Report On

Customer Contentment Assessment of LankaBangla Finance Limited Credit Cards Service

By

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An internship report submitted to the Brac Business School in partial fulfillment of the
requirements for the degree of Bachelor of Business Administrations

Brac Business School
Brac University
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Declaration

It is hereby declared that

The internship report submitted is my own original work while completing degree at Brac University.

The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.

The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.

I have acknowledged all main sources of help.

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Letter of Transmittal

August 29, 2019
Mr. Md. Mamun Habib, PhD
Associate Professor
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Brac University
66 Mohakhali, Dhaka 1212

Subject: Submission of Internship Report

Dear Sir,

It is a great pleasure to present the internship report titled **"Customer Contentment Assessment of LankaBangla Finance Limited Credit Cards Service"**, which is required for the completion of the course BUS400.

It is my honor to work for a leading organization of Bangladesh and gain an in-depth knowledge on lending process and monitoring techniques. Throughout the study, I have tried with the best of my capacity to accommodate as much information and relevant issues as possible and tried to follow the instructions as you have suggested. I tried my best to make this report as much informative as possible.

I am grateful to you for your guidance and kind cooperation at every step of my endeavor on this report. I have put my best efforts to prepare this research report as flawless as possible. Yet if any flaws are found or doubts are raised while going through the report, I will be really happy to clarify them.

Sincerely yours

_____

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Acknowledgement

Executive Summary

This report aims toward providing an overview on LankaBangla finance Limited and its Customer Contentment of Credit Card Services. While preparing this report is has been tried to reveal the insights of the customer satisfaction of LankaBangla credit cards services, which is one of the leading non-banking financial institutions in Bangladesh.

This report is divided into two parts. First part contains organization overview and second part contains introduction to the reports, the study process, problem statements and findings and suggestions.

To assess the customer service satisfaction, data are collected through questionnaire focusing the major parts of customer satisfaction indicator such as Appearance, Product Knowledge, Manners of Employee, Service Accessibility, Customer Value, Product Feature Experience, Timeliness of Service Delivery, Customer Acknowledgement, Overall Experience of customers etc.

Table of Contents:

Contents

List of Tables:

List of Figures:

Chapter-1

1. ORGANIZATION OVERVIEW:

LankaBangla Finance Limited is one of the leading Non-Banking Financial Institutions (NBFI) in the country. It has been efficiently serving different business segments through its innovation of customized financial products. It is committed to provide high quality financial services/products to contribute to the Gross Domestic Product (GDP) of the country through stimulating trade and commerce, accelerating the pace of industrialization, boosting up export, creating employment opportunity for the educated youth, poverty alleviation, raising standard of living of limited income group and over all sustainable socio-economic development of the country. Lankabangla started its operation with technical support from the Sampath Bank Limited of Sri Lanka in 1996. At that time the company started its operation as LankaBangla Finance Limited (LBFL) which is now one of the leading listed non-banking financial institutions in Bangladesh.

With the passage of time and expansion of operation the company now has three subsidiaries along with LankaBangla Securities Ltd. The other two subsidiaries are: LankaBangla Investment Ltd. and LankaBangla Asset Management Ltd. In 2009 the company was converted from private limited to public limited company, following the submission of Initial Public Offering (IPO) in 2010 for public listing as a first brokerage house. In 2010 the company subscribed for the Bloomberg professional service as first ever local company in Bangladesh. The company introduced a full-fledged financial web portal and order management system for the first time in Bangladesh in 2012. With the vision of "Growing together with stakeholders by implementing the most comprehensive, efficient and state of the art brokerage platform to maintain the excellence and minimize the wealth of shareholders" the company is achieving all the milestones of success and becoming a hive for international investors with a comfortable investment environment.

LankaBangla by this time has become leading capital market service provider, offering unparalleled standard of service quality though its subsidiary namely, LankaBangla Securities Limited. Recently, Its Merchant Banking Division (MBD) has started fully fledged operations. LankaBangla has another subsidiary namely, LankaBangla Asset Management Company. Now LankaBangla is the country's leading provider of integrated financial services including corporate financial services, retail financial services, SME financial services, stock broking, corporate advisory and wealth management services. Under the broadest umbrella of products and service offerings, they are the lone financial institution to operate credit card (MasterCard and VISA) and also provide third party card processing services to different banks in Bangladesh.

Card Centre deals with issuing of MasterCard and VISA credit cards; There are mainly three categories of cards – Titanium, Gold & Classic; individual and corporate. LankaBangla is the lone Financial Institute that offers cards and provides third party card processing services through its state-of-the-art card software. The unit deals with all sales, marketing, business promotions, relationship management, customer service activities including planning, budgeting, target setting and allocation, execution, monitoring and evaluation of sale deals, customer service quality, etc.

LankaBangla Finance Limited is one of the largest private financial institutes in Bangladesh. LankaBangla Finance Limited offers the entire spectrum of financial services to customer segments covering corporate financial services, SME financial services, and Personal Financial Services and

Deposit schemes. They recently have gone through a business process reengineering to build capacity to offer their clients superior experience than any time ever. The company now operates in centralized administrative framework through cutting edge technological environment. LankaBangla is serving with wide operational periphery covering major business hubs of the country. Through their efforts to develop an efficient, vibrant and transparent capital market in Bangladesh, LankaBangla has become the market leader in capital market services in Bangladesh. Their commitment of maintaining disclosure of information has garnered recognition as LankaBangla has been the recipient of the National Award for Best Published Accounts and Reports awarded by the Institute of Chartered Accountants of Bangladesh (ICAB) for the past six years. Increasing stakeholders' value is the driving force at LankaBangla. Their long-standing sustainability efforts have resulted in increased environmental and social value in the market. By embracing high ethical standards, governance and transparency, they dream to grow big. LankaBangla practices participatory management and adheres to industry best practices in all endeavors. Increasing stakeholders' value is a natural driving force for the people at LankaBangla. Their long-standing sustainability efforts are creating environmental and social value while they step ahead.

1.1 Vision and Values
To be the most preferred financial service provider in creating, nurturing and maximizing value to the stakeholders, thereby, GROWING TOGETHER

1.2 Mission
- To be a growth partner of our customers ensuring on time financing and superior experience.
- Maintaining a culture of meritocracy in the DNA of the company.
- Be sustainable and ensure quality returns to our valued shareholders;
- Uphold efforts to develop our community.

1.3 Core Values
LBFL have strong values that are well embedded in our culture. They believe that the following values will help us deliver our strategy.
- Cherish a sense of ownership
- Be customer centric
- Grow as a team
- Act with integrity& professionalism
- Deal with respect

1.4 Credit card market in Bangladesh:
In the traditional financial system, there are **57** scheduled banks and **35** non-bank financial institutions in Bangladesh. In recent years banking industry in Bangladesh has been experiencing a dramatic growth. Use of credit card, a product of banks, is a relatively new phenomenon in Bangladesh, and its market has been growing rapidly with the increasing acceptability of plastic money in numerous outlets.

According to card service officials at different banks, May, 2017, 10 lakh individuals use credit cards in the country, mainly in major cities like Dhaka, Chittagong, Khulna, Sylhet, Rajshahi, Rangpur and

Barisal. However, Banks has taken an aggressive initiative to expand their credit card operations rapidly and thereby increase its cardholders and market share.

37 banks are currently providing credit card services in Bangladesh. But as of November,2016 this year, a total of 28 banks filed financial reports on their credit card services and interest rates.

1.5 LBFL Market Share in Credit Card Industry:

900,000 credit card users in Bangladesh. However, Banks has taken an aggressive initiative to expand their credit card operations rapidly and thereby increase its cardholders and market share.

The City Bank- 333,000

Standard Chartered Bank- 220,000

BRAC Bank- 130,000

Eastern Bank Ltd- 122,000

LankaBangla Finance Ltd. - 95000

Credit Card in Market

- The City
- SCB
- BRAC
- EBL
- LBFL
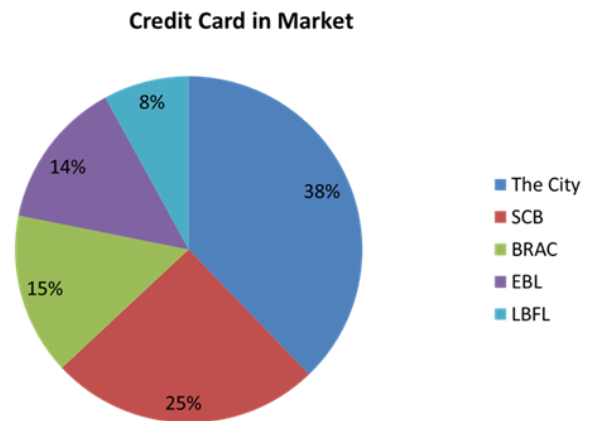
Figure 1: Credit card market

Chapter-2

2. INTRODUCTION TO THE REPORT

2.1 Rational of Study

Customers are the key of survival in every organization. Without customers organization cannot go further. In this competitive market of business, organizations are giving more focus on customer service thus customer satisfaction.

Due to globalization and open market policy, monopoly business is becoming very rare these days. So, in this competitive market main competition is about how good customer service can be given to its customers in a particular service industry.

I intend to conduct this research to find how effectively or ineffectively LankaBangla Finance is managing its customers in this competitive market with such rich portfolio besides full operating local and foreign banks.

Thus, this study will let us know satisfaction level of LankaBangla credit card customers.

2.2 Statement of the problem

The problem statement is stated as follows: This study will enable us to understand the customer satisfaction level of LankaBangla credit card customers which may present an actual scenario of their credit card business.

2.3 Objective of the study

The broad objective of the study is to find the real exposure of LankaBangla credit card customer satisfaction towards credit card service.

Specific objective the study is to find the key factor of customer satisfaction or dissatisfaction.

Specific objective is to give recommendation and suggestion to improve the area where customer satisfaction level is low.

2.4 Scope of the study

LankaBangla Finance Ltd is a reputed organization in present financial industry in our country. To achieve the objective, it is necessary to collect data from highest possible number of customers. Here the researcher considered LankaBangla credit card customers opinion through different branches location in Dhaka. The respondents were chosen randomly, who has visited LankaBangla branch and especially who is holding LankaBangla credit card.

2.5 Limitations of the Study

The study was limited by a number of factors. Firstly, the study was limited only in four branches. Secondly, sample size was too small to represent the actual scenario. Thirdly, this study conducted focusing only one product and finally time constraint led to get narrower outcomes.

2.6 Hypothesis Test:

Is customer satisfied by using LBF credit card? I started my research by this question. And I also collected data to test my research question.

3. LITERATURE REVIEW:

While customer retention is the goal of the service provider, surrogate measures are typically used owing to the constraints involved in longitudinal studies. These measures relate to attitudes or future intentions towards the service provider. In the consumption-cantered quest to attain the good life, it would be difficult to overstate the role played by consumer debt, particularly that in the form of short-term revolving credit and credit cards (Matthew et al., 2005). There is sufficient evidence to suggest that customer satisfaction can and should be viewed as an attitude (David and David. 2001). For example, in retail banking there is an ongoing relationship between the service provider and the customer. Here, customer satisfaction is based on an evaluation of multiple interactions. For this investigation, satisfaction is considered as a composite of overall customer attitudes towards the service provider that incorporates a number of measures. Three frequently used measures are overall service quality, meeting expectations and customer satisfaction (Akabar and Parvez, 2009). Also, typical measures of future intentions are recommending the service to a friend and propensity to switch (Heskett *et al.,* 1994). While there are some problems with using either customer satisfaction or future intention measures to capture future behavior, the inclusion of multiple measures reduces the problems.

Chapter-4

4. METHODOLOGY OF THE STUDY:

4.1 Theoretical Framework:

The perception of the customer as a result of consciously or unconsciously comparing his experiences with his expectations. Stating that customer satisfaction is determined by "the degree to which someone is content or disappointed with the observed performance of a product or service as well as the service providers in relation to his or her expectations. Moreover, in case of premium services like, credit card service, the appearance, product knowledge and manners of the service providers, service accessibility, proper customer valuation, updated product features, timeliness of service delivery, customer acknowledgement, overall experience of customers play a significant role to ensure and maintain a positive contentment level of the customers.
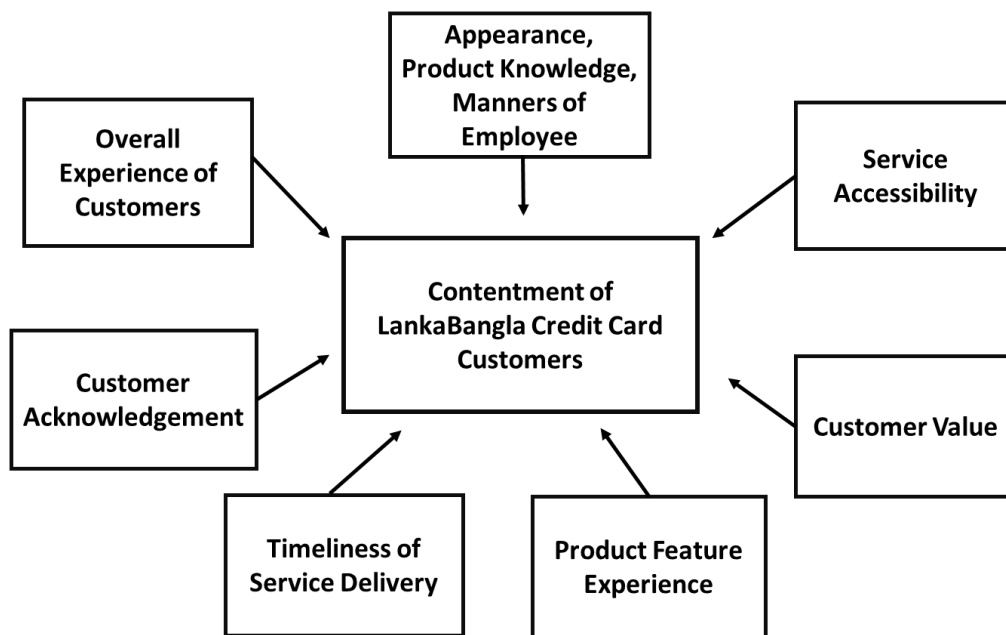
Figure 4.1: Customer Contentment Model

4.2 Data type
Two types of data were collected

- Quantitative data
- Qualitative data

4.3 Data Source
Primary source: To conduct the study researcher sourced data from both primary and secondary data sources. Primary data has been collected from present customers through questionnaire

Secondary source: Secondary data were collected from company annual reports, websites etc.

4.4 Data collection methods

Questionnaire: This is the method of primary data collection. The questions were constructed carefully in simply and without ambiguity. The close end types of questions were used more as it restricts and limit the respondent who may engage in difficulties.

Questionnaire is a useful method to collect data from the card members for the following reasons-
- It was not possible to conduct personal interview because of time limitation. Therefore, a questionnaire survey was the most appropriate one for the current study.
- The data gathered through questionnaire was easy to analysis.
- It takes less time to fill up a questionnaire. Therefore, the customers were not reluctant in providing accurate data.

A structured questionnaire was used in this study to collect data from customers. In the questionnaire, there were total thirty-one (31) questions in seven sections:

- Appearance, Product Knowledge, Manners of Employee
- Service Accessibility
- Customer Value
- Product Feature Experience
- Timeliness of Service Delivery
- Customer Acknowledgement
- Overall Experience of customers

In the questionnaire 03 questions were selected to measure the Appearance, Product Knowledge, Manners of Employee, 03 questions to measure Service Accessibility, 02 questions to measure Customer Value, 08 questions to measure Product Feature Experience, 03 questions to measure Timeliness of Service Delivery, 05 question to measure Customer Acknowledgement and 06 questions to measure Overall Experience 01 open ended question for any suggestions.

4.5 Sample size
50 respondents of LankaBangla credit card users.

4.6 Sampling technique
In this research, the technique of collected information's from the customers who already used credit card of LankaBnagla. The sample frame for this study was the walk-in customers of several branches of LankaBangla Finance.

4.7 Data presentation and analysis
In part one, organization overview is provided in a descriptive manner
In part two. Data analysis has been done based on survey result in part five. Data are analyzed and findings are presented in tabular format and in graphical representation.

Chapter-5

5. ANALYSIS and INTERPRETATION of DATA:

Analysis of survey data

The questionnaire was made on some variables that have directly or indirectly influences on the customer satisfaction level. Considering that our questionnaire was made focusing the major parts of customer satisfaction indicator such as Appearance, Product Knowledge, Manners of Employee, Service Accessibility, Customer Value, Product Feature Experience, Timeliness of Service Delivery, Customer Acknowledgement, Overall Experience of customers.

Analyses of survey data are as below:

5.1 Relationship with LankaBangla
Table 5.2 Relationship with LankaBangla

Response	Customer Since
1 year	48%
2 years	26%
3 years	16%
More than 4 years	10%
Grand Total	**100%**
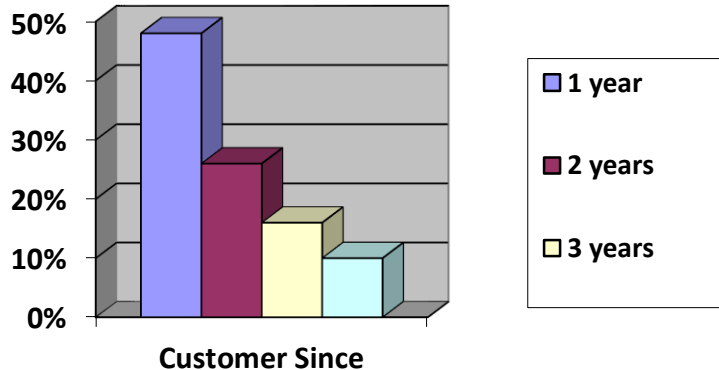
Figure 5.1 Relationship with LankaBangla

As a part of survey, we have gathered customers' personal information regarding the tenure of relationship with LankaBangla.

9

5.2 Appearance, Product Knowledge, Manners of Employee

Table 5.3.1 Physical appearance of the branch

Row Labels	Finding from question number 1.
Agree	52%
Disagree	4%
Neither agree nor disagree	4%
Strongly agree	34%
Strongly disagree	6%
Grand Total	**100%**
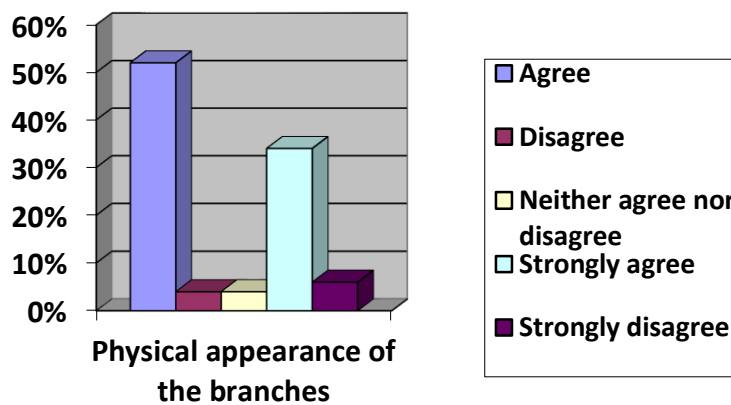
Figure 5.2.1: Physical appearance of the branch

Office environment and office appearance is very important for the customer as well as the employee. In my study it is found that 52% of the respondent said the physical appearance gives them very overwhelming and welcoming feelings.

Table 5.2.2: The product knowledge, manners of Customer Service executives

Row Labels	Finding from question number 2.
Good	44%
Moderately good	10%
Of Little good	2%
Very good	42%
Worst	2%
Grand Total	**100%**
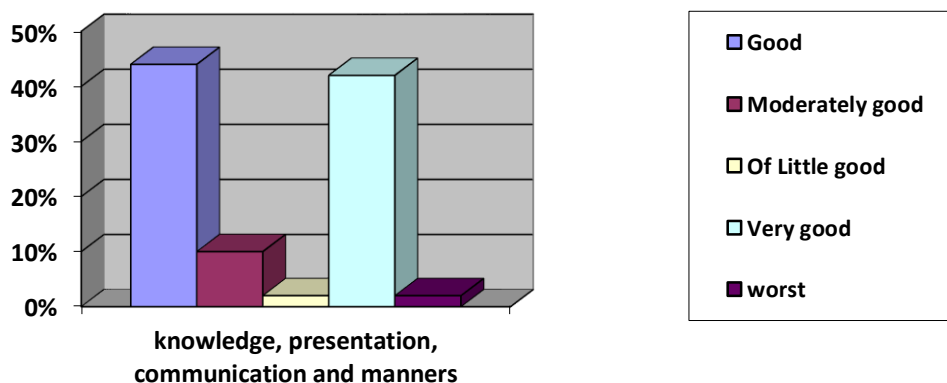
Figure 5.2.2: The product knowledge, manners of Customer Service executives

Almost 44% of the respondents think the product knowledge and quality of presentation, communication and manners of Customer Service executives is good and 42% think is very good.

5.3 Service accessibility
Table 5.3.1: Waiting time for service delivery

Response	Finding from question number 4.
Agree	14%
Disagree	34%
Neither agree nor disagree	30%
Strongly agree	8%
Strongly disagree	14%
Grand Total	**100%**
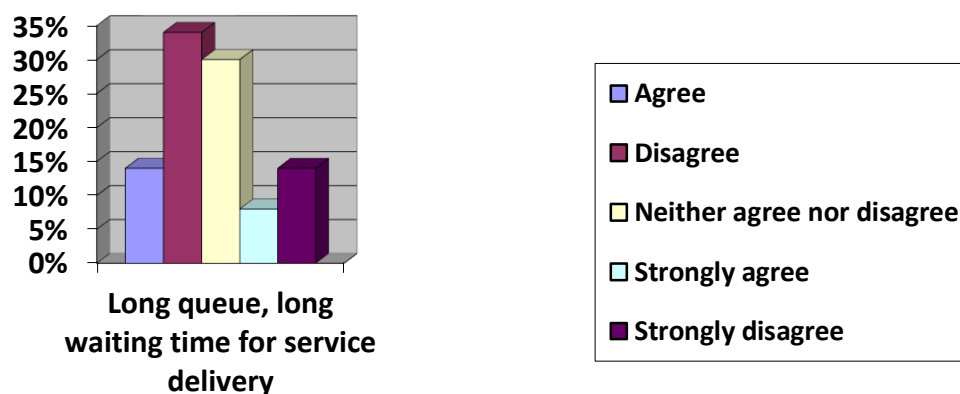
Figure 5.3.1: Waiting time for service delivery

34% of respondents disagree that when they visit any branch, they have to wait very long time to get the service. Besides that, a good number of respondents agreed that waiting time is too long to connect LankaBangla Call Centre.

5.4 Customer Value
Table 5.4.1: Customers' needs

Response	Finding from question number 7.
Almost Always True	42%
Occasionally True	4%
Usually True	54%
Grand Total	**100%**
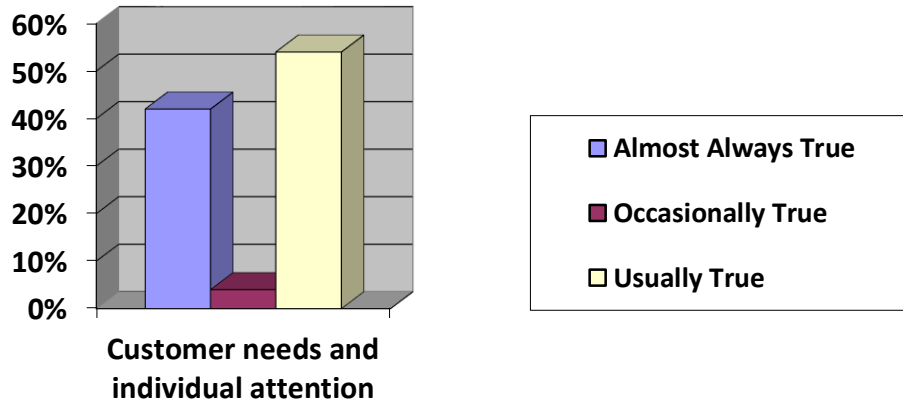
Figure 5.4.1: Customers' needs

In the question of understanding customer needs and individual attention given to every customer and in responsive to customer query, more than 50% customers agree that LankaBangla understands customers' needs and pay individual attention to every customer and are very responsive to any quarry.

Table 5.4.2: Product designing

Response	Finding from question number 8.
Agree	38%
Disagree	18%
Neither agree nor disagree	12%
Strongly agree	22%
Strongly disagree	10%
Grand Total	**100%**
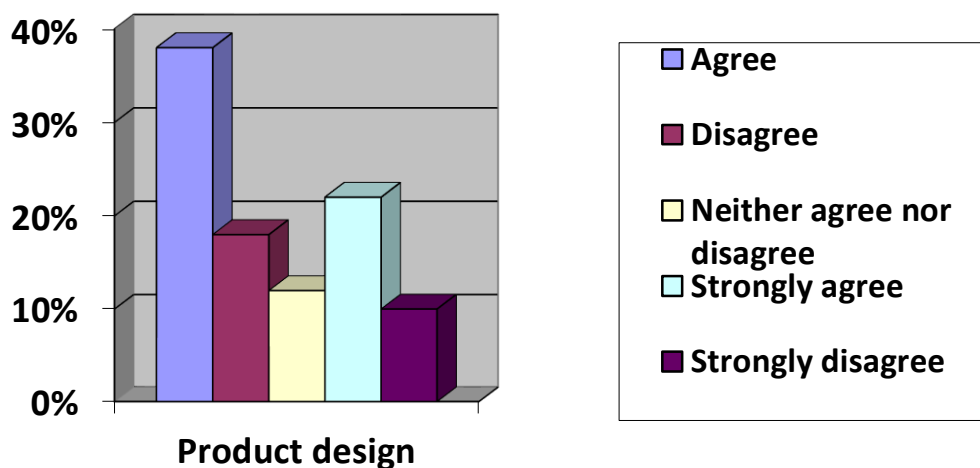
Figure 5.4.2: Product designing

Customer satisfaction is related to product and product design. Here it has been seen that designing a product that serves the maximum people of the society in terms of ages, 38% of customers agreed that the product design of LBF can serve maximum number of societies.

5.5 Product Feature Experience
Table 5.5.1: Adaptability

Response	Finding from question number 9.
Agree	68%
Disagree	8%
Strongly agree	18%
Strongly disagree	6%
Grand Total	**100%**
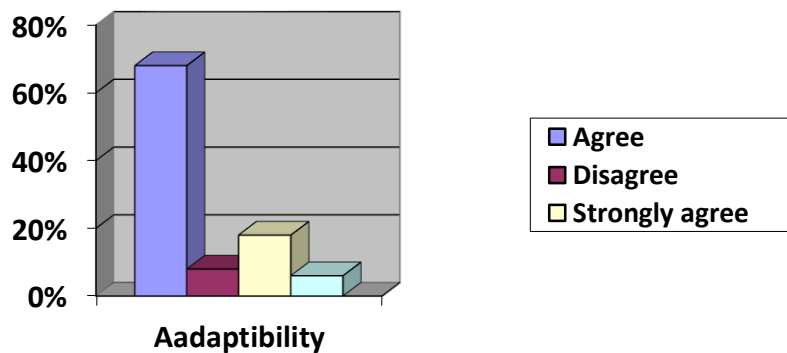
Figure 5.5.1: Adaptability

68% of the respondents agree that to keep pace with changing environment LankaBangla adapt new attributes to its credit card products.

Table 5.5.2: Reward point redemption

Response	Finding from question number 12.
Agree	42%
Disagree	6%
Neither agree nor disagree	18%
Strongly agree	28%
Strongly disagree	6%
Grand Total	**100%**
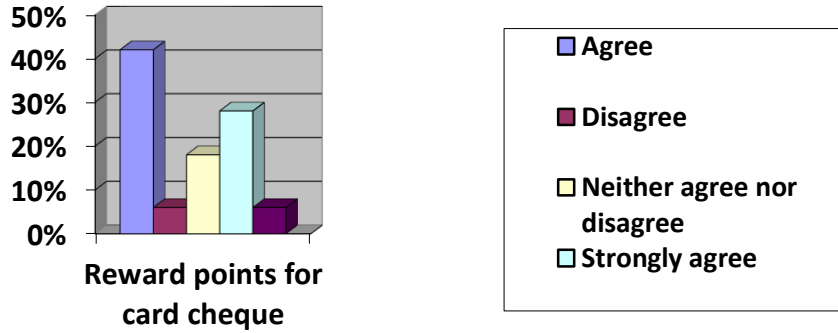
Figure 5.5.2: Reward point redemption

Reward points for card, cheque transaction and other transaction which is unique feature provided by LBF where 28% customer strongly agreed and 42% customers agreed on this practice.

Table 5.5.3: Cross selling

Response	Finding from question number 16.
Good	42%
Moderately good	2%
Of Little good	2%
Very good	54%
Grand Total	**100%**
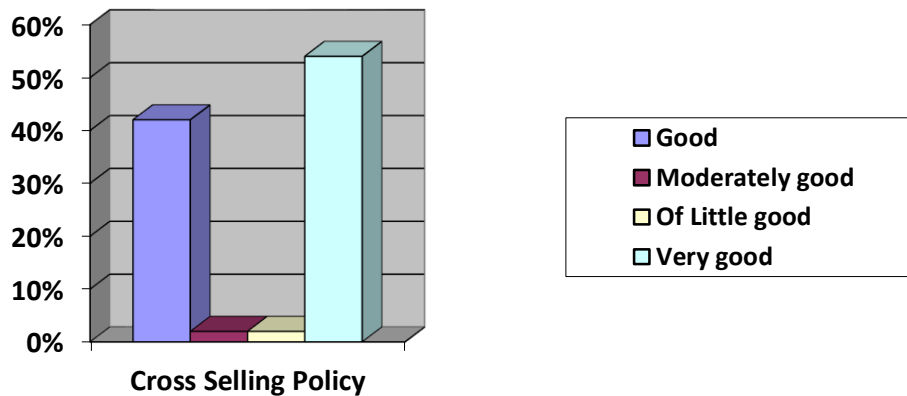
Figure 5.5.3: Cross selling

This policy has been adopted by LBF since long time and it has very good merits. A customer having a service will give him the freedom and convenience to enjoy other product for this policy. It's evident that 54% customers really loved this policy and 42% customers are very happy for the policy.

5.6 Timeliness of Service Delivery

Table 5.6.1: Problem Solution

Response	Finding from question number 17.
Agree	42%
Disagree	6%
Neither agree nor disagree	14%
Strongly agree	38%
Grand Total	**100%**
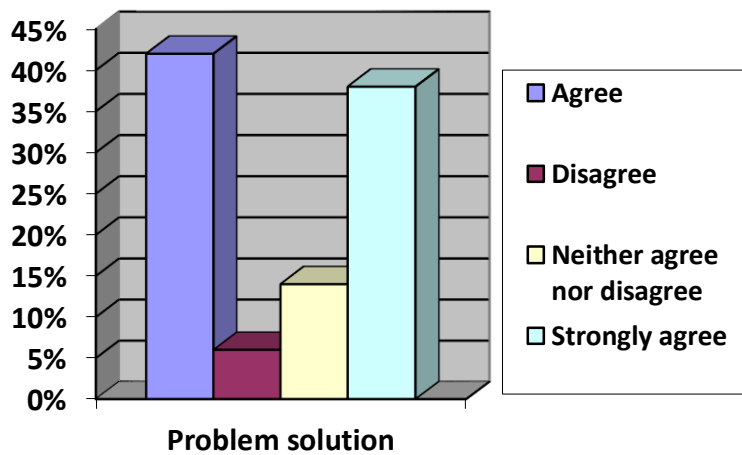
Figure 5.6.1: Problem Solution

In question of problem-solving capability and willingness 38% customers strongly agree and 42% agree that LankaBangla customer service is always willing to help and promptly solve the problem.

5.7 Customer Acknowledgement

Table 5.7.1: Customer intimation

Response	Finding from question number 22.
Almost Always	38%
Occasionally	6%
Usually	50%
Usually No	6%
Grand Total	**100%**
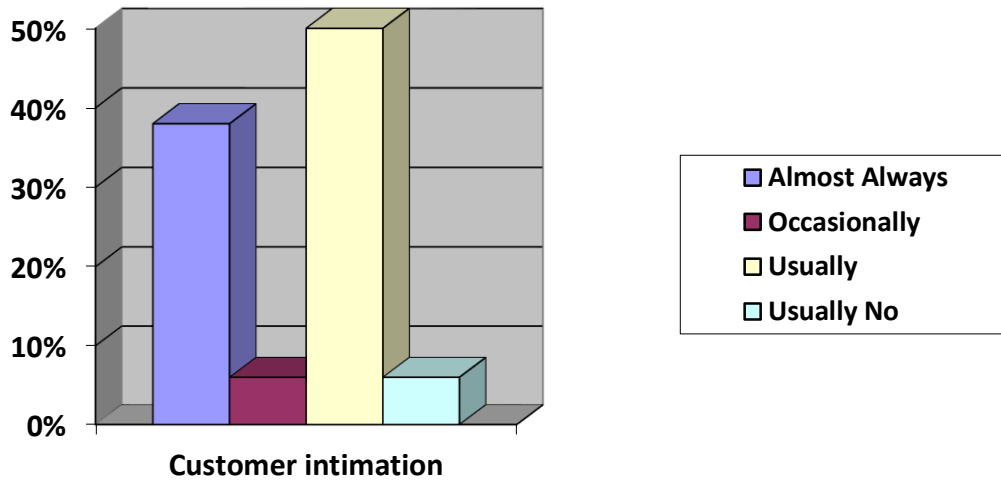
Figure 5.7.1: Customer intimation

50% respondents agree usually LBF keep them updated when any changes are made or any new features have been added or any request has been executed.

Table 5.7.2: Hidden charges

Response	Finding from question number 23.
No	88%
Yes	12%
Grand Total	**100%**
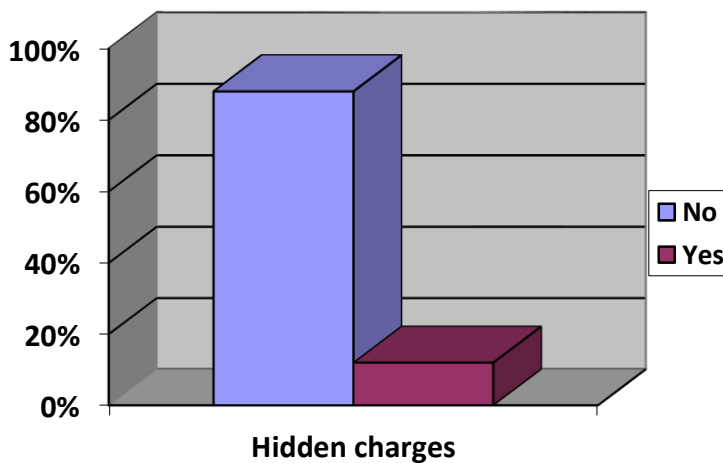
Figure 5.7.2: Hidden charges

88% respondents say LBF doesn't have hidden charges and doesn't impose unnecessarily charges.

5.8 Overall Experience of customers

Table 5.8.1: Frequencies of facing interrupted service

Response	Finding from question number 25.
10-15 times	2%
1-5 times	80%
5-10 times	10%
More than 15 times	8%
Grand Total	**100%**
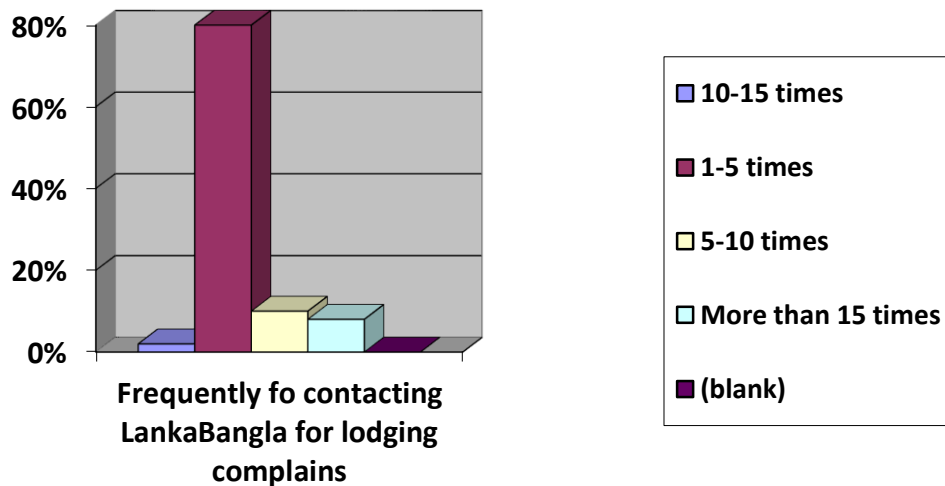
Figure 5.8.1: Frequencies of facing interrupted service

80% of the respondents claim that they have to contact LankaBangla 1-5 times for lodging complains or for facing illogical problem.

Table 5.8.2: Level of fulfillment

Response	Finding from question number 28.
Almost Always	26%
Occasionally	20%
Usually	54%
Grand Total	**100%**
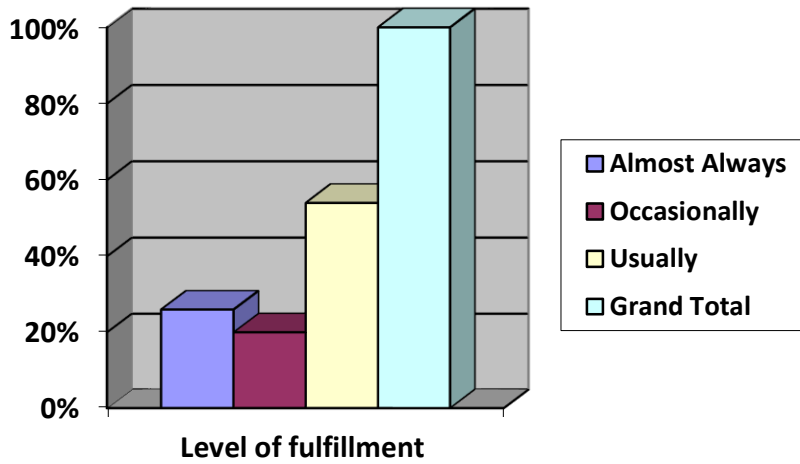
Figure 5.8.2: Level of fulfillment

54% of respondents think LBF usually meet the level of fulfillment with the level of service they provide.

Table 5.8.3: Promises to keep

Response	Finding from question number 29.
Agree	50%
Disagree	8%
Neither agree nor disagree	12%
Strongly agree	28%
Strongly disagree	2%
Grand Total	**100%**

50% customers agree that LBF keep their promises they do to their customers.

Chapter-6

6. SUMMARY, RECOMMENDATIONS and CONCLUSION:

6.1 Summary of Findings

As I had divided the questions based on the variables, it has been found that majority of the customers given their positive consent in terms of branch appearance, product knowledge, and manners of employee. In terms of Service Accessibility most of the customers says the location of the branches are in suitable and convenient places and branch visit experience is also very good.

Likewise, in respect of customer value, the study found LankaBangla is right on path. Most of the customers think LBF gives value to its customers and give individual attention to customers. Around 50% customers are happy with customer service request process acknowledgements.

Additionally, in some extension customers agreed that, LankaBangla has some competitive advantages over the other banks and is also coping up with changing technologies.

In the same way, customers have given positive feedback in terms of timeliness of service delivery of LBF customer service and more than 50% customers' overall experience found positive towards LankaBangla credit card customer service.

Nevertheless, the product features present in LankaBangla credit card is convenient but very required and important features such as Dual currency is not yet introduced in their credit cards. Which 80% of its customers think it's very important.

Besides, regarding LBF Contact Centre, customers have shared their bad experiences. The study found the waiting time to contact call center agent is too long. Most of the time Contact Centre 24/7 line found busy.

6.2 Recommendations

The seven independent variables chosen for the research purpose are few key factors towards customer satisfaction in LankaBangla. As a part of recommendation, if we have a look at the survey analysis, we can better understand about the possible places of concern for LankaBangla.

LankaBangla must give focus on improving its Contact Centre to increase customer satisfaction level of credit card service as a good number of respondents agreed that waiting time is too long to connect LankaBangla Call Centre. To mitigate this issue, they must enlarge their contact center size as well as recruit more call center agents. Moreover, LankaBangla can introduce AI technology for providing contact services as the future is leading towards automation.

In adition to that, most demanding features such as dual currency must be introduced in a very short time.

Furthermore, Lankabangla should give emphasis to enhance the security measures of credit card to deal with fraud attempts as they have now introduced contactless NFC enabled credit cards.

Similarly, LankaBangla should focus more on third party service management, because of their dependencies on third party vendors for credit card and PIN number delivery and customer verification.

From the research I have conducted, these are the possible recommendations. As I had divided the questions based on the variables, it has been found that majority of the customers are not having major issues.

6.3 Conclusion:

"Satisfied customer is the best source of advertisement" – G.S. Alag, keeping this quote in mind a company should never forget it's the customers who run the company. As customers are always the drivers of a business, so customer satisfaction must be ensured in order to dominate the market. If the customer base turns to zero, the company won't be able to do business anymore. For such, it has been a wonderful opportunity to conduct a research on the factors influencing customer contentment of LankaBangla Finance credit card users. This paper can better help the company officials understand about the possible problems they might face and get the indications on which of the issues they have to pay more attention to hold the market share, to raise it and to increase customer satisfaction. However, at present they must focus in improving their contact center in addition to providing better customer experience by introducing contemporary product features to an extent. Finally, this research will encourage further study and useful guidelines for these types of researches. The statistical outputs from the overall analysis of the survey data collected might not be accurate and actual. The prime reason is the sample participating in the survey. It is tough to collect the right sample from the population in order to better understand about their experiences with the company. However, for further research the sample size can be increased and the samples could be chosen more precisely which can further help in analyzing the topic. It is the customers who run the company for which companies need to work with the preferences of the customer. This will lead a company towards progression having bigger customer base. For such, this paper can be helpful in understanding the customer perspectives of LankaBangla users at least to an extent. To conclude, it is important to note that, during my internship period I came across several LankaBangla customers who were unhappy with the recent experiences. This fact motivated me in conducting a customer contentment assessment of LankaBangla Finance Limited's credit cards service

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Survey Questionnaire

<u>Personal Information</u>

Are you LankaBangla credit card customer? If yes please answer few questions (please tick mark where appropriate).

Customer name: _____

Customer age:

               18-21   22-34   35-44   45-54   55-64   65 and above

For the past how many years you are availing service from LankaBangla Finance Ltd?

   a. 1 year   b. 2 years   c. 3 years   d. More than 4 years

<u>Appearance, Product Knowledge, Manners of Employee</u>

1. When you visit LankaBangla branch the physical appearance of the branch gives you very overwhelming/welcoming feelings

a. Strongly disagree   b. Disagree
c. Neither agree nor disagree   d. Agree
e. Strongly agree

2. The product knowledge and quality of presentation, communication and manners of Customer Service executives are-

a. Very good   b. Good
c. Moderately good   d. Of Little good
e. worst

3. LankaBangla executives are trustworthy and express positive attitude towards its customers and always willing to help-

a. Strongly disagree   b. Disagree
c. Neither agree nor disagree   d. Agree
e. Strongly agree

<u>Service Accessibility</u>

4. When you visit any branch you find long queue and have to wait for a long time or Lankabangla 24/7 Call Centre waiting time is very long-

a. Strongly disagree   b. Disagree
c. Neither agree nor disagree   d. Agree
e. Strongly agree

5. Do they response to your e-mail in right time?

a. Almost Always   b. Usually
c. Occasionally   d. Usually No
   e. Almost Never

6. The location of LankaBangla branches are in convenient places-

a. Strongly disagree   b. Disagree

c. Neither agree nor disagree   d.   Agree

    e.   Strongly agree

Customer Value

7. LankaBangla understand customer needs and gives individual attention to every customer and very responsive in customer query -

a.   Almost Always True   b.   Usually True
c.   Occasionally True   d.   Usually Not True
e.   Almost Never True

8. LankaBnalga designed its products for all ages of customer in the society-

a.   Strongly disagree   b.   Disagree
c.   Neither agree nor disagree   d.   Agree
e.   Strongly agree

Product Feature & Experience

9. To keep pace with changing environment LankaBangla adapt new attributes to its credit card products-

a.   Strongly disagree   b.   Disagree
c.   Neither agree nor disagree   d.   Agree
e.   Strongly agree

10. LankaBangla has a very wide range of payment channel (AB Bank, One Bank, Dhaka Bank, Premier Bank, Mercantile Bank) which makes them different from the other competitors

a.   Strongly disagree   b.   Disagree
c.   Neither agree nor disagree   d.   Agree
e.   Strongly agree

11. Being a LankaBangla customer did you experience any extra service/waiver or reversal/ surprise gift or something that makes you feel privileged?

a.   Charge reversal. Amount in Tk _____   b.   Special day's wishes _____
c.   Reward gifts   d.   Others_____

12. LankaBangla has reward points for card cheque which is unique feature among the competitor-

a.   Strongly disagree   b.   Disagree
c.   Neither agree nor disagree   d.   Agree
e.   Strongly agree

13. LankaBangla credit card is domestic currency and does not have online transaction facility. In aspect of current market which is-

a. Very Important   b.   Important
c. Moderately Important   d.   Of Little Importance
    e.   Unimportant

14. LankaBangla credit card interest rate, charges and maintenance fee is competitive in the market -

a. Strongly disagree   b. Disagree

c. Neither agree nor disagree   d. Agree

e. Strongly agree

15. LankaBangla sms notification, e-statement, transaction alert are fee of cost. Where other banks charges fees. Do you think this is a competitive advantage for them?

a. Strongly disagree   b. Disagree

c. Neither agree nor disagree   d. Agree

e. Strongly agree

16. LankaBangla business policy is customer oriented. (Customer who has fixed deposit/loan can have other product with very minimum documentation. This policy is-

a. Very good   b. Good

c. Moderately good   d. Of Little good

e. worst

e. Almost Never True

Timeliness of Service Delivery

17. LankaBangla customer service is always willing to help and promptly solve the issue

a. Strongly disagree   b. Disagree

c. Neither agree nor disagree   d. Agree

e. Strongly agree

18. If you lodge complain, are they response quickly and willing to solve the issue in shortest possible time?

a. Very prompt   b. prompt

c. Moderately prompt   d. Of Little prompt

e. Slow

19. Lankabangla can deliver the requested service in stipulated time-

a. Almost Always   b. Usually

c. Occasionally   d. Usually No

e. Almost Never

Customer Acknowledgement

20. What is the convenient way of informing customers about new product features or any changes to you?

a. Phone   b. SMS

c. Email   d. Letter

21. How do you acknowledge any new information or features (such as new discount offers) from LankaBangla?

a. Through Phone   b. Through SMS

c. Through Email   d. Through Letter

e. Website   f. Branch visit

22. LankaBangla keep you updated when any changes are made or any new features have been added or any request has been executed-

a.   Almost Always   b.   Usually
c.   Occasionally   d.   Usually No
e.   Almost Never

23. Do they impose unnecessarily charges without letting you know?

a.   Yes   b.   No

24. When you place any request to LankaBangla through Call Centre or by visiting branch do you get acknowledgement time to time when the work is in process?

a.   Almost Always   b.   Usually
c.   Occasionally   d.   Usually No
e.   Almost Never

Overall Experience

25. How frequently you have to contact LankaBangla for lodging complains or for facing illogical problem?

a.   1-5 times   b.   5-10 times
c.   10-15 times   d.   More than 15 times

26. Satisfaction level of LankaBangla Quality service to customers

a.   Extremely satisfied   b.   Very satisfied
c.   Moderate satisfied   d.   Slightly satisfied
e.   Not satisfied

27. Does your expectation meet the level of service provided by LankaBangla?

a.   Almost Always True   b.   Usually True
c.   Occasionally True   d.   Usually Not True
e.   Almost Never True

28. Does the level of fulfillment meet the level of service provided by LankaBangla?

a.   Almost Always   b.   Usually
c.   Occasionally   d.   Usually No
e.   Almost Never

29. Lankabangla keep promises they do to their customers-

a.   Strongly disagree   b.   Disagree
c.   Neither agree nor disagree   d.   Agree
e.   Strongly agree

30. Would you recommend LankaBangla to others?

a.   Yes   b.   No

31. Your suggestion & other aspect LankaBangla should focus on

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