



ব্র্যাক ব্যাংক
লিমিটেড



A REPORT ON

**‘SATISFACTION LEVEL OF PRE-APPROVED CREDIT
CARD HOLDERS OF BRAC BANK LIMITED’**

INTERNSHIP REPORT ON

**‘Satisfaction Level of Pre-Approved Credit Card Holders of
BRAC Bank Limited’**

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November 12, 2012

(i) **Letter of Transmittal**

November 12, 2012

Husain Salilul Akareem
Lecturer, BRAC Business School
BRAC University

Subject: Submission of Internship Report

Sir,

With due respect and immense pleasure, I would like to inform you that I have completed my Internship Report (BUS- 400) in due time. The report is on the BRAC Bank and ‘Customer Satisfaction Level of Pre-Approved Credit Card’ assigned to me by the supervisor where I had been attached for the whole internship period. Here is the report, which is prepared according to the requirement that you provided. I am submitting the report for your kind consideration. With thanks for assigning such a program that would help me in future life.

Sincerely Yours

Md. Saikatul Islam

BBS

ID# 08304057

(ii) ACKNOWLEDGEMENT

First of all, our indebtedness is to the Almighty.

The smallest achievement out of own effort has its unique taste of blazing glory. But I want to express my gratitude to all who has even a single contribution preparing my report.

First, I would like to thank my respected advisor Husain Salilul Akareem, Lecturer, BBS, BRAC University, for providing his consistent guidance while preparing the report.

In the course of preparing this report, the valuable help of some peoples are worth mentioning. I must acknowledge the kind co-operation of employees of BRAC Bank Limited for being so nice. I would express my heartfelt gratitude to Md. Mahbub Hossain, Associate Business Development Manager, Excel Banking, Retail Banking, my supervisor at BRAC BANK LTD., who always welcomed my queries about anything during my internship period.

(iii) Executive Summary

BRAC Bank is country's biggest SME Bank that has made more than 320,000 dreams come true. It is one of the leading commercial bank in Bangladesh. In World, BRAC Bank ranked 4 on SME banking. BRAC Bank is the youngest bank, got a pace to smash away from usual tradition and tapped into the true neighborhood entrepreneurial programs. In the present day, with over 14,500 cores of loans distributed till date, Among 154 outlets, 312 ATMs and above 500,000 credit and debit card in the marketplace, BRAC Bank offers an open choice of financial solutions to assemble every days necessitate. BRAC Bank remains their debt charges at 2% to maintain a stable profitable growth. They strongly focus on the customer and make relationship based on reliability, mutual benefit and super service BRAC Bank launched a new facility to their customer who has a certain amount of money deposited in their account. It is a pre-approved credit card of BRAC Bank limited. This is a six month long project. They concern of their superior customer in this project and measuring their satisfaction stage can be helpful for their project. This is a Visa/MasterCard dual currency credit card with worldwide acceptability. There are a number of issuers that have already strengthened their positions in the Credit Card Market in Bangladesh. BRAC Bank Ltd. (BBL) is one of the country's leading bank in the backdrop of the growing demand and positive response in the market and successfully running their operations into Credit Card Business. BRAC Bank also trying to get the potential customer of credit card by approving pre-approved credit card. Pre-Approved credit card is easy to get for eligible existing customers of BRAC Bank Ltd. In this attempt, an analysis of the customer satisfaction of BRAC bank's pre-approved Credit Card holders and a comparative analysis on the existing pre-approved Credit Card in terms of fees, charges documentation and customer satisfaction will be a guiding light to identify the prospects for the Bank. Hence, I chose the topic "Customer Satisfaction of Pre-Approved Credit Card holders of BRAC Bank Limited: A case study on Gulshan Branch and Uttara Branch".

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Chapter- 1 **ORGANIZATION PART**

Name of the Organization:

BRAC Bank Limited (BBL).

Location (Head Office):

Anik Tower - Head Office BRAC Bank

220/ B Tejgaon I/A (Gulshan Link Road), Dhaka, 1212, Bangladesh

Logo of BRAC Bank:

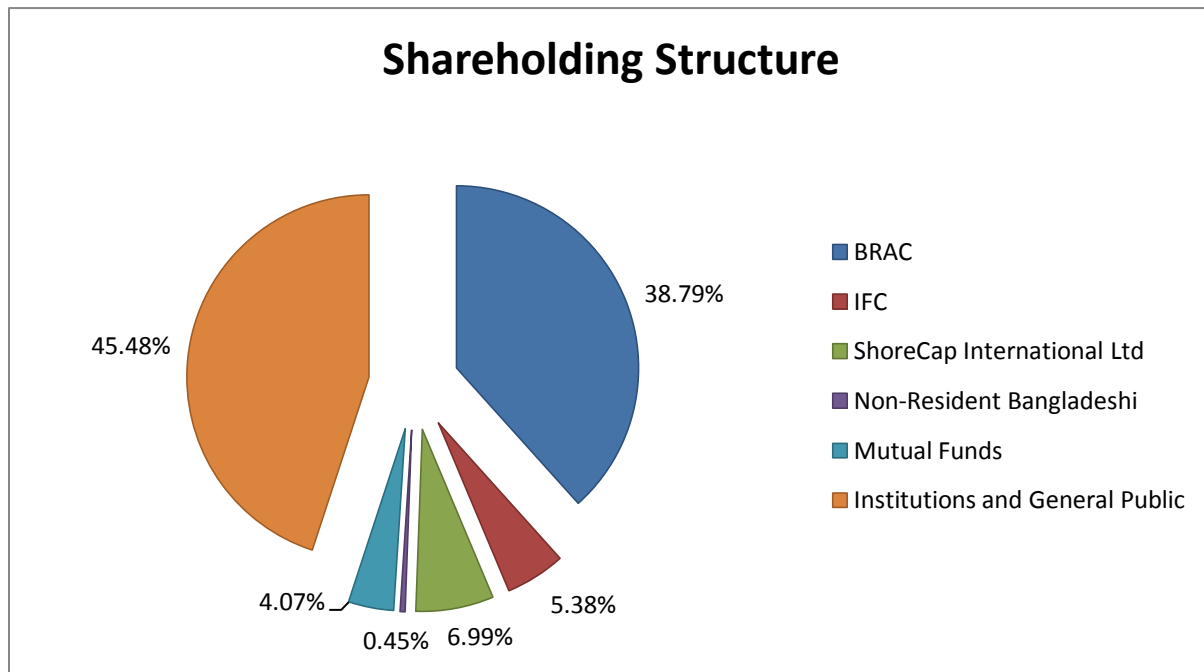


1.1 Historical Background of BRAC Bank:

BRAC Bank Limited, with institutional shareholdings by BRAC, International Finance Corporation (IFC) and Shore cap International, has been the fastest growing Bank in 2004 and 2007. The Bank operates under a "double bottom line" agenda where profit and social responsibility go hand in hand, as it strives towards a poverty-free, enlightened Bangladesh. In the last six years of operation, the Bank has disbursed over BDT 7500 corer in loans to nearly 2,00,0,000 small and medium entrepreneurs. The management of the Bank believes that this sector of the economy can contribute the most to the rapid generation of employment in Bangladesh. Since inception in July 2001, the Bank's footprint has grown to 152 branches, 429 SME unit offices and 312 ATM sites across the country, and the customer base has expanded to 4,65,000 deposit and 1,87,000 advance accounts through 2011. In the years ahead BRAC Bank expects to introduce many more services and products as well as add a wider network of SME unit offices, Retail Branches and ATMs across the country.

BRAC Bank intends to set standards as the Market leader in Bangladesh. It will demonstrate that a locally owned institution can provide efficient, friendly and Modern full- service banking on a profitable basis. It will produce earnings and pay out dividends that can support the activities of BRAC, the Bank's major shareholder. Development and poverty alleviation on a countrywide basis needs mass production, mass consumption and mass financing. BRAC Bank goal is to provide mass financing to enable mass production and mass consumption, and thereby contribute to the development of Bangladesh. The Bank's goals are thus aligned with those of BRAC.

1.1.1 Shareholding Structure:



1.1.2 Corporate Mission

- Sustained growth in Small & Medium Enterprise sector.
- Continuous low-cost deposit Growth with controlled growth in retail assets.
- Corporate Assets to be funded through self-liability mobilization. Growth in Assets through syndications and investment in faster growing sectors.

1.1.3 Corporate Vision :

“Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a just, enlightened, healthy democratic and poverty free Bangladesh”.

1.1.4 Core Values :

Our Strength emanates from our owner - BRAC. This means, we will hold the following values and will be guided by BRAC as we do our work.

- Value the fact that one is a member of the BRAC family.
- Strive for profit & sound growth.

-
- Work as team to serve the best interest of our owners.
 - Relentless in pursuit of business innovation and improvement.

1.1.5 Objectives:

The objective of BRAC Bank Limited is specific and targeted to its vision and to position itself in the mindset of the people as a bank with difference. The objectives of BRAC Bank Limited are as follows:

- Building a strong customer focus and relationship based on integrity, superior service.
- To creating an honest, open and enabling environment.
- To value and respect people and make decisions based on merit.
- To value the fact that they are a member of the BRAC family – committed to the creation of employment opportunities across Bangladesh.
- To encourage the new entrepreneurs for investment and thus to develop the country's industry sector and contribute to the economic development.

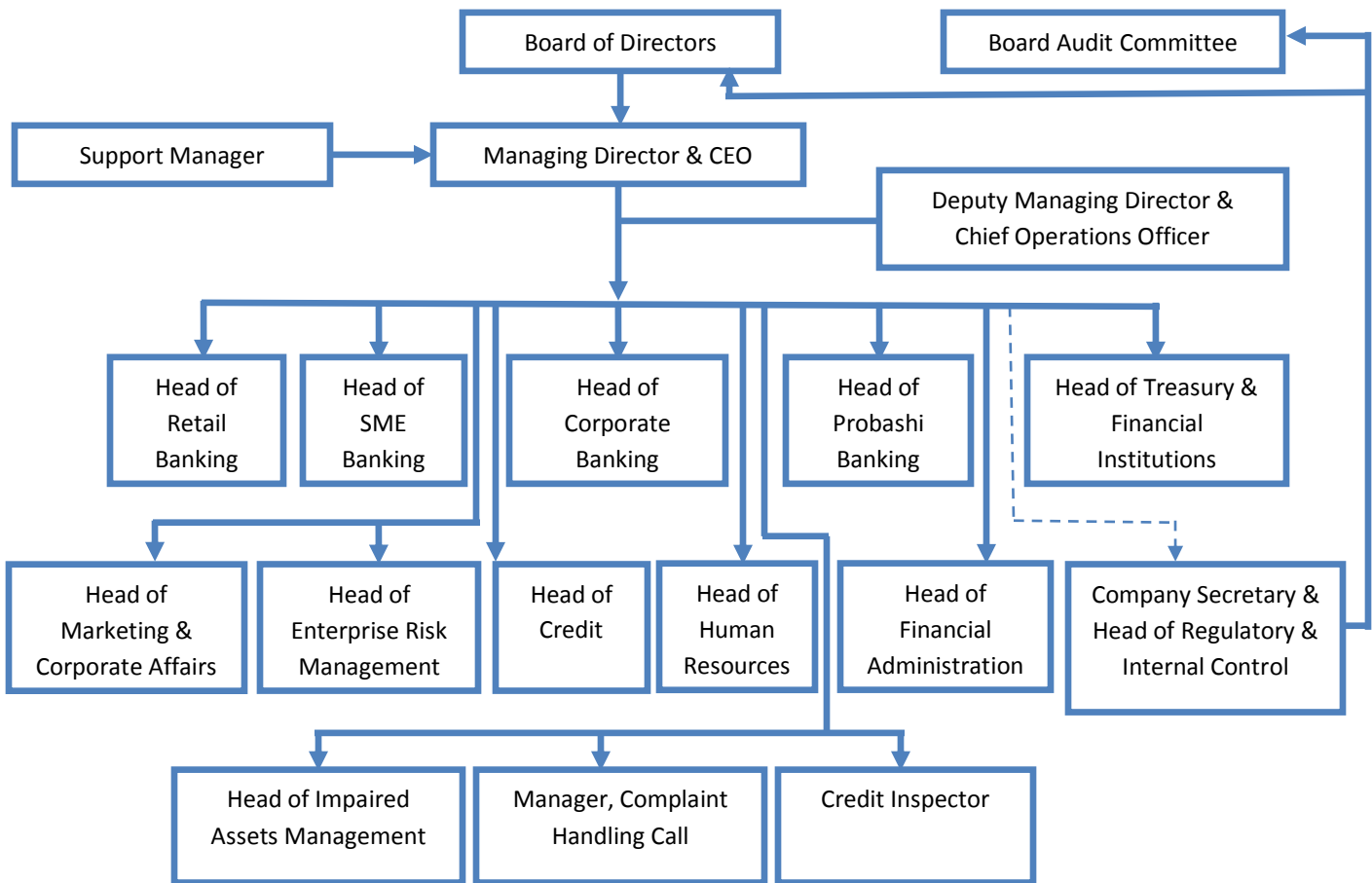
1.1.6 Goals:

BRAC Bank will be the absolute market leader in the number of loans given to small and medium sized enterprises throughout Bangladesh. It will be a world - class organization in terms of service quality and establishing relationships that help its customers to develop and grow successfully. It will be the Bank of choice both for its employees and its customers, the model bank in this part of the world.

1.1.7 Departments OF BRAC BANK LTD :

- ☐ Human Resource Department
- ☐ Financial Administration department
- ☐ Asset Operations Department
- ☐ Credit Division
- ☐ SME divisions
- ☐ Inter Control and Compliance Department
- ☐ Impaired Asset Management
- ☐ Probashi Banking Operations
- ☐ Treasury Front
- ☐ Treasury back
- ☐ General Infrastructure Services
- ☐ IT
- ☐ Customer Service Delivery
- ☐ Cards Division
- ☐ Phone Banking
- ☐ Cash Management
- ☐ Payment Service
- ☐ Loan Administration Department

**1.1.8 Organization Structure:
Organogram of BRAC Bank Limited:**



Source: Collected from BRAC bank e-learning.

1.2 AN OVERVIEW OF CREDIT CARD:






A credit card is a system of payment the issuer lends money to the consumer (or the user). A credit card is different from a debit card in that it does not remove money from the user's account after every transaction. A credit card allows the consumer to 'revolve' their balance, at the cost of having interest charged every month. For consumers, credit cards are useful for those who need short-term financing. Whereas the debit card requires a person having a good bank balance whereby they can draw money, a credit card provides a line of credit which the client can use as and when needed.

1.2.1 Pre-Approved Credit Card





Pre-Approved Credit Card is a promotional service for few special segments of customers. Generally customers apply for the credit card and have to maintain a really lengthy procedure which is tough for a busy customer. Sometimes customers think it is a bit complex procedure and try to avoid credit card even if they need a credit card. BRAC Bank is trying to get that type of potential customers. So, at first they targeted the customers who has a certain amount of money deposited in BRAC Bank. This group of customers are safe from loan defaulting. So, they do not need to pass through the credit rating background check by their own self. BRAC Bank does that and makes it easy for a customer to get a credit card. Infact they send a Credit card to the potential customer who fulfill the criteria. BRAC Bank almost does the procedure in background and customers just need to fill up a very compressed application form and that is it. They can use the credit card just after that little formality. This is called the Pre-Approved Credit Card. It is partially activated and accepted before the customers apply for the credit card.

1.3 SWOT analysis:






Strengths:

-  Favorable reputation in the banking industry.
-  Tremendous growth in the profits and deposits.
-  Several retail credit products than others bank.
-  Deferent types of SME credit Scheme than others.
-  Innovative & Modernize electronic banking service.

Weaknesses:

-  Slow Network System.
-  Low remuneration package.
-  Facing a stiff competition persisted in the market to deposit mobilization.
-  There is a pressure on interest rate.

Opportunities:

-  Card service of BBL can be improved & brought a variety like others bank.
-  Can be successful to avoid stiff competition to deposit mobilization.
-  Customers can be increased by introducing innovative services.
-  To get new client by providing quality of services.
-  Can be raised credit portfolios in the future.

Threats:

-  High competition with Foreign Banks like- Standard Chartered Bank, HSBC, Citi Bank etc.
-  New services offered by competitors.
-  Miscommunication with clients.

Chapter- 2

ABSTRACT

BRAC Bank Ltd. (BBL) is one of the country's leading bank in the backdrop of the growing demand and positive response in the market and successfully running their operations into Credit Card Business. BRAC Bank also trying to get the potential customer of credit card by approving pre-approved credit card. Pre-Approved credit card is easy to get for eligible existing customers of BRAC Bank Ltd. Pre-Approved Credit Card holders are satisfied with services they are getting. In this attempt, an analysis of the customer satisfaction of BRAC bank's pre-approved Credit Card holders and a comparative analysis on the existing pre-approved Credit Card in terms of fees, charges documentation and customer satisfaction will be a guiding light to identify the prospects for the Bank. Hence, I chose the topic "Customer Satisfaction of Pre-Approved Credit Card holders of BRAC Bank Limited: A case study on Gulshan Branch and Uttara Branch".

BBL has been performing well in this sector; few areas need more attention such as mode of payment, booths availability, disbursement process and so on. However, the long term success will depend on proper implementation of its goals as well as achieving customer satisfaction.

2.1 PREFACE

BRAC Bank Ltd. (BBL) is one of the country's leading bank in the backdrop of the growing demand and positive response in the market and successfully running their operations into Credit Card Business. *Credit Card* is an electronic based plastic card bearing an account number assigned to a cardholder with a credit limit that can be used to purchase goods and pay for services with a credit facility and without cash/currency note transactions from the appointed merchants of issuer of the card and to obtain cash disbursements on credit, for which the card holder is subsequently billed by an issuer for repayment of credit extended at once or on an installment basis.

A credit card is a system of payment the issuer lends money to the consumer (or the user). A credit card is different from a debit card in that it does not remove money from the user's account after every transaction. A credit card allows the consumer to 'revolve' their balance, at the cost of having interest charged every month. For consumers, credit cards are useful for those who need short-term financing. Whereas the debit card requires a person having a good bank balance whereby they can draw money, a credit card provides a line of credit which the client can as and when needed.

However, BRAC Bank is identifying the potential credit card customers and providing them Pre-Approved Credit Card. It is infect a credit card but with some more facilities. Most importantly customer does not need to face traditional formalities of credit card application. BRAC Bank does all the formal workings in background and provide a hassle free activation of credit card.

2.2 ORIGIN OF THE REPORT

To accomplish the partial requirement of Bachelor of Business Administration (BBA), degree of BRAC Business School, BRAC University, I was placed at BRAC Bank limited, Head Office, under the guidance of Husain Salilul Akareem, my faculty advisor. The internship program is carried on to provide the students an on the job exposure and to match up the theoretical concepts with the real life situation. The report topic was approved by the faculty supervisor to satisfy the organizational requirements and fulfillment of the internship program. As a requirement of the completion of the internship program, I had to submit this report, which includes an overview of the organization and a research.

2.3 PURPOSE OF THE STUDY

General Objective

- To provide a brief overview of BBL and their historical background.
- To outline the framework of BBL and its structure.
- To portrait about the credit card and pre-approved credit card.
- To analyze the bank's competitive position and the pre-approved credit card acceptance.
- To Know the BRAC Bank position in the credit card Market.

Specific objectives

- To know the studies and conditions of overall pre-approved credit card performance.
- To conduct a descriptive research revolving the Customer Satisfaction of Pre-Approved Credit Card holders of BRAC Bank Limited (Gulshan Branch and Uttara Branch).

2.4 SCOPE OF THE REPORT

The report plots a chronicle outline of BRAC Bank Limited and its operation. The information consists of the observation and the job experience acquired throughout the internship era. The report also particularizes the internship research focus, which is the customer satisfaction of the pre-approved credit card holders of BBL (Gulshan Branch and Uttara Branch). This report has been prepared according to the interviews of the customers/employees of the Bank, extensive survey, and review of literature.

2.5 SIGNIFICANCE OF THE STUDY

The report titled: “Customer Satisfaction of Pre-Approved Credit Card holders of BRAC Bank Limited: A case study on Gulshan Branch and Uttara Branch” is prepared as a requirement of the three months long internship program at The BRAC Bank Limited. Long term customer retention requires careful research and analysis on the market and competitors’ strategies, strengths, weaknesses etc. Under this circumstance a comparative analysis on the existing Credit Card Market and an analysis of the pre-approved credit card holders would be very helpful for the bank to accumulate various data and information regarding the product/service offerings, customer bases, customers’ satisfaction level etc. and in the process help to explore opportunities and set strategies etc. It would be a huge boost for me to get acquainted with the credit card business. So this study is very significant for both the bank and me.

2.6 METHODOLOGY OF THE STUDY

The whole system of data collection and analysis included the following procedures:

Sources of data:

Both primary and secondary information sources were used to complete this study.

Primary sources:

- Most of the information was acquired by discussing with the officers working in the Gulshan Branch of BRAC Bank Ltd.
- Conducted survey questionnaire through different Pre-Approved credit card holders of BRAC BANK LTD.
- For information relating to credit card, interviews and discussion sessions were conducted with related departments of the bank to gather basic information related to the products and a market overview from BRAC Bank’s perspective.
- Observation and work experience with different divisional in-charges and suggestions of many executives of the bank.

Secondary sources:

- The organization booklets of charges and fees, application forms, Pre-Approved credit card agreements of the card offering organization.
- Various books, articles, compilations etc.
- BRAC BANK’s website
- Newspapers and magazines regarding credit card issues, seminar papers and so on.

2.7 Variables:

DEPENDENT VARIABLE	INDEPENDENT VARIABLE
Satisfaction Level of Pre-Approved Credit Card	BBL's Customer Service Compare to other Banks
Satisfaction Level of Pre-Approved Credit Card	Annual Fees of Credit Card
Satisfaction Level of Pre-Approved Credit Card	Discount Offers in Different Outlets
Satisfaction Level of Pre-Approved Credit Card	Interest Charges and Fees
Satisfaction Level of Pre-Approved Credit Card	Cash withdrawal facility
Satisfaction Level of Pre-Approved Credit Card	Number of ATM Booths
Satisfaction Level of Pre-Approved Credit Card	Pre-Approved Credit Card Features
Satisfaction Level of Pre-Approved Credit Card	Credit Limit
Satisfaction Level of Pre-Approved Credit Card	Call Center Support for Pre-Approved Credit Card Holder
Satisfaction Level of Pre-Approved Credit Card	Worldwide Acceptance
Satisfaction Level of Pre-Approved Credit Card	Customer service Compared to other Banks
Satisfaction Level of Pre-Approved Credit Card	The terms and conditions of the bank
Satisfaction Level of Pre-Approved Credit Card	Environment of the bank
Satisfaction Level of Pre-Approved Credit Card	Mode of Payment
Satisfaction Level of Pre-Approved Credit Card	The Channel of Payment
Satisfaction Level of Pre-Approved Credit Card	Authorization Services
Satisfaction Level of Pre-Approved Credit Card	Online shopping facility
Satisfaction Level of Pre-Approved Credit Card	Safety level of the account
Satisfaction Level of Pre-Approved Credit Card	Updates Are Informed By BBL Regularly
Satisfaction Level of Pre-Approved Credit Card	Scope to Avail The Card
Satisfaction Level of Pre-Approved Credit Card	Credit Card service

2.8 Sampling Technique Used:

Population:

There are two different finite population involved in the study. They are

1. Issuers
2. Cardholders

2.9 Sampling Design and Sample Size:

As the population size of pre-approved cardholders is about three thousand, it is difficult to determine a representative sample size. So, a purposive quota sampling was used for the cardholders. Only the corporate client group was surveyed for the convenient reach of many clients at a single place. The total sample size of cardholders that was interviewed is 100. The Cardholders was selected on a convenient basis for the face-to-face personal interview/telephone interview/mailed interview.

2.10 Data Administering Method:

Questionnaires were developed to collect all the data and information. The pre-approved credit Cardholders was surveyed on a convenient basis for the face-to-face personal interview/telephone interview/mailed interview. On the other hand the issuer was interviewed with a structured as well as some open ended questions to know or go through the product and service knowledge more detailed and specifically.

2.11 Techniques of Data Analysis:

To analyze data the Statistical analytical tool SPSS was used, moreover some subjective judgments was also used to analyze data to find the result. Different tables (Frequency distribution) and graphs (Graphical presentation) are used to make the data meaningful and comparable. Cross tabulation is also shown with logical explanation. is shown also. Qualitative data is analyzed rationally and in comparison with current market condition. Necessary percentages and averages are calculated and the analyzed results are described step by step.

2.12 Quantitative Tools: Software: SPSS Statistics 17.0

2.13 LIMITATIONS OF THE STUDY

- Bank's policy of not disclosing some sensitive data and information.
- Because of time and cost constraints, it was not possible to generate a representative sample size and also to use simple random sampling procedure.
- During the interview, there was some amount of non-co-operation from a section of the respondents, which was unavoidable. Hesitation and refusal of the respondents caused one of the major limitations.
- Lack of time and resource constraint limited the scope to conduct the survey smoothly and so as to prepare the report.

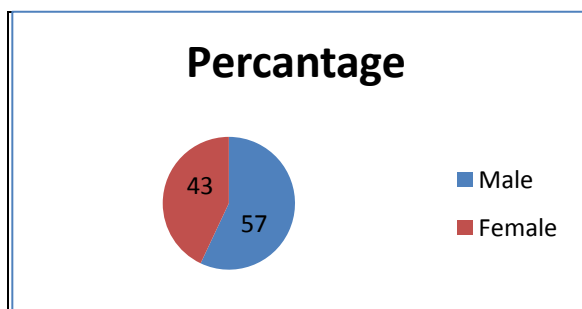
Chapter- 3

DATA PREPARATION & ANALYSIS

The sample size is 100. Total 100 Pre-approved credit card holders of BRAC BANK LIMITED have given their opinion and remarks on the questionnaire survey.

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	43	43.0	43.0	43.0
Male	57	57.0	57.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

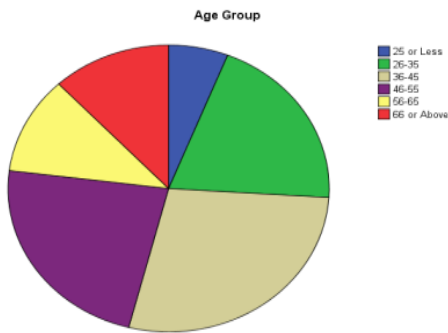
There were 100 respondents of which 57 were male and 43 were female. These respondents are all pre-approved credit card holders of BRAC Bank limited.

INTERPRETATION:

From the sample size of 100 respondents of Pre-approved credit card holders of BBL, the number of male is more than the female. In Our economy male are more involved in business and profession so, it is a natural outcome that, most of the pre-approved credit card holders are male.

Age Group

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 25 or Less	6	6.0	6.0	6.0
26-35	20	20.0	20.0	26.0
36-45	28	28.0	28.0	54.0
46-55	23	23.0	23.0	77.0
56-65	11	11.0	11.0	88.0
66 or Above	12	12.0	12.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

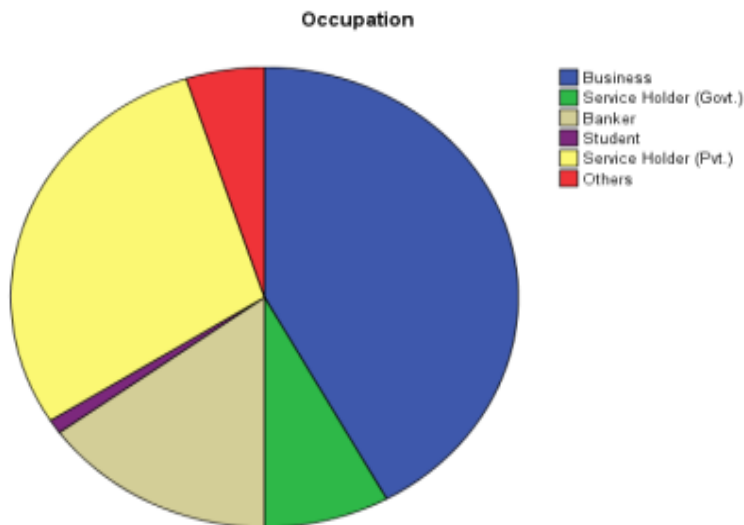
Out of 100 pre-approved credit card holders, 6% of the respondents belong to 'less than 25' age range, 20% of the respondents are in the age group of 26 – 35, 28% of the respondents are in the age group of 36-45, 23% of the respondents are in the age group of 46-55, 11% of the respondents are in the age group of 56-65 and the rest 12% of the respondents age is above 66.

INTERPRETATION:

The numbers of pre-approved credit card holders of BBL are mostly in their mid-thirties and forties. However, there are also a significant number of pre-approved credit card holders who are at their thirties and below sixties. This shows that BBL has middle aged and young pre-approved credit card holders as there are only few credit card holders who are above sixty. In our society, people are not use to with the credit card so, elder people are less in number and most of the customers are middle aged.

Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Business	42	42.0	42.0	42.0
Service Holder (Govt.)	8	8.0	8.0	50.0
Banker	15	15.0	15.0	65.0
Student	1	1.0	1.0	66.0
Service Holder (Pvt.)	29	29.0	29.0	95.0
Others	5	5.0	5.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

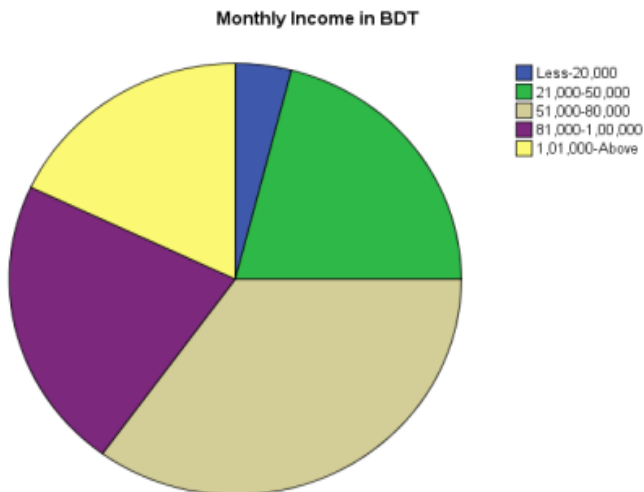
Out of 100 credit card holders, 42% of the respondents are doing business, 8% of the respondents are service holder (Govt.), 15% of the respondents are banker, 1% of the respondents are student, 29% of the respondents are private service holder and the rest 5% of the respondents are from other different occupations.

INTERPRETATION:

The numbers of pre-approved credit card holders of BBL are mostly in Business sector. However, there are also a significant number of pre-approved credit card holders who are in Private Service sector and who are bankers. This shows that BBL also has pre-approved credit card holders who belong to Government service sector, there are only few credit card holders who are from different other occupations and student. Generally business people are known with the different types of loan and they like to have a credit card. Private Service holders are also getting habituated with the credit card.

Monthly Income in BDT

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less-20,000	4	4.0	4.0	4.0
21,000-50,000	21	21.0	21.0	25.0
51,000-80,000	35	35.0	35.0	60.0
81,000-1,00,000	22	22.0	22.0	82.0
1,01,000-Above	18	18.0	18.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

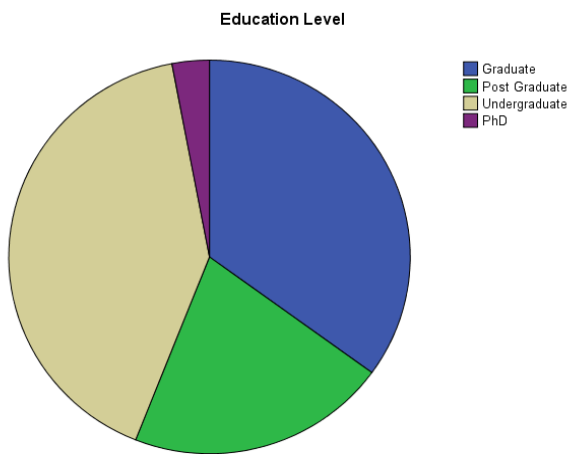
Out of 100 pre-approved credit card holders, 4% of the respondents earn less than 20,000 BDT, 21% of the respondents earn 21,000-50,000 BDT, 35% of the respondents earn 51,000-80,000 BDT, 22% of the respondents earn 81,000-1,00,000 BDT, and the rest 18% earn more than 1,00,000 BDT.

INTERPRETATION:

The numbers of pre-approved credit card holders of BBL mostly earns 51,000-80,000 BDT. However, there is also a number of credit card holders who earn 81,000-1,00,000 BDT. This shows that BBL has credit card holders who earn around 51,000-80,000 bdt per month as there are less credit card holders who earn less than 50,000 or above 1,00,000 BDT.

Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Graduate	35	35.0	35.0	35.0
Post Graduate	21	21.0	21.0	56.0
Undergraduate	41	41.0	41.0	97.0
PhD	3	3.0	3.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

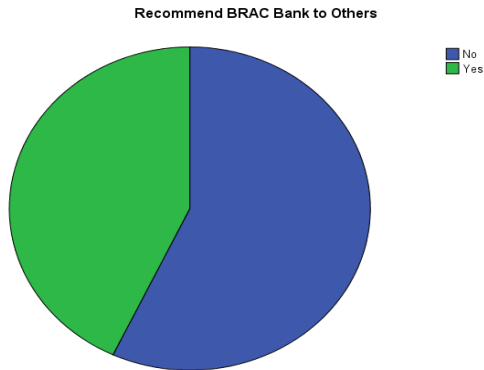
Out of 100 credit card holders, 35% of the respondents are graduates, 21% of the respondents are post graduates, 41% of the respondents are Undergraduate, and the rest 3% of the respondents are PhD holders.

INTERPRETATION:

The numbers of credit card holders of BBL mostly are undergraduates. However, there are also a significant number of pre-approved credit card holders who are graduates and post graduates. This shows that BBL has credit card holders who are mostly undergraduates and some are graduates and post graduates as there are only few credit card holders who are PhD holders.

Recommend BRAC Bank to Others

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	57	57.0	57.0	57.0
Yes	43	43.0	43.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

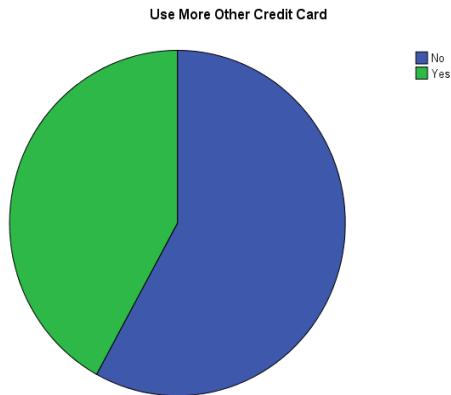
Out of the 100 pre-approved credit card holders, 57% of the respondents do not recommend BRAC Bank to others and the rest 43% of the respondents recommend BRAC Bank to others.

INTERPRETATION:

Most of the pre-approved credit card holders do not recommend BRAC Bank to others. However, there are many pre-approved credit card holders who experiencing the good service by BRAC Bank and recommend BRAC Bank to others.

Use More Other Credit Card

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	58	58.0	58.0	58.0
Yes	42	42.0	42.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

58% of pre-approved credit card holders do not use other credit card. They only use BRAC Bank credit card. 42% card holders use other Bank's credit card.

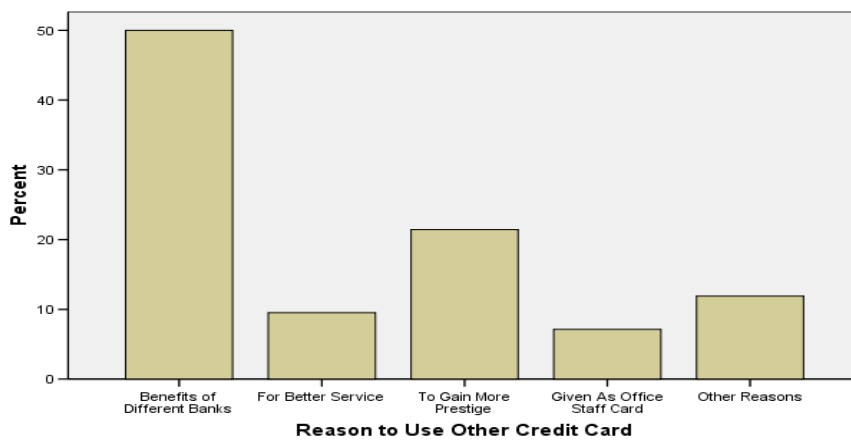
INTERPRETATION:

Most of the pre-approved credit card holders do not use other credit cards. However, there are few BBL pre-approved credit card holders who use more other credit cards. It shows that more user are satisfied with the credit card service so that they do not use other credit cards.

Reason to Use Other Credit Card

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Benefits of Different Banks	21	21.0	50.0	50.0
	For Better Service	4	4.0	9.5	59.5
	To Gain More Prestige	9	9.0	21.4	81.0
	Given As Office Staff Card	3	3.0	7.1	88.1
	Other Reasons	5	5.0	11.9	100.0
	Total	42	42.0	100.0	
Missing	System	58	58.0		
	Total	100	100.0		

Reason to Use Other Credit Card



DATA ANALYSIS:

According to the frequency table the result shows among the total respondents 42% use other cards and among this user group 21% people use other Bank's credit card to get the benefits of different banks, 4% for better service, 9% to gain more prestige, 3% got the card from their office and 5% use other credit card for other reasons. Here, 58% is missing system as they do not use other credit card.

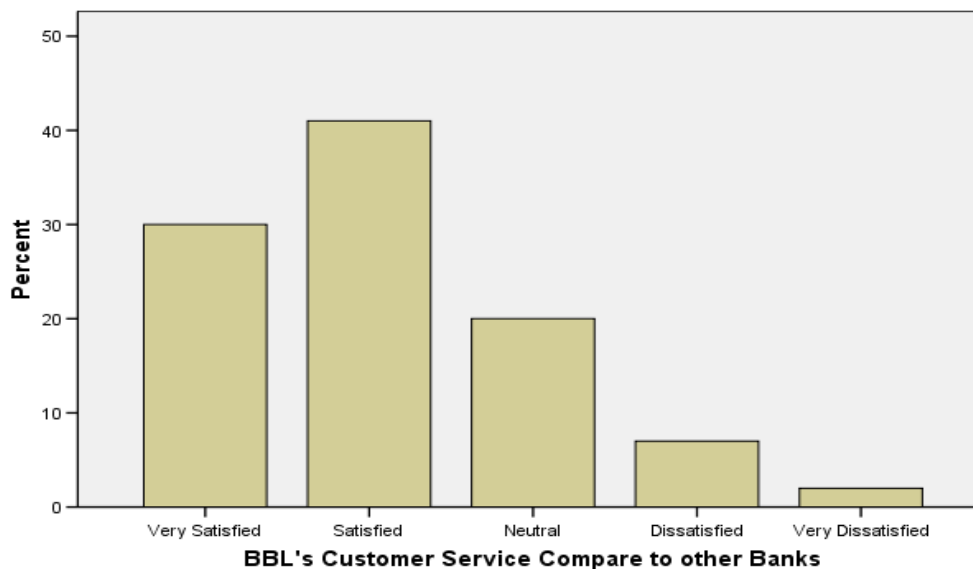
INTERPRETATION:

People who use other credit card most of them do so to avail benefits of different Banks. However, few of them use other bank's credit card to gain more prestige, as an office staff card and other different reasons. Here people are attracted by the benefits of different banks, so BBL should offer more benefits to the card holders so that they will use BBL card rather than using other credit card.

BBL's Customer Service Compare to other Banks

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	30	30.0	30.0	30.0
Satisfied	41	41.0	41.0	71.0
Neutral	20	20.0	20.0	91.0
Dissatisfied	7	7.0	7.0	98.0
Very Dissatisfied	2	2.0	2.0	100.0
Total	100	100.0	100.0	

BBL's Customer Service Compare to other Banks



DATA ANALYSIS:

Here, 30% of the respondents are very satisfied about BRAC BANK LTD.'s customer service compare to other Banks. 41% are satisfied, 20% are neutral, 7% are dissatisfied and 2% are very dissatisfied.

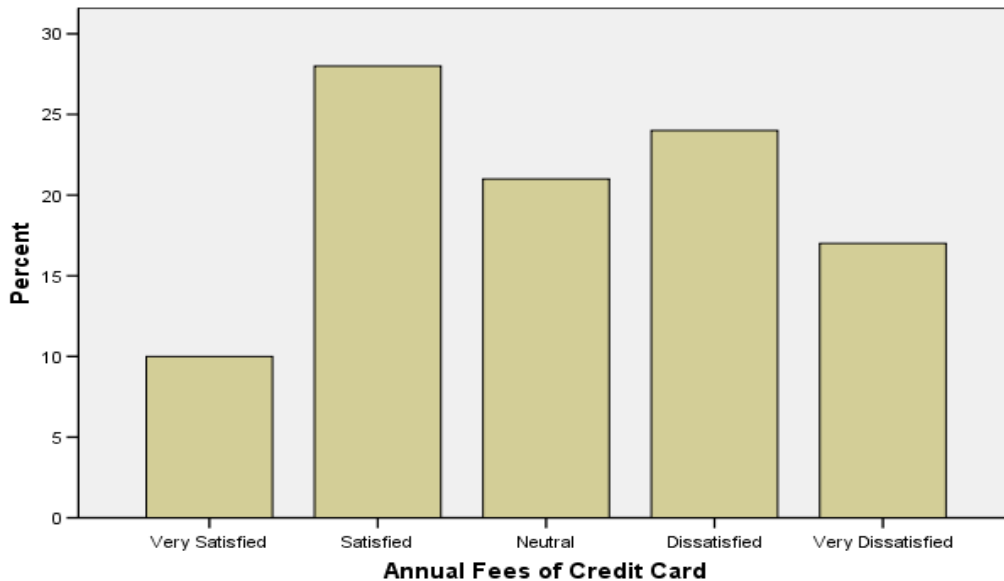
INTERPRETATION:

Most of the people are satisfied about the customer service compare to other banks. Many people are very satisfied and few are neutral, dissatisfied and very dissatisfied. Here BBL should improve the customer service system to give the best service to the people, to get more satisfied customers.

Annual Fees of Credit Card

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	10	10.0	10.0	10.0
Satisfied	28	28.0	28.0	38.0
Neutral	21	21.0	21.0	59.0
Dissatisfied	24	24.0	24.0	83.0
Very Dissatisfied	17	17.0	17.0	100.0
Total	100	100.0	100.0	

Annual Fees of Credit Card



DATA ANALYSIS:

According to the frequency table results shows among the total respondents 10% are very satisfied about the annual fees of the credit card. 28% are satisfied, 21% are neutral in this issue. 24% are dissatisfied and 17% are very dissatisfied about the annual fees of the credit card.

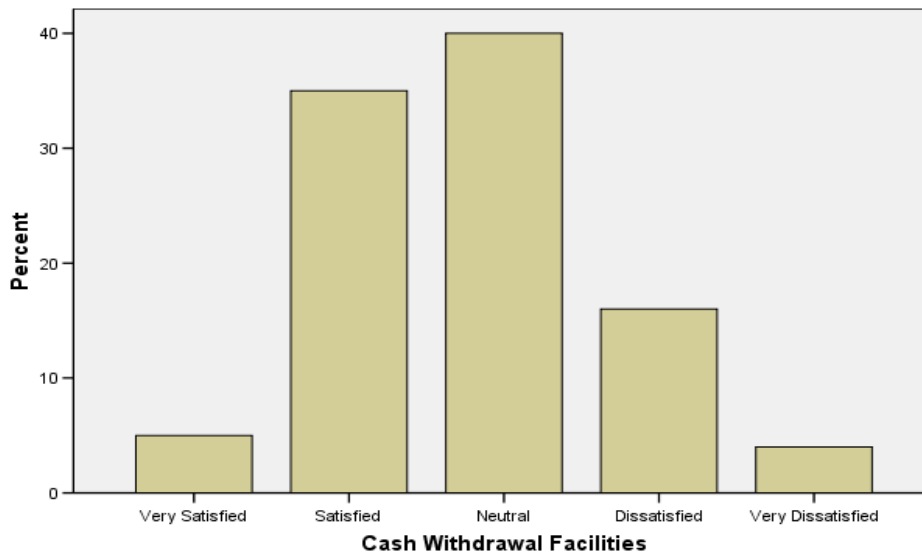
INTERPRETATION:

Most of the respondents think they are satisfied about annual fees and many people are dissatisfied and very dissatisfied. Here few people are neutral and very few people are very satisfied. Here graph shows that BBL should consider annual fees to some extent so that the dissatisfied people will become satisfied as well as very satisfied.

Cash Withdrawal Facilities

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	5	5.0	5.0	5.0
Satisfied	35	35.0	35.0	40.0
Neutral	40	40.0	40.0	80.0
Dissatisfied	16	16.0	16.0	96.0
Very Dissatisfied	4	4.0	4.0	100.0
Total	100	100.0	100.0	

Cash Withdrawal Facilities



DATA ANALYSIS:

Here, 5% respondents think they are very satisfied about the cash withdrawal facilities, 35% are satisfied, 40% are neutral, 16% respondents are dissatisfied and 4% think they are very dissatisfied about the cash withdrawal facilities.

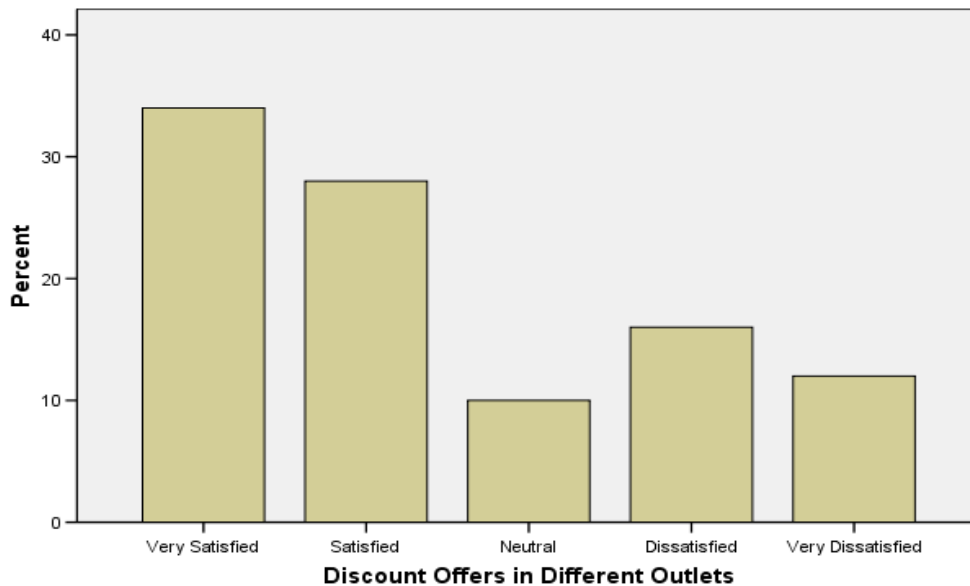
INTERPRETATION:

Most of the respondents are neutral in this issue. Many are satisfied about cash withdrawal facilities. Some respondents are dissatisfied and few think they are very satisfied and very dissatisfied. Cash is available in the ATM booths, so people can easily withdraw cash and also became satisfied and very satisfied. Although BBL should focus on cash withdrawal facility to make the process more easy and available.

Discount Offers in Different Outlets

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	34	34.0	34.0	34.0
Satisfied	28	28.0	28.0	62.0
Neutral	10	10.0	10.0	72.0
Dissatisfied	16	16.0	16.0	88.0
Very Dissatisfied	12	12.0	12.0	100.0
Total	100	100.0	100.0	

Discount Offers in Different Outlets



DATA ANALYSIS:

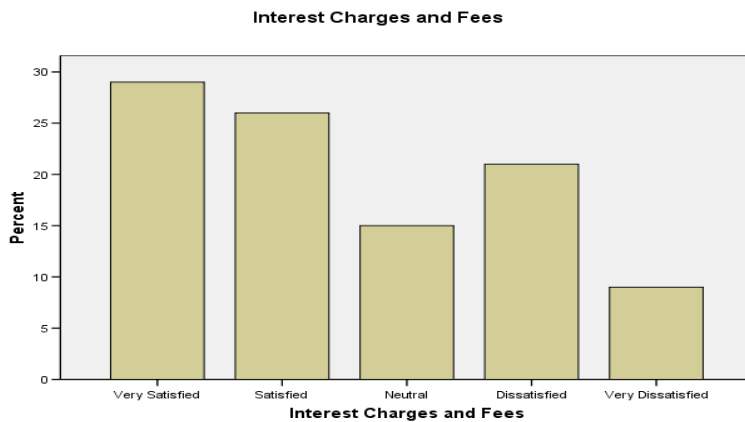
According to the frequency table 34% respondents are very satisfied about the discount offers in different outlets, 28% are satisfied, 10% are neutral, 16% are dissatisfied and 12% are very dissatisfied.

INTERPRETATION:

Here, most of the respondents are very satisfied about the discount offers in different outlets. Many respondents think they are satisfied, some respondents are dissatisfied and very dissatisfied. Few of the total respondents are neutral in this issue. Here result shows that people are attracted by the discount offers in different outlets, so they are more satisfied.

Interest Charges and Fees

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	29	29.0	29.0	29.0
Satisfied	26	26.0	26.0	55.0
Neutral	15	15.0	15.0	70.0
Dissatisfied	21	21.0	21.0	91.0
Very Dissatisfied	9	9.0	9.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

29% of the total respondents are very satisfied about the interest charges and fees. 26% are satisfied, 15% are neutral, 21% are dissatisfied and 9% very dissatisfied.

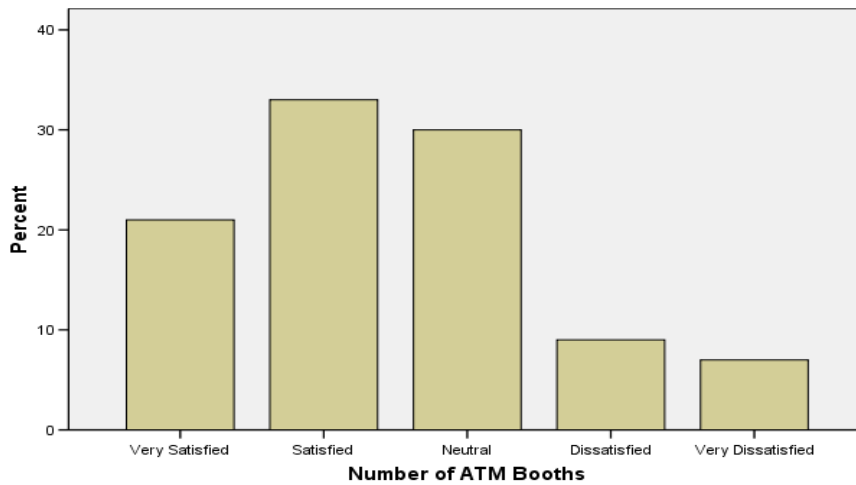
INTERPRETATION:

Most of the respondents are very satisfied and satisfied. Few are neutral and others are dissatisfied and very dissatisfied about the interest charges and the fees. They think it is too high. Total result shows that both satisfied people think the interest charges and fees are flexible for them to pay, but some of the people are not sure about the satisfaction on the interest charges and fees, so they are neutral.

Number of ATM Booths

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	21	21.0	21.0	21.0
Satisfied	33	33.0	33.0	54.0
Neutral	30	30.0	30.0	84.0
Dissatisfied	9	9.0	9.0	93.0
Very Dissatisfied	7	7.0	7.0	100.0
Total	100	100.0	100.0	

Number of ATM Booths



DATA ANALYSIS:

21% of the total respondents are very satisfied about the number of ATM Booths of BBL. 33% are satisfied, 30% are neutral in this issue. 9% are dissatisfied and 7% are very dissatisfied.

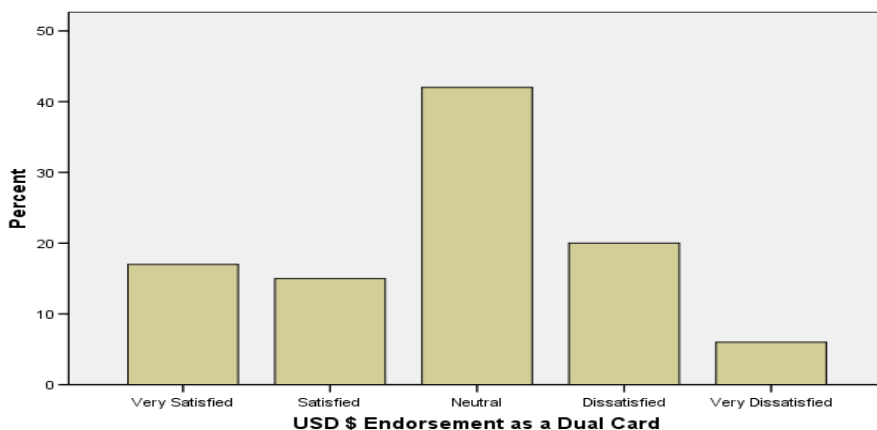
INTERPRETATION:

Majority of the credit card holders are satisfied and very satisfied about the number of ATM Booths. Some are neutral in this issue and few respondents are dissatisfied and very dissatisfied about the number of ATM Booths of BBL. Here people are satisfied because they can use ATM booths whenever they need and booths are always available near their home and work places.

USD \$ Endorsement as a Dual Card

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	17	17.0	17.0	17.0
Satisfied	15	15.0	15.0	32.0
Neutral	42	42.0	42.0	74.0
Dissatisfied	20	20.0	20.0	94.0
Very Dissatisfied	6	6.0	6.0	100.0
Total	100	100.0	100.0	

USD \$ Endorsement as a Dual Card



DATA ANALYSIS:

Out of the 100 pre-approved credit card holders, 17% of the respondents are very satisfied about the USD \$ endorsement as a dual card. 15% are satisfied, 42% are neutral, 20% are dissatisfied and 6% are very dissatisfied.

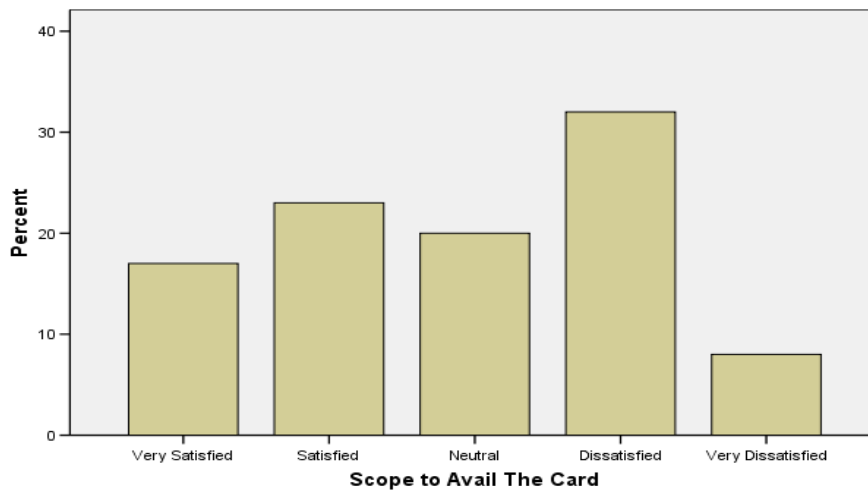
INTERPRETATION:

Most of the respondents think they are neutral about dual endorsement card and some people are very satisfied and dissatisfied. Here few people are satisfied and only few people are very dissatisfied. As people usually use the credit card for transaction, they rarely use it for USD \$ endowment. So people are neutral about the USD \$ endowment as a dual card.

Scope to Avail The Card

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	17	17.0	17.0	17.0
Satisfied	23	23.0	23.0	40.0
Neutral	20	20.0	20.0	60.0
Dissatisfied	32	32.0	32.0	92.0
Very Dissatisfied	8	8.0	8.0	100.0
Total	100	100.0	100.0	

Scope to Avail The Card



DATA ANALYSIS:

According to the frequencies 17% respondents are very satisfied about the scope to avail the card, 23% are satisfied, 20% are neutral, 32% are dissatisfied and 8% are very dissatisfied.

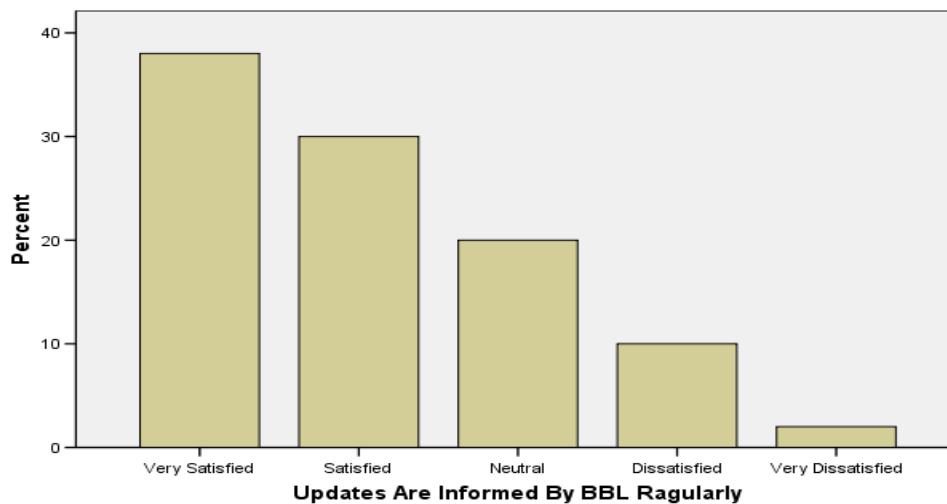
INTERPRETATION:

Here, most of the respondents think they are dissatisfied by the scope to avail the card and many people are satisfied and neutral. Some people are very satisfied and few people are very dissatisfied. Here, people are dissatisfied because they do not get the card as they need. So BBL should avail more scope to the customer that they can get their desired services from the card.

Updates Are Informed By BBL Regularly

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	38	38.0	38.0	38.0
Satisfied	30	30.0	30.0	68.0
Neutral	20	20.0	20.0	88.0
Dissatisfied	10	10.0	10.0	98.0
Very Dissatisfied	2	2.0	2.0	100.0
Total	100	100.0	100.0	

Updates Are Informed By BBL Regularly



DATA ANALYSIS:

38% of the total respondents are very satisfied about the regular updates that are informed by BBL. 30% are satisfied, 20% are neutral, 10% are dissatisfied and 2% very dissatisfied.

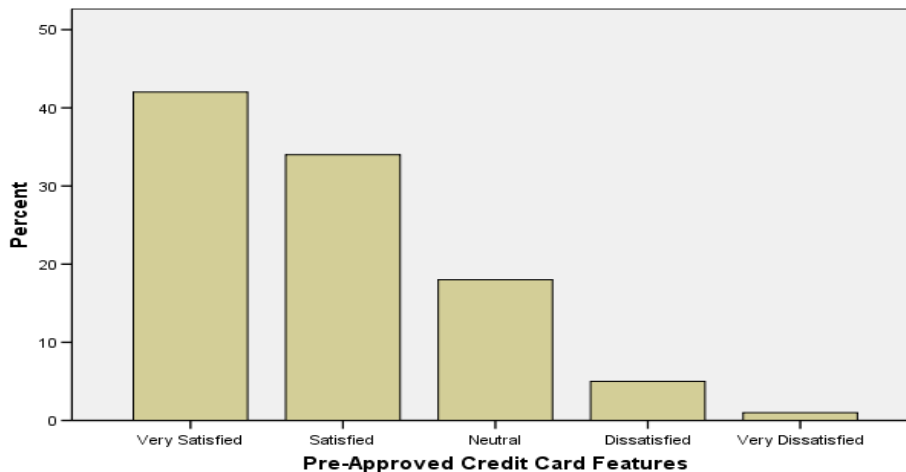
INTERPRETATION:

Most of the respondents are very satisfied and satisfied. Many are neutral and few are dissatisfied and only few people are very dissatisfied about the regular updates. Result shows that BBL is very concerned about the information updating, so they give the latest updates regularly to the customers, as well as their customers are very satisfied by the service.

Pre-Approved Credit Card Features

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	42	42.0	42.0	42.0
Satisfied	34	34.0	34.0	76.0
Neutral	18	18.0	18.0	94.0
Dissatisfied	5	5.0	5.0	99.0
Very Dissatisfied	1	1.0	1.0	100.0
Total	100	100.0	100.0	

Pre-Approved Credit Card Features



DATA ANALYSIS:

Out of the total respondents, 42% are very satisfied about pre-approved credit card features of BBL. 34% are satisfied, 18% are neutral in this issue. 5% are dissatisfied and 1% are very dissatisfied.

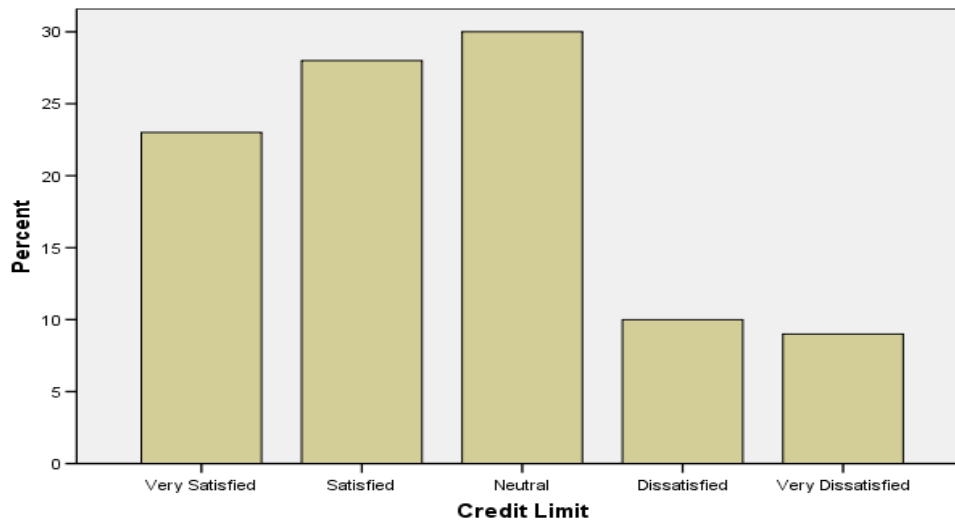
INTERPRETATION:

Most of the respondents are very satisfied and satisfied. Many are neutral and few are dissatisfied and less people are very dissatisfied. People are more attracted if they get the features early, so by the pre-approved features they are very satisfied.

Credit Limit

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	23	23.0	23.0	23.0
Satisfied	28	28.0	28.0	51.0
Neutral	30	30.0	30.0	81.0
Dissatisfied	10	10.0	10.0	91.0
Very Dissatisfied	9	9.0	9.0	100.0
Total	100	100.0	100.0	

Credit Limit



DATA ANALYSIS:

Here, 23% respondents think they are very satisfied with the credit limit offered by BBL, 28% are satisfied, 30% are neutral, 10% respondents are dissatisfied and 9% thinks they are very dissatisfied.

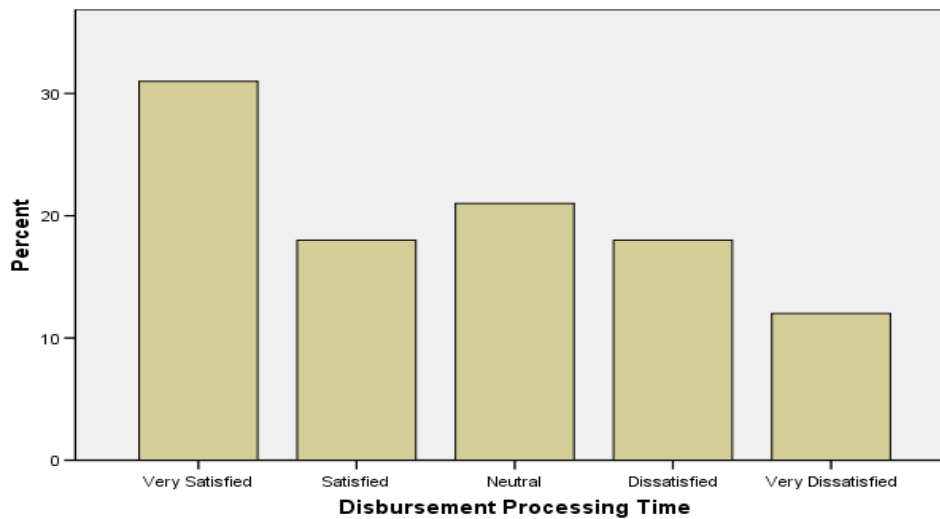
INTERPRETATION:

Most of the respondents are neutral in this issue. Many are satisfied about cash withdrawal facilities. Some respondents are very satisfied and few think they are dissatisfied and very dissatisfied. Here people are both satisfied and neutral because the credit limit is favorable to their need. Less people are dissatisfied because the credit limit is not favorable to them.

Disbursement Processing Time

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	31	31.0	31.0	31.0
Satisfied	18	18.0	18.0	49.0
Neutral	21	21.0	21.0	70.0
Dissatisfied	18	18.0	18.0	88.0
Very Dissatisfied	12	12.0	12.0	100.0
Total	100	100.0	100.0	

Disbursement Processing Time



DATA ANALYSIS:

Here, 31% respondents think they are very satisfied with the disbursement processing time, 18% are satisfied, 21% are neutral, 18% respondents are dissatisfied and 12% thinks they are very dissatisfied.

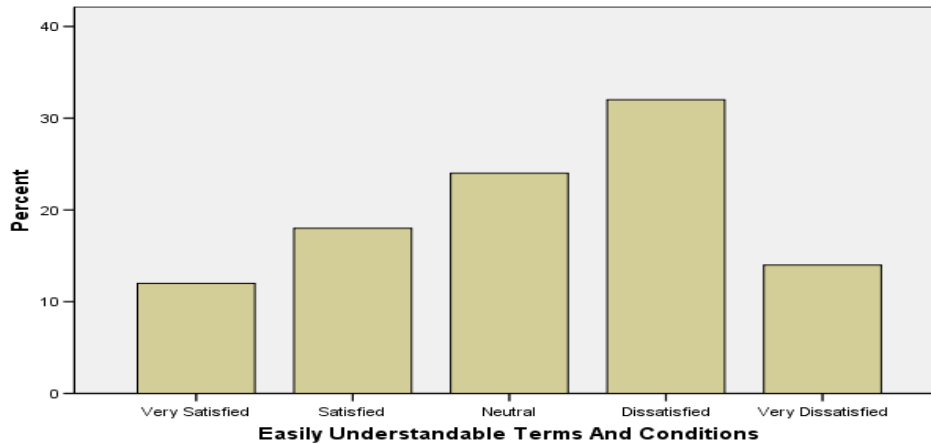
INTERPRETATION:

Most of the respondents are very satisfied in this issue. Many people are neutral, few are satisfied and dissatisfied and other few thinks they are very dissatisfied. Here people are very satisfied because they think the disbursement processing time of BBL is likely good and they are happy with it. On other side, dissatisfied people may think that BBL should make the disbursement processing time fast.

Easily Understandable Terms and Conditions

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	12	12.0	12.0	12.0
Satisfied	18	18.0	18.0	30.0
Neutral	24	24.0	24.0	54.0
Dissatisfied	32	32.0	32.0	86.0
Very Dissatisfied	14	14.0	14.0	100.0
Total	100	100.0	100.0	

Easily Understandable Terms And Conditions



DATA ANALYSIS:

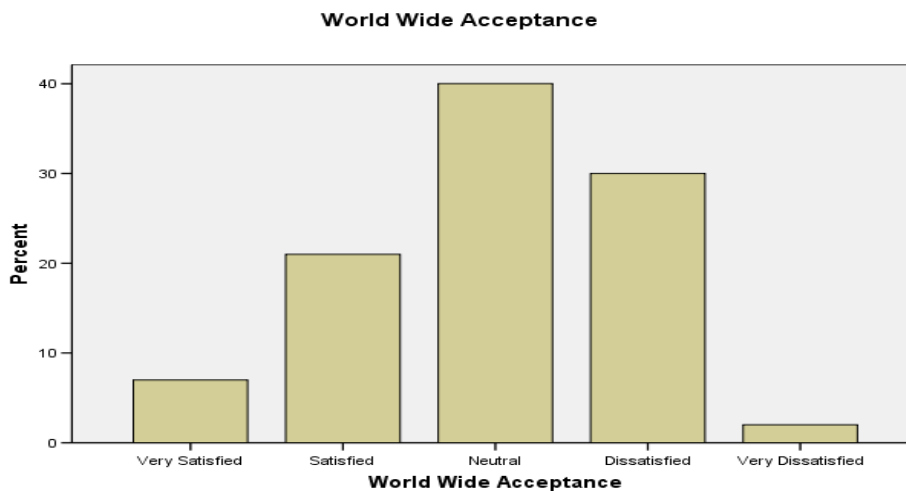
Here, 12% of the respondents are very satisfied about BRAC BANK LTD.'s terms and conditions compare to other Banks, they think those are easily understandable. 18% are satisfied, 24% are neutral, 32% are dissatisfied and 14% are very dissatisfied.

INTERPRETATION:

Most of the people are dissatisfied about the easily understandable terms and conditions. Many people are neutral and few are satisfied, very dissatisfied and very satisfied. Here people think that the terms and conditions are not easily understandable to them and BBL should make terms and conditions more understandable.

World Wide Acceptance

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	7	7.0	7.0	7.0
Satisfied	21	21.0	21.0	28.0
Neutral	40	40.0	40.0	68.0
Dissatisfied	30	30.0	30.0	98.0
Very Dissatisfied	2	2.0	2.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

Here, 7% of the respondents are very satisfied about World wide acceptance. 21% are satisfied, 40% are neutral, 30% are dissatisfied and 2% are very dissatisfied.

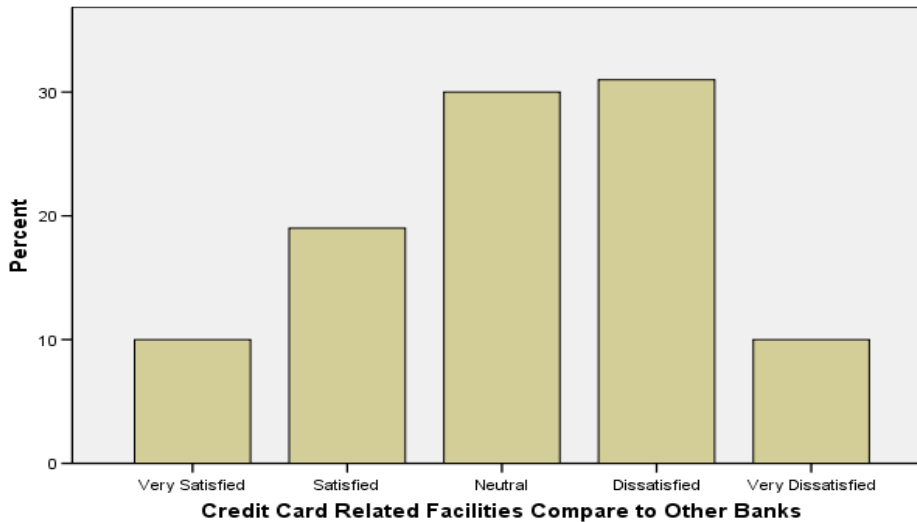
INTERPRETATION:

Most of the people are neutral about the world wide acceptance issue. Many people are dissatisfied and few are satisfied, very satisfied and very dissatisfied. Here result shows that people are dissatisfied because BBL do not have world wide acceptance, so they cannot use their cards outside the country. They think BBL should avail some facility so that the card can be acceptable worldwide.

Credit Card Related Facilities Compare to Other Banks

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	10	10.0	10.0	10.0
Satisfied	19	19.0	19.0	29.0
Neutral	30	30.0	30.0	59.0
Dissatisfied	31	31.0	31.0	90.0
Very Dissatisfied	10	10.0	10.0	100.0
Total	100	100.0	100.0	

Credit Card Related Facilities Compare to Other Banks



DATA ANALYSIS:

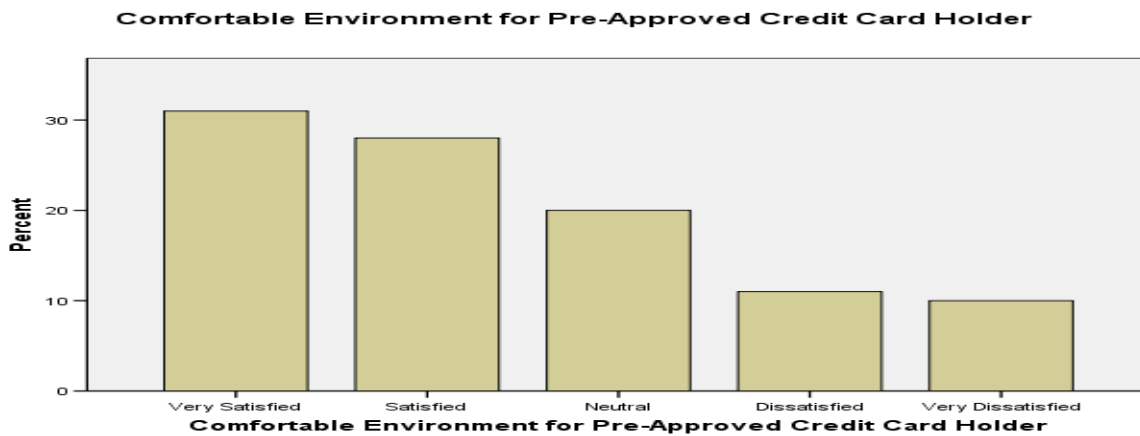
According to the frequencies result shows among the total respondents 10% are very satisfied about credit card related facilities compare to other banks. 19% are satisfied, 30% are neutral in this issue. 31% are dissatisfied and 10% are very dissatisfied about the credit card related facilities.

INTERPRETATION:

Most of the people are dissatisfied about the credit card related facilities compare to other banks. Many people are neutral, some are satisfied and few are very satisfied and very dissatisfied. Here result shows that people are dissatisfied because they may want more credit card related facilities compared to other banks, so they can get more benefited facilities through the credit card.

Comfortable Environment for Pre-Approved Credit Card Holder

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	31	31.0	31.0	31.0
Satisfied	28	28.0	28.0	59.0
Neutral	20	20.0	20.0	79.0
Dissatisfied	11	11.0	11.0	90.0
Very Dissatisfied	10	10.0	10.0	100.0
Total	100	100.0	100.0	



DATA ANALYSIS:

Here, 31% respondents are very satisfied because they think there are comfortable environment for pre-approved credit card holder. 28% are satisfied, 20% are neutral, 11% respondents are dissatisfied and 10% thinks they are very dissatisfied about the environment.

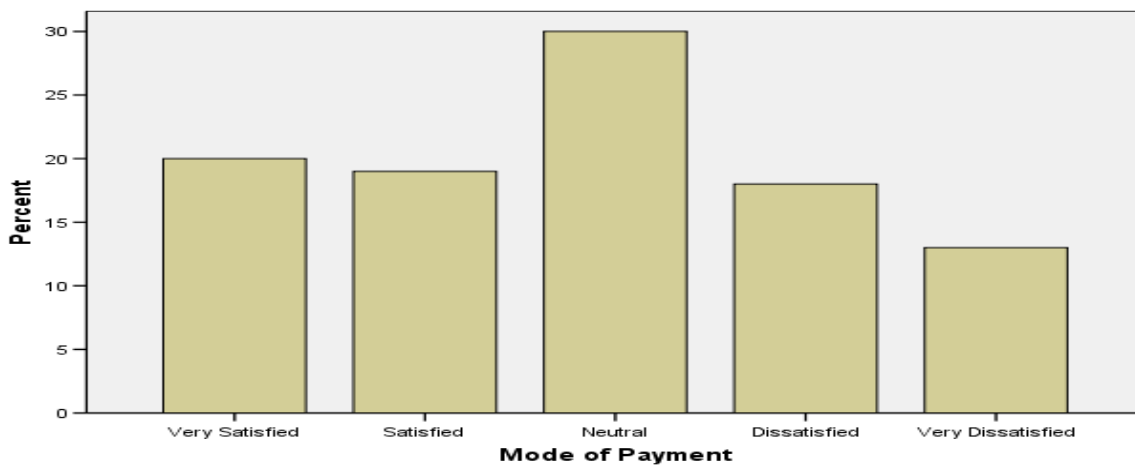
INTERPRETATION:

Most of the respondents are very satisfied in this issue. Many are satisfied about the comfortable environment for the pre-approved credit card holder. Some respondents are neutral and few are dissatisfied and very dissatisfied. People wants more comfortable environment under one hood, so when they finds the comfort by BBL for pre-approved credit card holder, they became very satisfied.

Mode of Payment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	20	20.0	20.0	20.0
Satisfied	19	19.0	19.0	39.0
Neutral	30	30.0	30.0	69.0
Dissatisfied	18	18.0	18.0	87.0
Very Dissatisfied	13	13.0	13.0	100.0
Total	100	100.0	100.0	

Mode of Payment



DATA ANALYSIS:

According to the frequency table 20% respondents are very satisfied about the mode of payment of BBL, 19% are satisfied, 30% are neutral, 18% are dissatisfied and 13% are very dissatisfied.

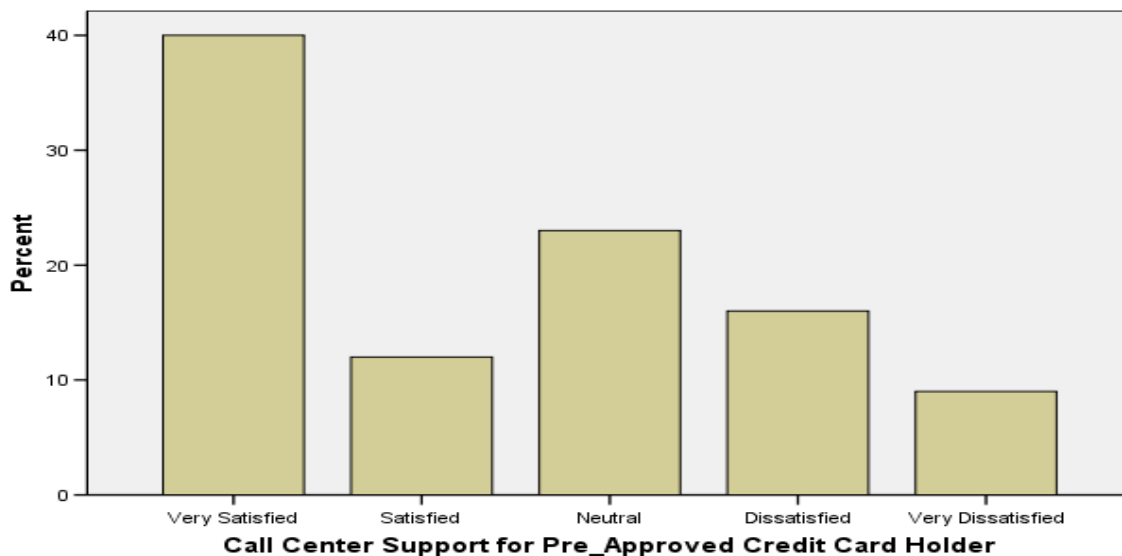
INTERPRETATION:

Most of the respondents are neutral. Many are very satisfied, satisfied and dissatisfied. Few people are very dissatisfied. Here result shows that people are neutral because they want more variety in the mode of payment, so they could have many options to use. Here BBL should introduce facility of more modes of payment to the customer.

Call Center Support for Pre-Approved Credit Card Holder

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	40	40.0	40.0	40.0
Satisfied	12	12.0	12.0	52.0
Neutral	23	23.0	23.0	75.0
Dissatisfied	16	16.0	16.0	91.0
Very Dissatisfied	9	9.0	9.0	100.0
Total	100	100.0	100.0	

Call Center Support for Pre-Approved Credit Card Holder



DATA ANALYSIS:

According to the frequency table 40% respondents are very satisfied about the call center support for pre-approved credit card holder, 12% are satisfied, 23% are neutral, 16% are dissatisfied and 9% are very dissatisfied.

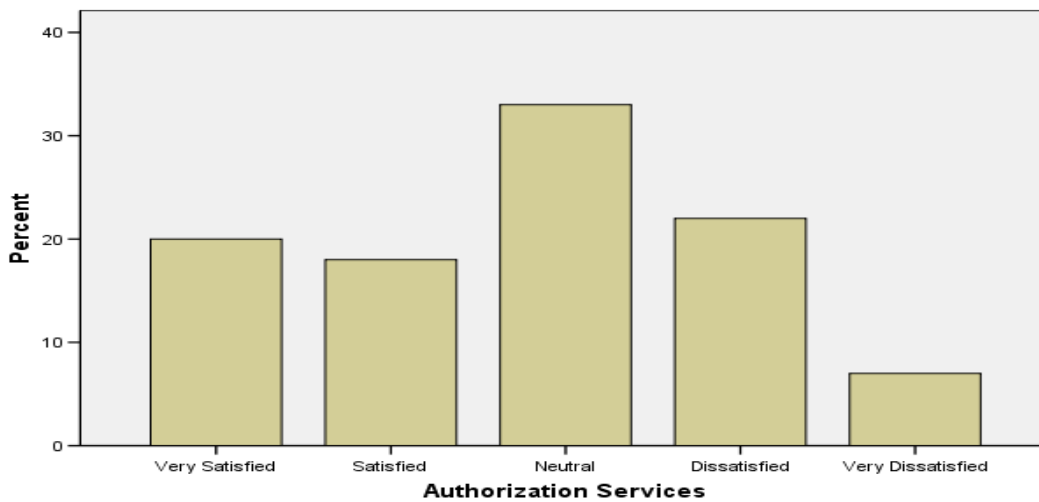
INTERPRETATION:

Most of the respondents are very satisfied. Many are neutral, some are dissatisfied and satisfied. Few are very dissatisfied. They think the support is not enough. Here graph shows that BBL call center gives very satisfaction level support to the customer, so they are very much satisfied by the support service.

Authorization Services

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	20	20.0	20.0	20.0
Satisfied	18	18.0	18.0	38.0
Neutral	33	33.0	33.0	71.0
Dissatisfied	22	22.0	22.0	93.0
Very Dissatisfied	7	7.0	7.0	100.0
Total	100	100.0	100.0	

Authorization Services



DATA ANALYSIS:

20% of the total respondents are very satisfied about the authorization service of BBL. 18% are satisfied, 33% are neutral in this issue. 22% are dissatisfied and 7% are very dissatisfied.

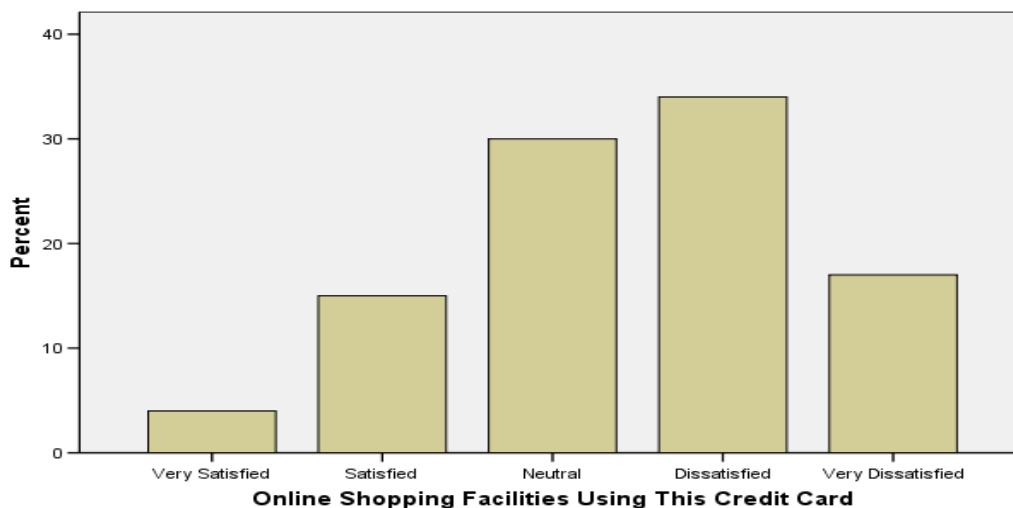
INTERPRETATION:

Majority of the credit card holders are neutral, some are dissatisfied, very satisfied and satisfied by the authorization service. Few respondents are very dissatisfied. Here people are not much satisfied because they think the authorization service is very much complicated, so they became neutral about the matter, but compared to total result more people are satisfied about the service.

Online Shopping Facilities Using This Credit Card

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	4	4.0	4.0	4.0
Satisfied	15	15.0	15.0	19.0
Neutral	30	30.0	30.0	49.0
Dissatisfied	34	34.0	34.0	83.0
Very Dissatisfied	17	17.0	17.0	100.0
Total	100	100.0	100.0	

Online Shopping Facilities Using This Credit Card



DATA ANALYSIS:

4% of the total respondents are very satisfied with the online shopping facilities using credit card. 15% are satisfied, 30% are neutral in this issue. 34 are dissatisfied and 17% are very dissatisfied.

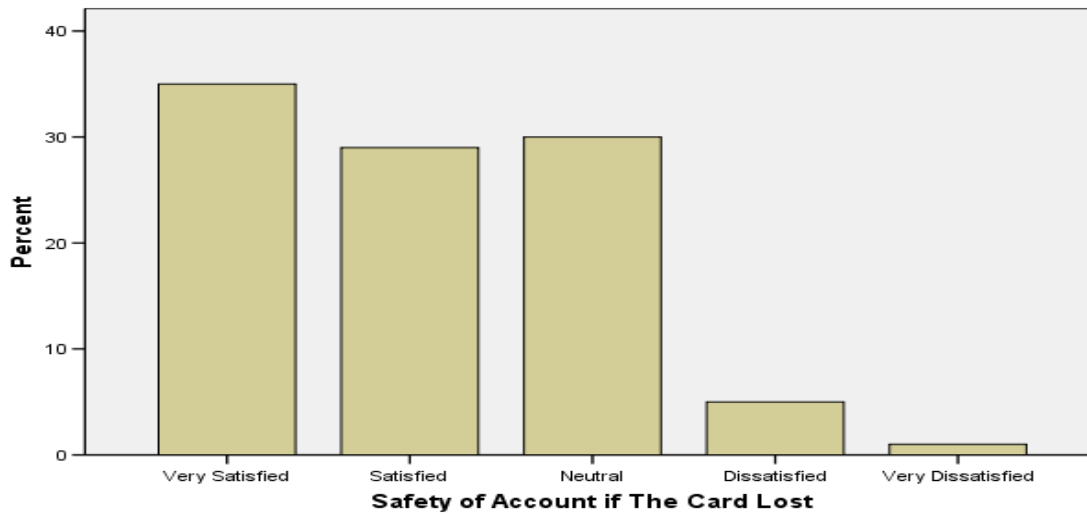
INTERPRETATION:

Here, most of the respondents are dissatisfied and neutral about the online shopping facilities using credit card. Some respondents think they are very dissatisfied and satisfied. Few respondents are very satisfied. People are more likely to web based service as they use online shopping stores and they want to buy products and services right to them from the store by online payment. Here people are more dissatisfied by the online facilities using this credit card, as BBL is not worldwide accepted. BBL should focus very carefully on this matter.

Safety of Account if The Card Lost

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	35	35.0	35.0	35.0
Satisfied	29	29.0	29.0	64.0
Neutral	30	30.0	30.0	94.0
Dissatisfied	5	5.0	5.0	99.0
Very Dissatisfied	1	1.0	1.0	100.0
Total	100	100.0	100.0	

Safety of Account if The Card Lost



DATA ANALYSIS:

35% of the total respondents are very satisfied about the safety of account if the card lost. 29% are satisfied, 30% are neutral, 5% are dissatisfied and 1% very dissatisfied.

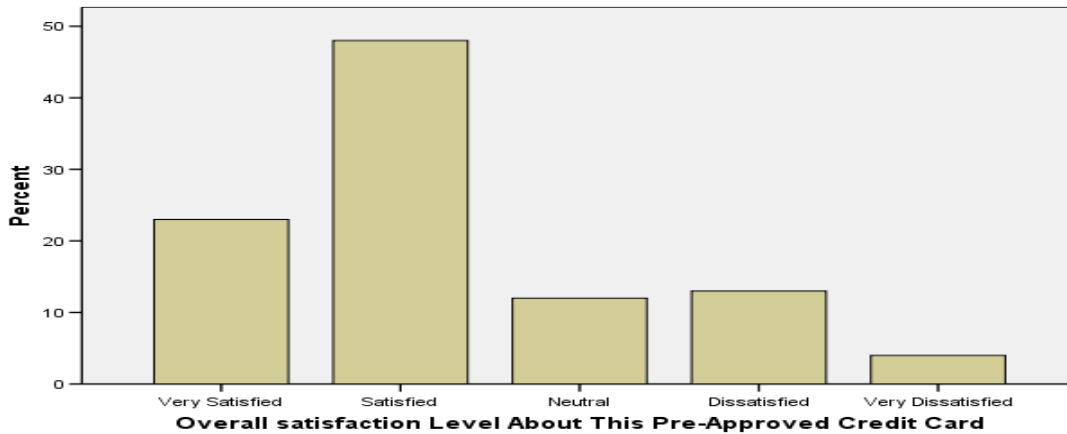
INTERPRETATION:

Most of the respondents are very satisfied about the safety of account if card is lost. Many are neutral and satisfied. Some are dissatisfied and few people are very dissatisfied about the issue. People are very cautious about the safety of their monetary savings, so the need to be sure that the account is secure if the card is lost. BBL offers a very good service so people are very much satisfied about this concern. Only few people are not sure about the safety if the card is lost.

Overall satisfaction Level About This Pre-Approved Credit Card

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very Satisfied	23	23.0	23.0	23.0
Satisfied	48	48.0	48.0	71.0
Neutral	12	12.0	12.0	83.0
Dissatisfied	13	13.0	13.0	96.0
Very Dissatisfied	4	4.0	4.0	100.0
Total	100	100.0	100.0	

Overall satisfaction Level About This Pre-Approved Credit Card



DATA ANALYSIS:

According to the frequency table result shows that 23% respondents are very satisfied about the overall satisfaction level about this pre-approved credit card, 48% are satisfied, 12% are neutral, 13% are dissatisfied and 4% are very dissatisfied.

INTERPRETATION:

Here, most of the respondents are satisfied with the overall satisfaction level about pre-approved credit card. Some are very satisfied, few are dissatisfied and neutral and others are very dissatisfied. In this point people are more satisfied rather than dissatisfied because they find BBL as a very comfortable, reliable, safe and supportive compared to other banks, even though there are some dissatisfactory matters, which can be improved and recovered by BBL in near future by some major and minor steps of advancement. The overall satisfaction level is very satisfactory to the customer of BRAC Bank.

Cross Tabulation

Overall satisfaction Level about This Pre-Approved Credit Card * Gender

Crosstab

Count

		Gender		Total
		Female	Male	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	11	12	23
	Satisfied	22	26	48
	Neutral	5	7	12
	Dissatisfied	3	10	13
	Very Dissatisfied	2	2	4
Total		43	57	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and gender has been shown.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card and in this group, 26% are male respondent and 22% are female. Again, 23% respondents are very satisfied about the overall satisfaction level about this pre-approved credit card facility, in other words, among these people, 12% are male and 11% are female, only 13% are dissatisfied and 12% are neutral of the total respondents.

Furthermore, it is seen from the table that, 57% of the total male respondents, 26% are satisfied with the overall satisfaction level, only 12% are very satisfied, 10% are dissatisfied while 7% are neutral and 2% are very dissatisfied.

**Overall satisfaction Level about This Pre-Approved Credit Card * Age Group
Crosstab**

Count		Age Group					Total	
		25 or Less	26-35	36-45	46-55	56-65		66 or Above
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	2	4	7	7	0	3	23
	Satisfied	2	10	12	9	7	8	48
	Neutral	1	2	2	4	3	0	12
	Dissatisfied	1	3	6	2	0	1	13
	Very Dissatisfied	0	1	1	1	1	0	4
Total		6	20	28	23	11	12	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and age group has been shown.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card and in this group, 12% are in the age group of 36-45, 10% are in the range of 26-35. Again, 23% respondents are very satisfied about the overall satisfaction level about this pre-approved credit card facility, in other words, among these people, 7% are in the age range of 36-45 and 46-55, only 13% are dissatisfied and 12% are neutral of the total respondents. 4% of respondents are very dissatisfied.

Furthermore, it is seen from the table that, 28% of the total respondents belongs to 36-45 age group, 23% are 46-55 among them 9% are satisfied with the overall satisfaction level, only 7% are very satisfied, 4% are neutral while 2% are dissatisfied and 1% are very dissatisfied. In the other hands, 23% of respondents are from the range of 46-55 and 20% of them are 26-35.

**Overall satisfaction Level about This Pre-Approved Credit Card * Occupation
Crosstab**

Count		Occupation						Total
		Businesses	Service Holder (Govt.)	Banker	Student	Service Holder (Pvt.)	Others	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	9	2	3	0	8	1	23
	Satisfied	23	3	4	1	14	3	48
	Neutral	2	1	6	0	2	1	12
	Dissatisfied	6	1	1	0	5	0	13
	Very Dissatisfied	2	1	1	0	0	0	4
Total		42	8	15	1	29	5	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and occupation.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card and in this group, 23% are businessman who are satisfied and 14% are service holder (pvt). Only 4% of the people are banker and 3% are service holder (govt). Again, 23% respondents are very satisfied, but among these people, 9% are business person and 8% are service holder (pvt). 13% are dissatisfied whereas, 12% are neutral. It gives clear view that, the overall satisfaction level is high in the businessman and they are satisfied with it.

Furthermore, it is seen from the table that, 42% of the total respondents are businessman, among them 23% are satisfied, 9% are very satisfied and 6% are dissatisfied and only 2% people are neutral and very dissatisfied. On other hands, 29% of total respondents are service holder (pvt) and 15% are banker, only 1% is student. It shows that businessmen are more satisfied with this pre-approved credit card facilities rather than any other occupational group.

Overall satisfaction Level about This Pre-Approved Credit Card * Monthly Income in BDT

Crosstab

Count

		Monthly Income in BDT					Total
		Less-20,000	21,000-50,000	51,000-80,000	81,000-1,00,000	1,01,000-Above	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	2	7	5	6	3	23
	Satisfied	2	7	18	10	11	48
	Neutral	0	5	4	0	3	12
	Dissatisfied	0	0	8	4	1	13
	Very Dissatisfied	0	2	0	2	0	4
Total		4	21	35	22	18	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction level about this pre-approved credit card and monthly income in BDT.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card. in this group, 18% are in the income range of 51,000-80,000, 11% are in the range of 1,01,000-above. Again, 23% respondents are very satisfied about the overall satisfaction about this pre-approved credit card facility, in other words, among them, 7% of the people has the income of 21,000-50,000 and only 6% respondents are in the 81,000-1,00,000 income range. Only 13% people are dissatisfied and 12% are neutral of the total respondents. 4% of respondents are very dissatisfied.

Furthermore, it is seen from the table that, 35% of the total respondents belongs to 51,000-80,000 income range group, 22% are 81,000-1,00,000 and 21% are 21,000-50,000 income range. Among the 35% income range, 18% are satisfied with the overall satisfaction level, only 8% are dissatisfied, 5% are very satisfied, 4% are neutral while there is no very dissatisfied people in that range. In the other hands, 22% of respondents are from the range of monthly income of 81,000-1,00,000 and 21% of them has income of 21,000-50,000 per month.

Overall satisfaction Level about This Pre-Approved Credit Card * Annual Fees of Credit Card

Crosstab

Count

		Annual Fees of Credit Card					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	3	9	5	4	2	23
	Satisfied	3	8	12	16	9	48
	Neutral	1	5	1	2	3	12
	Dissatisfied	2	5	2	1	3	13
	Very Dissatisfied	1	1	1	1	0	4
Total		10	28	21	24	17	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and annual fees of credit card.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card and in this group, 16% of people are dissatisfied and 12% are neutral about the annual fees of credit card. 9% of the people are very dissatisfied, 8% are satisfied, only 3% of them are very satisfied with the annual fees. Again, 23% respondents are very satisfied, but among these people, 9% are satisfied, 5% are neutral, 4% are dissatisfied.

Furthermore, it is seen from the table that, 28% of the total respondents are satisfied, whereas 24% are dissatisfied and 21% of people are neutral. Only 10% respondents are very satisfied with the annual fees of credit card.

Overall satisfaction Level about This Pre-Approved Credit Card * Cash Withdrawal Facilities

Crosstab

Count

		Cash Withdrawal Facilities					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	0	9	9	5	0	23
	Satisfied	2	16	19	8	3	48
	Neutral	2	4	4	2	0	12
	Dissatisfied	1	4	8	0	0	13
	Very Dissatisfied	0	2	0	1	1	4
Total		5	35	40	16	4	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and cash withdrawal facilities.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card and among them 19% of people are neutral, 16% are satisfied, 8% dissatisfied, 3% are very dissatisfied about the cash withdrawal facilities. Again, 23% respondents are very satisfied, but among these people, 9% are satisfied and neutral, rest of the 5% is dissatisfied.

Furthermore, it is seen from the table that, 40% of the total respondents are neutral, 35% are satisfied, only 16% are dissatisfied, whereas 5% are very satisfied and 4% of people are very dissatisfied with the facility of cash withdrawal.

Overall satisfaction Level about This Pre-Approved Credit Card * Discount Offers in Different Outlets

Crosstab

Count

		Discount Offers in Different Outlets					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	10	6	3	1	3	23
	Satisfied	16	16	3	9	4	48
	Neutral	3	3	3	2	1	12
	Dissatisfied	2	3	0	4	4	13
	Very Dissatisfied	3	0	1	0	0	4
Total		34	28	10	16	12	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and discount offers in different outlets.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card and in this group, 16% of people are very satisfied and satisfied but 9% are dissatisfied with the discount offers and 4% people are very dissatisfied. Again, 23% respondents are very satisfied, but among these people, 10% are very satisfied, 6% are satisfied, 3% are neutral and very dissatisfied, only 1% is dissatisfied.

Furthermore, it is seen from the table that, 34% of the total respondents are very satisfied, whereas 28% are satisfied and 16% of people are dissatisfied, 12% people are very dissatisfied. Only 10% respondents are neutral with the discount offers in different outlets.

Overall satisfaction Level about This Pre-Approved Credit Card * Interest Charges and Fees

Crosstab

Count

		Interest Charges and Fees					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	7	9	2	3	2	23
	Satisfied	14	12	9	10	3	48
	Neutral	6	3	0	2	1	12
	Dissatisfied	2	2	2	5	2	13
	Very Dissatisfied	0	0	2	1	1	4
Total		29	26	15	21	9	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and interest charges and fees.

It is seen that the largest portion of the respondents (48%) are satisfied about overall satisfaction about this pre-approved credit card and in this group, 14% are very satisfied about interest charges and fees and 12% are satisfied. Only 10% of the satisfied people are dissatisfied with the interest charges and fees. Again, 23% respondents are very satisfied about the overall satisfaction about this pre-approved credit card, but in other words, among these people, 9% are satisfied with the interest charges and fees and 7% are very satisfied whereas, only 2% are neutral as well as very dissatisfied, 3% are dissatisfied.

Furthermore, it is seen from the table that, 29% of the total very satisfied respondents, only 14% are satisfied while 7% are very satisfied. Again, 26% respondents are satisfied with the charges and fees, 21% are dissatisfied, 15% of them are neutral and only 9% are very dissatisfied.

**Overall satisfaction Level about This Pre-Approved Credit Card * Number of ATM Booths
Crosstab**

Count		Number of ATM Booths					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	6	4	10	2	1	23
	Satisfied	9	16	13	6	4	48
	Neutral	1	7	3	1	0	12
	Dissatisfied	4	6	1	0	2	13
	Very Dissatisfied	1	0	3	0	0	4
Total		21	33	30	9	7	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and number of ATM booths.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card and in this group, 16% of people are satisfied and 13% are neutral about the number of ATM booths. 9% of the people are very satisfied, 6% are dissatisfied, only 4% of them are very dissatisfied with the number of ATM booths. Again, 23% respondents are very satisfied, but among these people, 10% are neutral, 6% are very satisfied, 4% are satisfied.

Furthermore, it is seen from the table that, 33% of the total respondents are satisfied, whereas 30% are neutral and 21% of people are very satisfied. Only 9% respondents are dissatisfied with the number of ATM booths and 7% of them are very dissatisfied.

Overall satisfaction Level about This Pre-Approved Credit Card * Pre-Approved Credit Card Features

Crosstab

Count

		Pre-Approved Credit Card Features					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	9	9	5	0	0	23
	Satisfied	20	15	8	4	1	48
	Neutral	6	3	2	1	0	12
	Dissatisfied	4	6	3	0	0	13
	Very Dissatisfied	3	1	0	0	0	4
Total		42	34	18	5	1	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and pre-approved credit card features.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card and in this group, 20% of people are very satisfied and 15% are satisfied about pre-approved credit card features. 8% of the people are neutral, 4% are dissatisfied, only 1% of them are very dissatisfied with pre-approved credit card features. Again, 23% respondents are very satisfied, but among them, 9% are very satisfied and satisfied, 5% are neutral.

Furthermore, it is seen from the table that, 42% of the total respondents are very satisfied, whereas 34% are satisfied and 18% of people are neutral. Only 5% respondents are dissatisfied with pre-approved credit card features and 1% of them are very dissatisfied.

**Overall satisfaction Level about This Pre-Approved Credit Card * Credit Limit
Crosstab**

Count		Credit Limit					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	8	9	3	1	2	23
	Satisfied	9	13	16	6	4	48
	Neutral	5	1	3	3	0	12
	Dissatisfied	1	4	5	0	3	13
	Very Dissatisfied	0	1	3	0	0	4
Total		23	28	30	10	9	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and credit limit.

It is seen that the largest portion of the respondents (48%) are satisfied about overall satisfaction about this pre-approved credit card and in this group, 16% are neutral about satisfaction of credit limit and 13% are satisfied. Only 9% of the satisfied people are very satisfied with credit limit. Again, 23% respondents are very satisfied about the overall satisfaction about this pre-approved credit card, but in other words, among these people, 9% are satisfied with the credit limit and 8% are very satisfied whereas, only 3% are neutral as well as 2% are very dissatisfied, 1% are dissatisfied.

Furthermore, it is seen from the table that, 30% of the total neutral respondents, only 16% are satisfied while 5% are dissatisfied. Again, 28% respondents are satisfied with the credit limit, 23% are very satisfied, 10% of them are dissatisfied and only 9% are very dissatisfied.

**Overall satisfaction Level about This Pre-Approved Credit Card * Mode of Payment
Crosstab**

Count		Mode of Payment					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	6	5	5	5	2	23
	Satisfied	8	13	12	8	7	48
	Neutral	4	0	5	2	1	12
	Dissatisfied	2	1	4	3	3	13
	Very Dissatisfied	0	0	4	0	0	4
Total		20	19	30	18	13	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and mode of payment.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about this pre-approved credit card. In this group, 13% of people are satisfied and 12% are neutral about mode of payment, 8% of the people are very satisfied and dissatisfied, only 7% of them are very dissatisfied with mode of payment. Again, 23% respondents are very satisfied, but among them, 5% are satisfied, neutral and dissatisfied, 6% are very satisfied and only 2% are very dissatisfied.

Furthermore, it is seen from the table that, 30% of the total respondents are neutral, whereas 20% are very satisfied and 19% of people are satisfied. Only 18% respondents are dissatisfied with the mode of payment and 13% of them are very dissatisfied.

Overall satisfaction Level about This Pre-Approved Credit Card *Call Center Support for Pre-Approved Credit Card Holder

Crosstab

Count		Call Center Support for Pre-Approved Credit Card Holder					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	10	1	6	4	2	23
	Satisfied	20	6	10	9	3	48
	Neutral	4	1	5	1	1	12
	Dissatisfied	5	4	0	2	2	13
	Very Dissatisfied	1	0	2	0	1	4
Total		40	12	23	16	9	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and call center support for pre-approved credit card holder.

It is seen that the largest portion of the respondents (48%) are satisfied about overall satisfaction about this pre-approved credit card and in this group, 20% are very satisfied about call center support for pre-approved credit card holder and 10% are neutral. Only 9% of the satisfied people are dissatisfied with the center support for pre-approved credit card holder. Again, 23% respondents are very satisfied about the overall satisfaction about this pre-approved credit card, but in other words, among these people, 10% are very satisfied and 6% are neutral whereas, only 4% are dissatisfied as well as 2% are very dissatisfied, 1% are satisfied.

Furthermore, it is seen from the table that, 40% of the total very satisfied respondents, only 20% are satisfied while 10% are very satisfied. Again, 23% respondents are neutral with the center support for pre-approved credit card holder, 16% are dissatisfied, 12% of them are satisfied and only 9% are very dissatisfied.

Overall satisfaction Level about This Pre-Approved Credit Card * Safety of Account if the Card Lost

Crosstab

Count

		Safety of Account if The Card Lost					Total
		Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	
Overall satisfaction Level About This Pre-Approved Credit Card	Very Satisfied	9	10	3	1	0	23
	Satisfied	15	11	20	2	0	48
	Neutral	6	4	2	0	0	12
	Dissatisfied	4	3	3	2	1	13
	Very Dissatisfied	1	1	2	0	0	4
Total		35	29	30	5	1	100

INTERPRETATION:

Here, in the above table, the cross tabulation between the overall satisfaction about this pre-approved credit card and safety of account if the card is lost.

Here, it is seen that the largest portion of the respondents (48%) are satisfied about overall satisfaction about this pre-approved credit card. In this group, 20% are neutral about safety of account if the card is lost and 15% are very satisfied. Only 11% of the satisfied people are satisfied about the safety of account if the card is lost. Again, 23% respondents are very satisfied about the overall satisfaction about this pre-approved credit card, but in other words, among these people, 10% are very satisfied about the safety of account if the card is lost and 9% are very satisfied whereas, only 3% are neutral as well as 1% are dissatisfied.

Furthermore, it is seen from the table that, 35% of the total very satisfied respondents, only 15% are satisfied while 6% are neutral. Again, 30% respondents are neutral about the safety of account if the card is lost, 29% are very satisfied, 5% of them are dissatisfied and only 1% are very dissatisfied.

Chapter- 4

4.1 KEY FINDINGS

To make the findings easier to understand, summary of the analysis is given below:

- ✓ There were 100 respondents of which 57% were male and 43% were female.
- ✓ The numbers of pre-approved Pre- Approved Credit Card holders of BBL are mostly in their mid-thirties and forties. However, there are also a significant number of pre-approved Pre-Approved Credit Card holders who are at their thirties and below sixties. In our society, people are not use to with the credit card so, elder people are less in number and most of the customers are middle aged.
- ✓ The numbers of pre-approved Pre- Approved Credit Card holders of BBL are mostly in Business sector. However, there are also a significant number of pre-approved Pre-Approved Credit Card holders who are in Privet service sector and who are bankers. Generally business people are known with the different types of loan and they like to have a credit card. Private Service holders are also getting habituated with the credit card.
- ✓ Among Pre- Approved Credit Card holders, maximum people earn More than 50,000 BDT. Low earning people do not afford any credit card.
- ✓ The numbers of Pre-Approved Credit Card holders of BBL mostly have credit limit of 3,00,000 bdt.
- ✓ Most of the respondents think they are satisfied about annual fees and many people are dissatisfied and very dissatisfied. Here few people are neutral and very few people are very satisfied. People thinks the annual fees are very high.
- ✓ Pre-Approved credit card holders get the privileges in different outlets and people are satisfied about that.
- ✓ Most of the respondents are very satisfied and satisfied. Few are neutral and others are dissatisfied and very dissatisfied about the interest charges and the fees. They think it is too high.
- ✓ Majority of the Pre-Approved Credit Card holders are satisfied and very satisfied about the number of ATM Booths. Some are neutral in this issue and few respondents are dissatisfied and very dissatisfied about the number of ATM Booths of BBL. BBL has more than 312 booths.
- ✓ Most of the people are very satisfied about the regular updates.

-
- ✓ Most of the respondents are very satisfied and satisfied. Many are neutral and few are dissatisfied and less people are very dissatisfied.
 - ✓ Most of the respondents are neutral about credit limit. Many are satisfied about cash withdrawal facilities. Some respondents are very satisfied and few think they are dissatisfied and very dissatisfied.
 - ✓ Most of the people are dissatisfied about the easily understandable terms and conditions. Many people are neutral and few are satisfied, very dissatisfied and very satisfied.
 - ✓ Most of the people are neutral about the world wide acceptance issue. Many people are dissatisfied and few are satisfied, very satisfied and very dissatisfied. People usually don't avail the card worldwide.
 - ✓ Most of the people are dissatisfied about the Pre-Approved Credit Card related facilities compare to other banks. Many people are neutral, some are satisfied and few are very satisfied and very dissatisfied. As a special card holder people expected a bit more facilities.
 - ✓ Most of the respondents are very satisfied about comfortable environment. Many are satisfied about the comfortable environment for the pre-approved Pre-Approved Credit Card holder. Some respondents are neutral and few are dissatisfied and very dissatisfied.
 - ✓ Most of the respondents are dissatisfied and neutral about the online shopping facilities using Pre-Approved Credit Card. Some respondents think they are very dissatisfied and satisfied. Few respondents are very satisfied.
 - ✓ Most of the respondents are satisfied with the overall satisfaction level about pre-approved Pre-Approved Credit Card. Some are very satisfied, few are dissatisfied and neutral and others are very dissatisfied.
 - ✓ All the attributes are not equally attractive in respondent's perspective. Some respondents prefer high number of ATM booth, some like the interest rates, or other respondents prefer the reasonable withdrawal fee.
 - ✓ People use many cards to utilize the complementary benefits of different banks.
 - ✓ There is no relation between satisfied mode of payment and income level. It totally depends on personal need and convenience preference. Generally people pay the amount of their credit card through after getting bill from bank. So, most of the people are neutral here.

4.2 SUMMARY OF THE FINDINGS

BRAC Banks Pre-Approved Credit Card holders get the facility to enjoy Self set credit limit of their Pre-Approved Credit Card. Pre-approved Credit Card holders get the general 3,00,000 BDT credit limit but they can change the limit anytime. Most of the Pre-Approved Credit Card holders are satisfied with their Credit Limit. So BBL is doing well regarding this sector.

Most of the Pre-Approved Credit Card holders are satisfied with the disbursement process to some extent only. And the others are satisfied or dissatisfied with the disbursement process. So the bank's disbursement process needs some improvement.

The Pre-Approved Credit Card users of BBL are enjoying Credit Card facilities of other Banks. Many of the Pre-Approved Credit Card holders of BBL use many cards to compare the services offered. Customers always want to enjoy the greatest facility.

All BRAC Banks corporate clients of Pre-Approved Credit Card are enjoying many facilities. But BBL should concentrate to increase the number of ATM booths for the customers' convenience.

BBL has set a standard format regarding the terms and conditions. So it just needs to maintain this particular tendency regarding the terms and conditions of the bank.

BBL has almost succeeded in achieving the goodwill of the Pre-Approved Credit Card holders regarding the safety of the account. In the same time, BBL has earned the trust of Pre-Approved Credit Card holders too.

BBL should focus to improve the mode of payment according to customers' personal need and convenience preference.

Corporate clients of BBL are very satisfied with the Annual fee waiver facility provided by the bank. So it is working as a plus point for BBL.

Pre-Approved Credit Card holders are not that much satisfied about the Pre-approved Credit card features. Though it is hassle free to get and they fill honor.

Customers of BBL are very satisfied and mostly satisfied about the updates are informed to them regularly. So, BRAC Bank is doing well with their Pre-Approved credit card.

Pre-Approved Credit Card holders are dissatisfied about the terms and conditions. Most of them think terms and conditions are not that much clear to them. So, BBL should improve the system to notify clients about terms and conditions.

By analyzing the Overall observation of survey data it can be said that services offering of BBL regarding Pre-Approved Credit Cards are satisfactory to its customers. BBL has somehow succeeded to earn the overall satisfaction level of its Pre-Approved Credit Card holders. On the other hand there are many Pre-Approved credit card holders who are dissatisfied about their online shopping facilities, worldwide acceptance, terms and conditions. 42% people are using other Bank's credit card. They might get dissatisfied with the service of BBL Pre-Approved Credit Card.

4.3 RECOMMENDATION

The majority of the respondents are satisfied with BBL's Pre-Approved Credit Card. So BBL has somehow succeeded to earn the overall satisfaction level of its Pre-Approved Credit Card holders. But still in some sectors the Pre-Approved Credit Card holders are unhappy. The competition is increasing day by day among the banks, so BBL should take some measures so that they can distinguish it from the others. So BBL should concentrate in the following areas:

- The bank's disbursement process needs some improvement.
- Customers always want to enjoy the greatest facility. BBL should include more benefits and offer innovative services so that the Pre-Approved Credit Card holders of BBL prefer to use only BBL's Pre-Approved Credit Card other than rest banks' Credit Cards. BBL should improve their service quality so that the number of satisfied customers include in the coming days .
- BBL should focus to improve the mode of payment according to customers' personal need and convenience preference.
- BRAC Bank should increase the scope to avail the card. Most of the people are dissatisfied about the scope to avail their pre-approved credit card.
- People are now getting dependent on virtual banking or online banking. They like to pay online and shopping online. Many Pre-Approved credit card users are dissatisfied about online shopping facilities using their card. So, BBL should increase the card's acceptance in online.
- BBL should concentrate to increase the number of ATM booths for the customers' convenience. Dutch Bangla Bank is very popular regarding the number of atm booths. But again ATM Booths are not that much important to Pre-Approved Credit Card Holders. Credit Card Holders usually Use their card to purchase product or services rather than withdraw money. That is why many people are neutral about the cash withdrawal facilities.
- 42% Pre-approved Credit Card Holders are using other Banks' credit card. This is alarming. These people may easily switch to other banks' Credit Card service completely. So, BBL should provide more card related service and maintain existing services unquestionable. This can hold the existing card holder and attract potential customers.

4.4 CONCLUSION

The overall success in credit management depends on the customer satisfaction. From the analyses and findings of the study, it is obvious that there is a lot of market potential for BBL in the Credit Card Business and BBL is finding out the potential customer of credit card by providing pre-approved credit card. Some areas of improvement are there also comparing to the existing issuers in the market. BBL having basic infrastructure and a larger client base this is the high time for the bank to match up with their competitors to sustain in this competitive business arena. Initially, it will require a huge investment, and improvement of customer service to remain proactive in the field. But the bank is financially sound to incur such amount of investment in new line of business.

It is expected that Bangladesh will experience a heavy inflow of foreign companies investing in various sectors especially in IT and Gas and Oil Exploration and processing. This will give birth to various ancillary industries and services, which will ultimately increase the purchasing power of people. This factor enhances the chance of an upcoming growing population of the community who wants convenience of not carrying cash and the use Credit Card is the easiest way of doing so. So the Bank has huge opportunity of being The leader Among the Credit Card issuers. BRAC Bank is doing it great. At this moment many new commercial bank is entering in the industry and it will narrow down the market of credit card. Providing a Pre-Approved credit card is like gaining the potential customers from the highly competitive market.

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APPENDIX

QUESTIONNAIRE

Dear Respondent, I am a student of BBS Department (BBA), BRAC University. I am going to measure the customer satisfaction of Pre-approved Credit Card holders of BRAC Bank Ltd: A case study on Gulshan Branch and Uttara Branch. This study is only for use of my academic purpose and the provided information will be treated confidentially. Thank you in advance for your kind cooperation.

Please read the questions carefully and just put a tick (✓) and kindly give your judgments where necessary.

Gender: a) Male b) Female

Age Group: a) 25 or less b) 26 – 35 c) 36 – 45 d) 46 – 55 e) 56 – 65 f) 66 and above

Occupation: a) Business b) Service Holder (Govt.) c) Banker d) Student
e) Service Holder (Pvt.) f) Other.....

Income Level (Monthly income in BDT):

a) LESS-20,000 b) 21,000-50,000 c) 51,000-80,000 d) 81,000-1,00,000 e) 1,01,000-ABOVE

Education Level:

a) Graduate b) Post Graduate
c) Undergraduate d) PhD

1. Do you recommend BRAC Bank to your relatives/ Friends / Colleagues?

a) Yes b) No

2. If you use more than one card, please specify

3. Why do you prefer to maintain more than one card? (Please specify)

a) To utilize the complementary benefit of different Banks
b) To compare the services
c) To gain more prestige

d) given as office staff card

e) other reasons.....

4. How is BBL's Customer service compared to other banks?

a) Very Satisfied

b) Satisfied

c) Neutral

d) Dissatisfied

e) Very Dissatisfied

How do the following attributes support your level of satisfaction?

Attribute	VERY SATISFIE D	SATISFI ED	NEUTRAL	DISSATISFI ED	VERY DISSATISFIE D
5. Annual fees					
6. Cash withdrawal facility					
7. Discount offer in different outlets					
8. Interest charges & fees					
9. Number of ATM Booths					
10. Customer service Compared to other Banks					
11. USD \$ endorsement as a dual card					
12. Scope to avail the card					
13. I am informed any update of BBL regularly					
14. Pre approved credit card is with additional features which make you					
15. You are satisfied with your credit limit					

16. You are satisfied with your Banks disbursement Processing time					
17. The terms and conditions of the bank easily understandable					

18. World Wide Acceptance

- a) Very Satisfied b) Satisfied
- c) Neutral d) Dissatisfied
- e) Very Dissatisfied

19. Do you agree that the credit card related facilities of BRAC Bank is better than other private commercial banks or govt. banks?

- a) Very Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

20. Is the environment of the bank comfortable?

- a) Very Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

21. Are you satisfied with the Mode of Payment?

- a) Very Satisfied
- b) Satisfied

-
- c) Neutral
 - d) Dissatisfied
 - e) Very Dissatisfied

22. Are you satisfied with the customer service of BBL (call center) regarding any query about credit card?

- a) Very Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

23. Are you satisfied with BBL's Authorization Services?

- a) Very Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

24. Are you satisfied with the online shopping facility using the credit card?

- a) Very Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

25. In case if you had lost your credit card earlier, then are you satisfied with the facilities given by BBL regarding the safety of your account and getting a new card ?

- a) Very Satisfied
- b) Satisfied
- c) Neutral

d) Dissatisfied

e) Very Dissatisfied

26. What is the overall level of satisfaction regarding your Credit Card service?

a) Very Satisfied

b) Satisfied

c) Neutral

d) Dissatisfied

e) Very Dissatisfied

Any opinion to improve the quality of service:

Thank you