need to attract more customers.
- Introducing customers new facilities like mobile banking.
- They should increase more branches outside of Dhaka.
- They should update their software regularly.
- Before introducing new software, they should train the employees.
- Bank needs to update information in their website.
- Bank can consider more female employees so that female clients can more comfortable.
- The rules and regulation should be more flexible for the clients.
- All departments should ensure the availability of necessary machines like photocopy machine, scanner etc.

6.2 Conclusion

In a whole it can be said that customer satisfaction is a very important term in this world now. For banking sector there is so much competition. Around 59 private banks are in operation and the number is increasing day by day. So a bank must need increase its service quality to attain the goal.

Southeast Bank Limited is doing excellent in core banking. All the departments of the bank are doing great. All types of services price is competitive. The quality of these services is also excellent. Customers are very much satisfied in general banking activities. Still customers of Southeast Bank Ltd have issues in some services. From the research, several issues are found like-ATM service, online banking, mobile banking etc. there are not enough ATM booth in Dhaka city. Most of the time customers have to take facility from other banks' booth. Beside this many customers have no idea about SEBL mobile banking service. The online facilities are not satisfactory. These issues need to emphasize for the betterment of overall service standard and sustain in competitive market position.

The purpose of the research is almost complete. It will help SEBL to identify satisfactory rate of the customers. It also helps bank to know who are satisfied and who are not. It also gives a clear situation of General banking activities and ATM service. If the challenges and satisfaction gaps can be minimized and removed then SEBL can attract more customers and attain its goal.

6.3 Bibliography

- Annual report 2017, Southeast Bank Ltd.
- www.southeastbank.com.bd
- Principles of Marketing(14th Edition)-Philip Kotler & Gary Armstrong

Appendix

Section 1

Dear respondent, thank you for taking part in this survey. I am Kazi Newaz Saad doing this survey for my internship propose. Your response will help me to identify the satisfaction of customer on General Banking and ATM service of Southeast Bank Ltd, Mohakhali Branch. Please feel free to answer the questions. If you fill uncomfortable in any question, you can skip that one.

GENDER-

- Male
- Female

AGE RANGE-

- Under 20
- 21-30
- 31-40
- Above 40

OCCUPATION-

- Service holder
- Businessman
- Student
- Housewife
- Others

1. How long you have been taking service from SEBL?

- Less than 1 year
- 1-2 years
- 2-3 years
- Above 3 years

2. What type of account/ service you are enjoying from SEBL?

- Saving account
- Current account
- Fixed account

- o Others(remittance/ locker/ western union etc)
3. Do you think account opening process is appropriate?
- o Yes
 - o No
 - o Maybe
4. Do you agree the service fee of this ban reasonable?
- o Strongly disagree
 - o Disagree
 - o Neutral
 - o Agree
 - o Strongly agree
5. Time taken for remittance settlement-
- o Less than 10 minutes
 - o 10-20 minutes
 - o Above 20 minutes
6. Cheque clearing is very fast.
- o Strongly disagree
 - o Disagree
 - o Neutral
 - o Agree
 - o Strongly agree
7. Are you satisfied with online service?
- o Yes
 - o No
 - o Maybe
8. Do you agree SEBL is using modern equipment?
- o Strongly disagree
 - o Disagree
 - o Neutral
 - o Agree
 - o Strongly agree
9. Is there enough employee arrangement to serve you?

- o Yes
- o No
- o Maybe

10. How friendly and helpful the employees are-

- o Very unfriendly
- o Unfriendly
- o Neutral
- o Friendly
- o Very friendly

11. Did you get proper assistance from the bank authority when you faced difficulties?

- o Yes
- o No
- o Maybe

12. Rate the overall environment in terms of decoration, cleanliness & cheque.

- o Very bad
- o Bad
- o Neutral
- o Good
- o Excellent

13. Do you agree SEBL offers attractive deposit product?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

14. Do you agree SEBL needs to increase its promotional activity to attract customer?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

15. Which service should get more focus?

.....

16. Banks' policies are trust worthy-

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

17. Overall satisfaction of the service you are taking-

- Very unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very satisfied

Section 2

This part is only for ATM service receivers.

Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
18. Brand value of SEBL ATM card is satisfactory					
19. The promotional activities for ATM service are sufficient					
20. The number of ATM booths are sufficient					
21. The ATM card can easily be used in other Bank's ATM booth					

Thank you

