Internship Report on

"Customer Satisfaction on Retail Banking of the Trust Bank Ltd."

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Submission Date:

23rd June 2014

LETTER of TRANSMITTAL

23rd June 2014

Md. Fazley Elahi Chowdhury

Assistant Professor

BRAC Business School (BBS)

BRAC University

Subject: Internship Report on "Customer Satisfaction on Retail Banking of the Trust Bank Ltd."

Dear Sir,

I have the honor to let you know that I have accomplished my Internship report titled on "Customer Satisfaction on Retail Banking of the Trust Bank Ltd.". It gives me immense pleasure to place the same before you which is the significant requirement of the completion of BBA Program. The study has been completed covering the period from 2nd March 2014 to 2nd June 2014. I made every endeavor to prepare this report and tried my level best to accumulate relevant and insightful information. It is a great experience for me to work with this topic. I have tried to make the report vivid and comprehensive within the scheduled time and limited resources. It is nothing but a very little overview of services provided by the Retail Banking sector of the Trust Bank Ltd. and Customer reaction against it.

Moreover, I want to thank you for your support and patience with me. If you need any further information to evaluate the internship report, it would be my immense pleasure to furnish you the same.

Hence, I would be wondering if you go through my report and give your assessment to my work considering my limitation.

Sincerely,

……………………………….
Zubayda Nazneen (ID: 10104085)

ACKNOWLEDGEMENT

All praises to almighty Allah who has created me and given me opportunities and strength to work with people.

This internship report might never have been completed without the help and cooperation of some grateful people. Firstly I would like to express my special gratitude to my academic supervisor **Md. Fazley Elahi Chowdhury,** assistant Professor of BRAC Business School, for letting me to prepare this report. Without his guidance and comprehensive feedback it would be harder to complete this report.

I am also grateful to the management of Trust Bank Limited to give me an opportunity to join their Gulshan Corporate Branch for my internship. My special thanks to **Md. Zillur Rahim Chowdhury** Executive Vice President and **Md. Abu Taher** the Vice President and Operation Manager of Trust Bank Ltd. (Gulshan Corporate Branch) to give me the opportunity to work in several departments of the branch. I am also thankful to **Mohammad Rokonuzzaman Khan** (FAVP), **Ms. Tahmina Akhter**(FAVP), **M. Mosleh Uddin**(PO) **and Razia Sultana Aly** for their supervision, co-operation and advises.

EXICUTIVE SUMMERY

This report "Customer Satisfaction on Retail Banking of the Trust Bank Limited" is the picture of a very well reputed commercial Private Bank doing banking business in Bangladesh science 1999 and it is sponsored by the Army Welfare Trust (AWT), is first of its kind in the country. Retail banking which is something known as personal financing services is what most people think of as high street naming it concerns providing financial products and services, such as bank and saving accounts insurance and mortgages to individuals. Some banks also include their business banking wing in their retail banking division. The key objective behind completing this report was to analyze and measure the customer satisfaction level of the customer of the bank. Retail banking sector of TBL is divided into 3 parts deposit products, loan products and cards. Firstly retail banking of trust bank consists of their wide range of deposit products such as current savings account, fixed deposit account, trust money double scheme, smart saver scheme, Lakhopoti scheme and so on. Secondly retail loan which can be secured (home loan, car loan) or unsecured loan (personal loan, education loan). Thirdly, card division which offers 4 types of TBL cards such as debit card, credit card, prepaid card and Proprietary Card. However, the main focus behind working on the topic was also to find out whether the customers are getting what they actually want from the retail banking facilities provided by TBL or not. The Questionnaire method was used to analyze the collected and available data in this report. Thus the data used in this report were very important in regard to finding out the key facts in fulfilling the research objectives. The key findings from this report were the reasons behind willingness to continue with TBL, dissatisfaction regarding regular customer service and poor usage authorization regarding regular transactions. Some suggestive remarks were also provided keeping in mind the trends and operations process of TBL retail banking business along with its weak points and limitations. Every research has got some limitations regarding the scope of its study. This report was based on a specific division of the banking business of TBL. So the biggest limitation of this study was it could not provide the full scenario of the TBL banking trends and business and its customer satisfaction level as a whole.

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Chapter 01:
Introduction

1.1 ORIGUN OF THE REPORT:

This internship report was assigned for the completion of my BBA Program, BRAC University. In accordance with the specifications of the Program, I have completed the 12 week period of the internship at Trust Bank Limited Gulsha Corporate Branch.

The report is prepared under the supervision of the Academic Advisor **Md. Fazley Elahi Chowdhury**, Assistant Professor, BRAC Business School, BRAC University and Official Supervisor, **Md. Abu Taher** the Vice President and Operation Manager of Trust Bank Ltd. (Gulshan Corporate Branch).

1.2 REPORT OBJECTIVES:

The main objective of this report is to gain a fair idea about the Retail Banking Sector and customer's overview of Trust Bank Limited. More specific objectives of this report are provided in the following:

- Find out the service quality, product offerings of retail banking sector of TBL.
- Determine the factors that influence customers more and satisfy to operate TBL bank accounts.
- Customer's satisfaction level with the service quality, product offerings and brand image of TBL.

1.3 Source of Data Collection

For any kind of research it is necessary to consider both primary and secondary source of information. Both Primary and Secondary sources of this study are given below:

Primary Source:

To get consumers' perception and how factors influence them, a survey was conducted. All respondents are the Trust Bank account holders who are being asked to fill up a same structured questionnaire for this survey. The questionnaire consists of 25 questions. However, analysis of the data is given in the Analysis section and also in the Appendix section. Finding of the analyzed data are discussed later in this report.

Secondary Source:

Information has also been collected from secondary source to build a clearer problem definition and better understanding of the subject matter. References of the Secondary data are given at the bibliography section. Secondary sources are:

- Internet Article
- Online Journal
- Annual report Of TBL

- Previous Studies regarding the topic

1.4 LIMITATIONS:

Although I have tried my level best and provided extreme efforts to enhance the content of this report and provide the readers with the most possible information regarding the topic, however there were some limitations while making the report.

- The vastness of the topic itself was a limitation as it was very difficult to concise the topic into one specific part.

- Interns have restrictions on the amount of data they can access. So there were some confidential data which I could not get.

- Although I got to deal with lots of customers every day, I could not use them as part of my study as this was against TBL policy to ask customers questions outside the boundary of their problems.
- The research work was not done by the professionals. For this some mistakes might happen. The results obtained from different methods might also hold some minor mistakes regarding consideration of the variables in it.

- Some people might not give the correct answers or they have problem in understanding the questions .Moreover, there were some people who were more concerned about their own perspective of having a good relationship with TBL.

- Time period for research was short. So the findings and analysis might be inappropriate considering the long term operational planning and implications of the bank.

- Also the recommendations might not show enough effectiveness to both the researcher and the readers.

1.5 INTERNSHIP EXPERIENCE AND SPECIFIC RESPONSIBILITIES

During my internship I worked in different departments. At first I was in Account Opening Department after that I also worked in Remittance and Credit department. So it was a great experience for me to work in different departments.

Account Opening and Remittance:
There I helped customer to fill up accounting opening form, provide customer related information, store all the form systematically and organized way, and scan the signatures of the new accountholders along with their pictures. Moreover I filled up Scheduled Bank Statistics (SBS) and KYC form for each customer for each Deposit Pension Scheme, Current and Savings account, and Fixed Deposit Account, provide cheque books, debit card, internet banking form and help to fill it up, learnt how to give statements, solvency and so on.

Credit Department:

In credit department I got a chance to perceive knowledge about the functional organogram which describes credit processing and credit administration. However I also had to rearrange all the customer files and I could learn about the charge documentation, credit rating and scanned and rearranged valuation survey reports done by some valuation firms on behalf of TBL credit department. Moreover I have prepared General Environmental Due Diligence for environmental risk rating.

Chapter 02:
ORGANIZATIONAL OVERVIEW

2.1 HISTORICAL BACKGROUND OF THE TRUST BANK LIMITED

In 1987 first generated the idea about run out a bank in Bangladesh commercially. In 1994 foreign investment took place. 1999 15th July Trust bank limited got the license and permission to operate their journey of banking in Bangladesh. After that in 1999, 5 August the bank got the branch license to represent the bank in Bangladesh. Finally with a small mission and vision the bank successfully complete the inauguration to execute their operation in Bangladesh.

In 2001 it involved in automatic banking. Then in 2005 they have been starting to use of ATM Machine to make the transaction easier. The bank redecorated themselves in 2006 by changing their logo, name and retail banking.

In 2007 the banks gets inside of online banking and allow using visa card for their customer. The bank has been completely trying to spread out their network through establishing new branches in Bangladesh. Since bank's business volume increased over the years and the demands of the customers enlarged in manifold and technology has been upgraded to manage the growth of the bank and meet the demands of our customers.

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

2.2 A brief idea about TBL

The bank, sponsored by the Army Welfare Trust (AWT), is first of its kind in the country. With a wide range of modern corporate and consumer financial products Trust Bank has been operating in Bangladesh since 1999 and has achieved public confidence as a sound and stable bank. Trust Bank Limited is one of the leading private commercial banks having a spread network of 82 branches, 7 SME centers, 129 ATM Booths and 65 POS in 55 Branches across Bangladesh. In 2001, the bank introduced automated branch since bank's business volume increased over the years and the demands of the customers enlarged in manifold, their technology has been upgraded to manage the growth of the bank and meet the demands of customers. Via Online Services and Visa Electron (Debit Card), ATMs now allow customers to retrieve 24x7 hours Account information such as account balance checkup through mini-statements and cash withdrawals. Trust Bank has successfully introduced Visa Credit Cards to serve its existing and potential valued customers. Credits cards can now be used at shops & restaurants all around Bangladesh and even internationally. Trust Bank is a customer oriented financial institution. It remains dedicated to meet up with the ever growing expectations of the customer because at Trust Bank, customer is always at the center.

Value

- Trustworthy
- Dependable
- Reliable
- Professional
- Dynamic
- Fair

Positioning statement

- Trust Bank is a contemporary, upbeat brand of distinctive quality of service and solution that offers a rewarding banking experience as preferred choice of banking partner every time, everywhere.

MISSION & VISION

Vision

- Build a long-term sustainable financial institution through financial inclusion and deliver optimum value to all stakeholders with the highest level of compliance

Mission

- Long Term Sustainable Growth- diversified business with robust risk management
- Financial Inclusion- bring unbanked population into banking network through low cost and technology based service delivery
- Accountable to all stakeholders- customers, shareholders, employees & regulators
- Highest level of compliance and transparency at all levels of operation

2.3 RETAIL BANKING SECTOR OF TRUST BANK:

Retail banking is when a bank executes transactions directly with customers, rather than corporations or other banks. Services offered include savings and transactional accounts, mortgages, personal loans, debit cards and credit cards and so on. The term is generally used to distinguish these banking services from investment banking, commercial banking or wholesale banking. It may also be used to refer to a division of a bank dealing with retail customers and can also be termed as personal banking service.

Retail banking which is something known as personal financing services is what most people think of as high street naming it concerns providing financial products and services, such as bank and saving accounts insurance and mortgages to individuals. Some banks also include their business banking wing in their retail banking division.

Objective of Retail banking:

- To extend credit facility to the fixed income group.
- To develop standard of living of mass people.
- To introduce and carry on collateral free credit operation.
- To diversify credit portfolio.
- To enhance purchasing power of fixed income group
- To participate in the socio economic development of the country.

Retail banking includes deposit products loan products and cards. This are describe below:

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                    ┌─────────────────┐
                    │ Retail Banking  │
                    └─────────────────┘
          ┌──────────────────┼──────────────────┐
┌──────────────────┐ ┌──────────────────┐ ┌──────────────────┐
│ Deposit Products │ │  Loan Products   │ │      Card        │
└──────────────────┘ └──────────────────┘ └──────────────────┘
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2.3.1 **DEPOSIT PRODUCTS:**

Retail banking of trust bank consists of their wide range of products such as current savings account, fixed deposit account, trust money double scheme, smart saver scheme, Lakhopoti scheme and so on. These are pointed out below:

1. **Current Deposit account:**

Current deposit account is the net flow of current transaction with no restriction, including services but zero interest. CD Account can be opened both for Individual and Corporate bodies. Joint account and minor account can be opened (under the supervision of their guardian). CD account can be opened in the name of Trust, Club, Association, Societies and Non - Trading Concerns. Initial deposit CD account is Tk 5,000 and other charges are:

- Standing Instruction charge TK 100 for compliance of each Instruction.
- Account Closing Charge Taka 500/-.
- Accounts Maintenance Fees: Tk. 300 per half year per account.
- Online Transactions - free of service charge.

2. **Saving Deposit account:**

A saving account meant to promote the habit of saving among the people. Choose from a range of savings accounts that allow you to withdraw your funds at any time for easy, convenient banking. The initial deposit for opening a savings account is 2,000 Tk and the interest rate is now 6%. Moreover the account closing charge is Tk 200 per account.

3. Fixed Deposit Account:

A fixed deposit account is for those investors who deposits a fixed amount of money for a fixed period of time and receives a fixed interest with the deposited amount.

Features:

- FDR can be operated for 1 Months, 3 months, 6 months, 12 months and above.
- Automatic renewal facility at maturity.
- Loan facility against FDS to meet urgent financial needs.
- Customer may avail loan facilities against FDS as security.

Amount/slab wise Deposit	Tenure			
Fixed Deposit Receipts	01 Months	03 Months	06 Months	12 Months & above
Any amount up to TK 5 crore		9.5%	9.75%	10.00%

4. Trust Money Double Scheme: (TMDS):

Trust Money Double Scheme is a magic of turning customers savings into double over the 5.5 years period. With this deposit customer have option how quickly he/she can make the money double. This product is especially for the customers who have already saved a substantial amount of money and now wants to make secured investment to make the money into double. Currently this scheme gives 6.5% interest on its deposit amount. Suppose your deposit amount is 1,00,000 after 5.5 years you will get 2,00,000.

Product	Tenure	Maturity
TMDS	5.5 Years	Double

5. Trust Smart Savers Scheme: (TSSS)

The name of the scheme is "Trust Smart Savers Scheme (TSSS)" and an Account holder subscribing this scheme will be called TSS account holder.

Features:

- Choice of Tenure is available for 3, 5, 7 and 10 Years.
- Auto Debit Instruction for installment
- No need to come at Bank at the installment payment amount
- Current interest rate 11.5%

Schedule of amount payable at the end of different tenor will be as:

Amount	3 Years	5 Years	7 Years	10 Years
500	21,543	40,560	64,417	112,057
1,000	43,085	81,119	128,834	224,115
2,000	86,171	162,239	257,669	448,230
3,000	129,256	243,358	286,503	672,345
4,000	172,341	324,478	515,337	896,460
5,000	215,426	405,597	644,172	1,120,575

6. Lakhopoti Saving Seheme:

At the maturity the depositor will get TK. 1.00 Lac by the depositing monthly installment as per following arrangement:
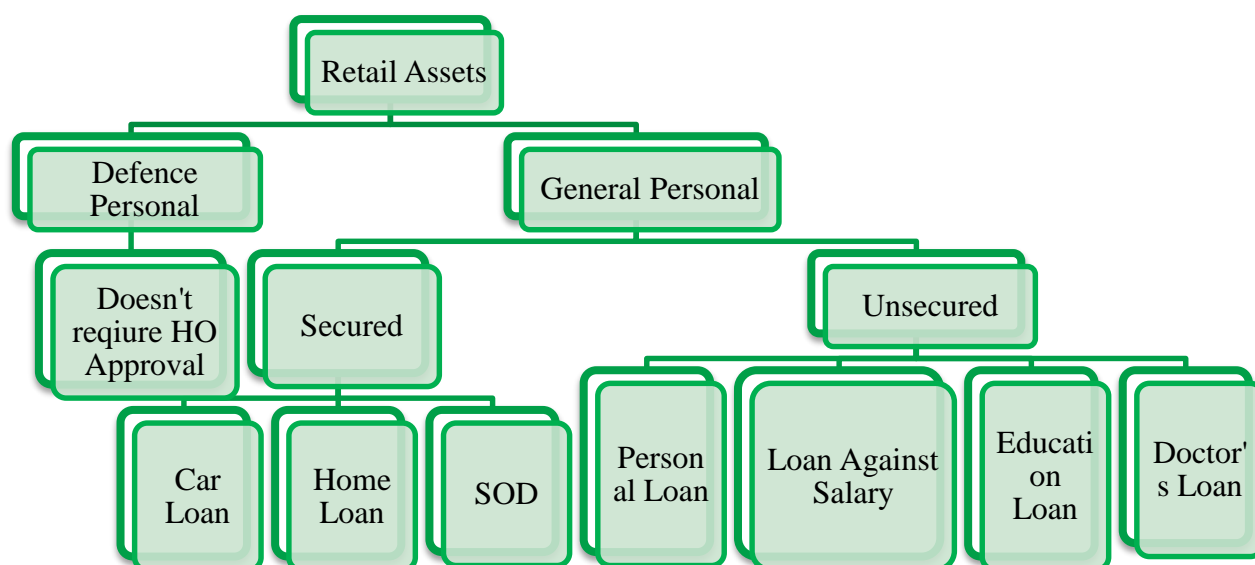
- Maturity Value Tk. 100,000.00

- Present interest rate 7.78%

Schedule of amount payable at the end of different tenor will be as follows:

Monthly payable Amount (installment in BDT)	Duration/ Period of the Scheme	Amount payable at Maturity (BDT)
552.00	10 Years	1,00,000.00
1,365.00	5 Years	1,00,000.00
2,462.00	3 Years	1,00,000.00

Trust Bank | ট্রাস্ট ব্যাংক
A Bank for Financial Inclusion | সবসময়, সবখানে, সবার জন্য

2.3.2 RETAIL LOANS:

Credit facilities can broadly offered into three groups such as corporate, Retail, SME and Retail department deals with individual clients. In trust bank retail loan is offered to defense personal and general personals. Defense personal does not require head office approval. Moreover for general personal bank provides HO approval and offers secured and unsecured loan. These classifications are shown below:

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                          Retail Assets
                  ┌──────────┴──────────┐
           Defence                  General Personal
           Personal              ┌──────────┴──────────┐
        ┌─────┴─────┐       Secured               Unsecured
   Doesn't          │    ┌────┬───┴──┐      ┌──────┬────┴────┬──────┐
   reqiure HO    Car  Home   SOD   Person  Loan Against  Educati  Doctor'
   Approval      Loan Loan          al Loan   Salary       on      s Loan
                                                          Loan
```

Retail Banking Sector of TBL

1. SECURED LOANS:

Secured loan means debt backed or secured by collateral to reduce the risk associated with lending such as car loan, house loan and SOD. These classifications are described below:

CAR LOAN

Trust Bank Limited offers customer to materialize customer's dream of owning a car through TBL car loan facility. In this scheme interest rate always fixed. Basically loans are offered for new car and reconditioned Car loans. Moreover banks offer maximum 70% loan and other 30% of the car price should be paid by the customer.

Features:

- Equal Monthly Installments via Standing Order
- Loan Amount max 2 Million for individual
- 20% down payment Required

> Minimum age limit is 25 and maximum age limit of the borrower is 60 years; in exceptional case, MD can relax the age limit up to any age depending on the merit of the case.
> Loan should be disbursed within 45 days of its approval.

Features	New Car	Reconditioned Car
Loan limit	2.00-20.00 Lac	2.00-20.00 Lac
Interest rates	18%	18%
Tenor	1 - 5 years	1- 5 years

HOME LOAN:

House Nibash Loan is for individual to build or purchase home/ apartment for own use or for let out purpose. In this scheme interest rate is fixed. Trust bank also provide apon nibsh loan for non- resident Bangladeshi (NRB). Age limit is upto 60 years. Some other informations are given below:

Title	Description
Equtiy participation	a. At least 40% of the total cost of construction of home. b. At least 30% of purchase price of new apartment/home and repairing cost, if any.
Minimum Construction Standard	♦ A one storied RCC building with at least 600 sft. area and having electricity facility ♦ An apartment not less than 600 sft. area with all utilities.
Rate of Interest	15% p.a. with quarterly rests
Loan Limit	Maximum 1,00,00,000Tk

SOD:

Over Draft (OD):
OD is some kind of advance. In this case, the customer can over draw from his/her current account. There is a limit of overdraw, which is set by the bank. A customer can with draw that much amount of money from their account. For this there is an interest charge on the over draw amount. This facility does not provide for everyone, the bank will provide only those who will fulfill the requirement. It means that only real customer can get this kind of facility

SOD (General):
Advance allowed to individual/firm against financial obligation (i.e. lien of FDR/PS/BSP etc.) and against assignment of work order for execution of contract works fall under this head. This advance is generally allowed for allowed for definite period and specific purpose. It is not a continuous credit.

Loan	Interest
SECURED OVERDRAFTS(SOD)	13.50%
SECURED OVERDRAFTS(Individual)	16.00%

2. UNCESURED LOAN:

Unsecured loan is one that is obtained without the use of property as collateral for the loan. Borrowers generally must have high credit ratings to be approved for an unsecured loan. Moreover unsecured loan can be personal (doctor's loan) or loan against salary (travel loan). Some unsecured loans are described below:

DOCTOR'S LOAN:

Doctor's Loan is a loan which provides professional Doctor to support their small scale purchase of different medical equipments, tools and small machineries for installation of their chamber/hospital/clinic. This is partially secured product, security being the commodity acceptable form of quasi cash securities available in the market. In addition we believe this particular product is of an inherently safe nature because the target customers are the established doctors of the society. Some other information is given in the below table:

Minimum Loan Size	Tk. 1,00,000.00
Maximum loan size	Tk. 5.00 lac for General Practitioner & Tk.10.00 lac for specialized Doctors.
Tenor	12 to 48 months
Minimum Down payment	20%
Interest rate	16% p.a

EDUCATION LOAN:

Education Loan is a loan which facilitates financial needs for higher education purpose. This is an unsecured loan because no additional security is arranged against these loans. Age limit for borrower is 25 to 60 years and minimum income level should be 15,000 Tk. Some other information is given below:

Category	Description
Minimum Loan Size	Tk. 50,000/-
Maximum loan size	3.00 Lac
Interest rate	16% p.a. with monthly rest.
Tenor	Minimum 12 months & maximum 36 months.

MARRIAGE LOAN:

Marriage Loan is a loan facility offered by the Retail Banking Division to facilitate money for marriage purpose for Bangladeshi people. This loan is offered to the persons who have stable monthly income. It is a clean or unsecured loan in the sense that there is no cash security taken against the loan.

Credit Criteria	Regular Criteria
Age	25-60 years (Guardian), 25-40 (applicant)
Maximum Loan	Tk. 3,00,000/-
Interest Rate	17% p.a.
Tenor	12 to 36 months

TRAVEL LOAN

Travel Loan is a loan facility offered by the Retail Banking Division to facilitate the holiday trip of the Bangladeshi people. This loan is offered to the persons who have stable monthly income. It is a clean or unsecured loan in the sense that there is no cash security taken against the loan. The credit risk of the product is covered by a strict evaluation and assessment of customer's credit history and track record with any bank/financial institution in Bangladesh.

Features:

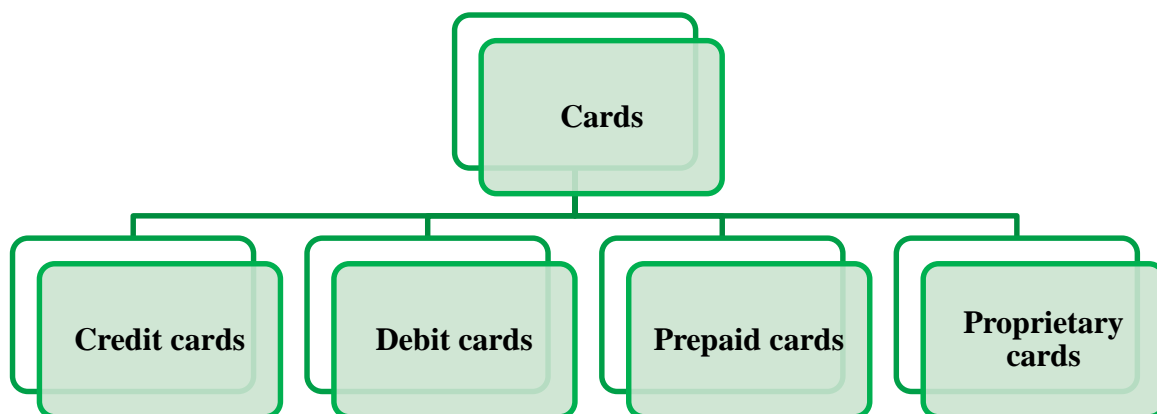| Purpose	Holiday trip to abroad.
Age	25-53 years (at the time of application)
Minimum Loan	Tk. 50,000
Interest Rate	17% p.a.
Tenor	12 to 24 months

CONSUMER DURABLE LOAN:

Consumer Durable Loan is a loan which facilitates middle class people to purchase different household items such as Television, Refrigerator, Air – Conditioners, Washing Machine, Computers and other household furniture etc for personal use.   Under this scheme, the consumer durable product is hypothecated to the bank.

Minimum Age	25 years
Minimum Income	Tk. 15,000/-
Loan Size	Tk. 50,000/- to 5.0 Lac(including 1.00 Lac for Motor cycle,1.00 Lac for Office Appliance)
Interest rate	16% p.a. with monthly rest.
Tenor	Minimum 12 months & maximum 36 months.

2.3.3 CARDS:

Trust Bank Ltd offers 4 types of cards these are credit card, debit card, prepaid card and proprietary Card. Customer benefit of using card is one can carry card is just like carrying cash in shops and restaurants with more safety with 24 X 7 hours withdrawal facilities. And some account Benefits are like absolute fraud protection against unauthorized use and offline, retail protection and extended warranty coverage on purchases and so on. Classifications of cards are given below:

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                        ┌──────────────┐
                        │    Cards     │
                        └──────┬───────┘
        ┌───────────────┬──────┴───────┬───────────────┐
┌───────────────┐ ┌───────────────┐ ┌───────────────┐ ┌───────────────┐
│  Credit cards │ │  Debit cards  │ │ Prepaid cards │ │  Proprietary  │
│               │ │               │ │               │ │     cards     │
└───────────────┘ └───────────────┘ └───────────────┘ └───────────────┘
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CREDIT CARD:

Trust Bank has Visa credit cards both local and international to serve its existing and potential valued customers. To increase reliability of using cards SMS alert is being offered to customers for monthly credit card statement and also for every transaction. Thrust Bank Limited offers four types of credit cards. These are described below:

Visa Gold Local:

The main purpose of introducing this card is to give a customer an exclusive life with special privilege to meet every lifestyle via Visa Gold Local Card. It has an unsecured credit line operable only within Bangladesh. Bank may issue credit line for up to BDT 500,000 upon proper verification of all required documents.

Visa Dual gold International:

This card offers an unsecured credit line operable outside Bangladesh only. Bank may issue credit line for up to USD 3000 upon proper verification of all required documents. However, higher than USD 3000 may be approved if the qualified applicant maintains FC or RFCD account with TBL and the account has sufficient fund to justify the higher limit.

Credit Card Expiration and Renewal date:

- Card is valid for 2 years

- Card will be renewed after 1 year from the date of issuance

- Annual Interest Rate for Purchases is 24% (2% per month)

Visa dual classic international:

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

Credit Card Expiration and Renewal date:

- Card is valid for 2 years

- Card will be renewed after 1 year from the date of issuance

Visa Classic local:

This is an unsecured credit line operable only within Bangladesh. Bank may issue credit line for up to BDT 50,000 upon proper verification of all required documents. Trust Bank's Visa Classic Local credit card is fast, convenient and secure, combining a credit card.

Credit Card Expiration and Renewal date:

- Card is valid for 2 years

- Card will be renewed after 1 year from the date of issuance

- Annual Interest Rate for Purchases 24% (2% per month)

Card limit and Yearly Charges of Credit Card:

SL. NO	CARD	LIMIT	YEARLY CHARGE
1.	Visa Domestic Classic	20,000/ - 1 Lac	500/+15% Vat
2.	Visa Domestic Gold	1,00,000 – 5,00000/	1500/+15% Vat
3.	Visa International Classic	SAARC –US $ 1500/ Out of SAARC –US $ 5000/	30 $ +15% Vat
4.	Visa International Gold	SAARC –US $ 1500/ Out of SAARC –US $ 5000/	50+15% Vat

DEBIT CARD:

With the Trust debit card one can go around all over Bangladesh without carrying cash. Even the card can be used without a secret code (PIN) in departmental stores, shopping centers or restaurants, petrol pump or even for paying phone bills, just like a credit card. Additionally one can enjoy overdraft facility prior to subsequent approval. To make the life hassle-free take the Trust Debit Card without giving a second thought.

How to Apply for a Debit Card

- Must be an account holder of Trust Bank Limited to earn the eligibility for owning a card

- Debit card application form (Available at any Branch of Trust Bank) properly fill up & must be signed by the account holder/ applicants.

- Three copies of passport size color photograph of the account holder/ applicants, Photocopy of National ID/Passport

- Trust Debit card will be issued within 3-4 working days as per customer's interest & subsequent instructions

Fees & Charges of Trust VISA Debit Card:

Issuing Fee (TK)	300.00(First year free until further instruction)
Supplementary Card Fee(TK)	300.00(First Year Free)
Renewal Fee (TK)	300.00
Card Replacement Fee(Tk)	300.00
PIN Reissuing fee	300.00
Transaction fee(Trust Bank Cards use Trust Bank ATMs)	Free
Transaction fee(Trust Bank Cards use BRAC/DBBL Bank Network ATMs)	46.00
Transaction fee(Trust Bank Cards use other Q-cash Network ATMs)	10.00
Transaction fee(Other than Q-cash, BRAC, DBBL ATM Network)	125.00(Subject to change)

*Fees and charges are excluding VAT and subject to change as per bank policy.

*15% VAT is applicable on fees & charges

TRUST INTERNATIONAL PREPAID CARD:

A Prepaid Card has a pre-determined monetary value loaded onto it. Trust Bank offers an exciting range of Prepaid Dual Currency Cards.

Trust Bank Prepaid Dual Currency Card can be used at any ATM displaying VISA Logo for withdrawal of cash and at any POS displaying VISA Logo for purchase of goods & services within Bangladesh. ATM transactions are to be secured by Personal Identification Number (PIN) known by the concerned customer only. POS transactions will not require PIN. However, all the transactions are to be authorized by the system electronically. Prepaid card is safer than carrying cash and more convenient than writing cheques.

Features:

Prepaid Dual Currency Cards generally carry the same features as a standard debit card, with integrated functions available. Prepaid dual currency cards are commonly being developed with features such as online functionality, where the card can be just like a credit card providing services with ATMs, POS and Online Purchase.

One has no need to have an account in Trust Bank Limited to earn the eligibility for owning this card. User must be Bangladeshi Citizen, no Age limit.

Services:

- Services Linked with the Trust VISA-Electron Debit Card

- 24x7 hours banking. Cash can be withdraw from any VISA logo marked ATM from Bangladesh and abroad

- Merchandises can be purchased from shopping outlet, departmental stores, and restaurants and so on by this card.

- Additional Services provided with the card is account balance inquiry from ATM

Rates and Fees:

Annual Fee:	300.00 Tk.
PIN Resetting Fee	300.00 Tk
Q-cash ATMs	No charge

TRUST PROPRIETARY CARD:

Eligibility for this card is one has to be Bangladeshi and age should be 18 years & above. Moreover customers have to have a Current account with Trust Bank.ATM Cash Withdrawal - 24x/7 Cash withdrawal facility from any Q-cash, OMNIBUS & DBBL network ATM. (Daily ATM cash withdrawal limit BDT. 50,000.00 within 4 transactions). Other features are:

- Account balance enquiry from ATM.

- Personal identification Number (PIN) change facility.

- Mini statement enquiry from ATM.

CHAPTER 03:
ANALYSIS, DISCUSSION AND REPRESENTATION of RESULTS

3.1 Research design

This is a **Descriptive Research** which is preplanned and structured design, secondary data is qualitative analysis followed a survey method. To do the survey a questionnaire has been developed which is a structured technique for data collection that consists of a series of questions that respondents have to answer. The Population is the retail customers who does retail banking with Trust Bank Ltd. The sample size is 44 which are randomly selected from the population. There were demographic questions, open-end questions to be answered in the questionnaire. This also contains demographic questions and scaling questions.

3.2 Analysis Based on Questionnaire Data:

The research questionnaire has two parts. First part contains some demographic questions such as gender, occupation, monthly income and so on and the second part contains scaling questions where respondents had to answer whether they agree or disagree as indicated by the 5 scale (Strongly Agree; Agree; Neutral; Disagree and Strongly Disagree). For SPSSS analysis, one dependent variable and 3 independent variables are chosen service quality, product offerings, brand image. And customer satisfaction level is considered the dependant variable. For each variable several items or scales has been chosen and for each scales a separate question has been made.

The analysis part for bases on the response from the questionnaire has given in the next page:

3.2.1 Demographic Questions Analysis:

The demographic analysis of the study includes the following distributions: gender, occupation, income, length of operation, account type, credit card user, and influencing factor and so on.

Gender:

The distribution of respondents' gender revealed that out of 44 respondents 22(50%) are male and rest 22(50%) are female. Graphical presentation is given below:
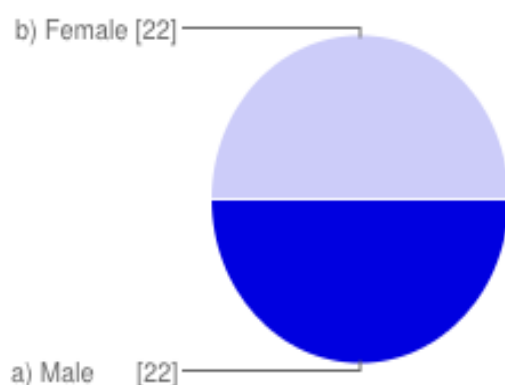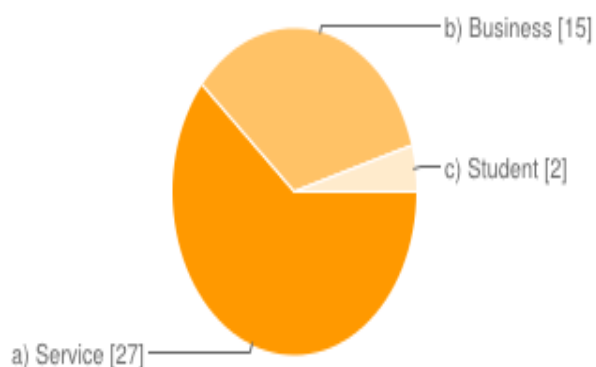

Gender	Frequencies	Percentages
Male	22	50%
Female	22	50%
Total	44	100%

Table of Frequencies and Percentages

Occupation

From the total respondents 27(61%) are service holder some of them are TBL employees while 15(34%) of them do business and only 2(5%) are students. Graphical presentation is given below:
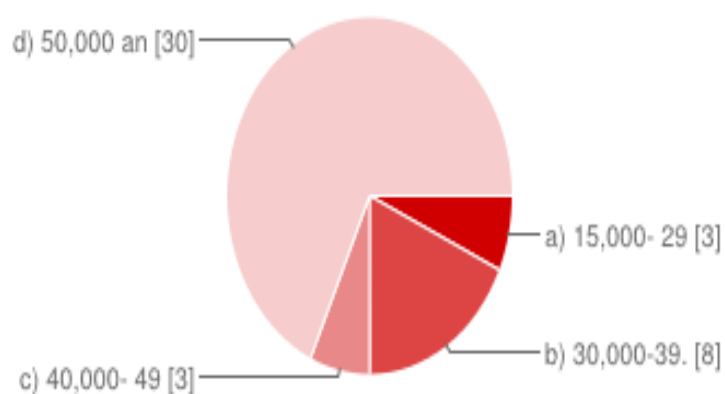
Occupation	Frequencies	Percentages
Service	27	61%
b) Business	15	34%
c) Student	2	5%
Total	44	100%

Table of Frequencies and Percentages

Family Income:

Data of customers' shows that 30(68%) of them have family income more than 50,0000Tk. Moreover, 3(7%) have 40,000 to 49,999Tk and 15,000 to 29,999 Tk family income while 8(18%) of them said they have 30,000 to 39,999Tk family income. Graphical presentation is given below:
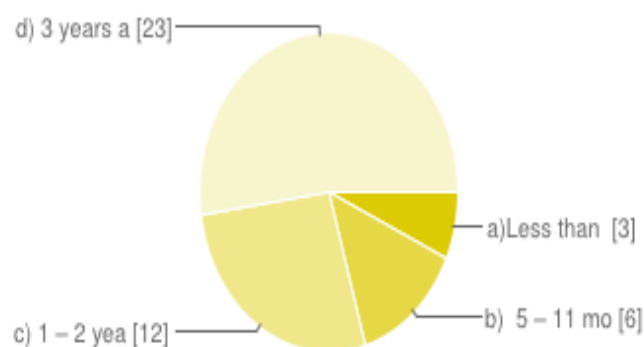

Income	Frequencies	Percentages
15,000- 29,999	3	7%
30,000-39.999	8	18%
40,000- 49,999	3	7%
50,000 and above	30	68%
Total	44	100%

Table of Frequencies and Percentages of Monthly Income

Length of operation with Trust bank Ltd.:

Furthermore, data gathered on the customers' length of operations with the bank revealed that 3 (7%) respondents related with the bank for less than 5 months, while 6 (14%) respondents operated with the bank for 5 to 11 months. As indicated in below table, 12 (27%) respondents operated with the bank from 1 to 2 years, while 23(52%) of the respondents are operating TBL bank account from 3years and above. So majority of the respondents are the loyal

customers as they are operating TBL account for long run. Graphical presentation is given below:

Length of Operation	Frequencies	Percentages
Less Than 5 months	3	7%
5-11 months	6	14%
1-2 years	12	27%
3 years and above	23	52%
Total	44	100%

Table of Frequencies and Percentages of length of Operation

Type of accounts:

Customers selected for the study were asked to state the type of accounts they operate with the bank. In response, 33 (75%) respondents are operating savings account. Some of them have salary accounts and Islamic accounts while 7 (16%) respondents indicated that they operated current account and these are mainly company account. Meanwhile, 4 (9%) respondents stated that they operated other accounts such as loan accounts. Graphical presentation is given below:
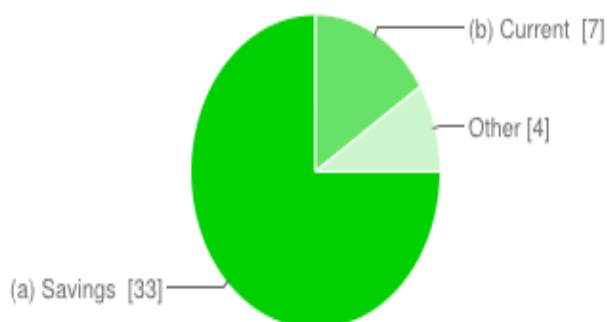
Type of Account	Frequencies	Percentages
Savings	33	75
Current	7	16
Others	4	9
Total	44	100

Table of Frequencies and Percentages of Types of Account

Influencing Sector:

Here respondents are being asked factor that influence more to hold a TBL account. 14(32%) of them said loan facility while 13(30%) of them preferred ATM service facilities moreover 8(18%) of them chose mobile banking, locker facility influences 5(11%) respondents and lastly only 4(9%) said that internet banking facility influences them more to operate bank account at TBL. Graphical presentation is given below:
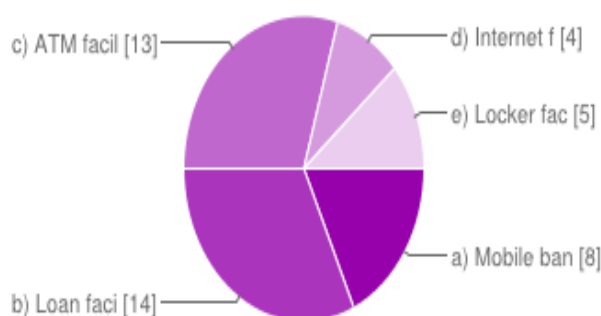

Most Influencing Sector	Frequencies	Percentages
Mobile banking	8	18%
Loan facilities	14	32%
ATM facilities	13	30%
Internet facilities	4	9%
Locker facilities	5	11%
Total	44	100%

Table of Frequencies and Percentages of Influencing Sector

Influencing Factor:

Customers were asked to mention the first thing that comes to their mind when they think of Trust bank. 15(34%) people said personalized service, 8(18%) respondents chose wide branch network. 14(32%) people said customer service and rest 7(16%) people computerized banking.
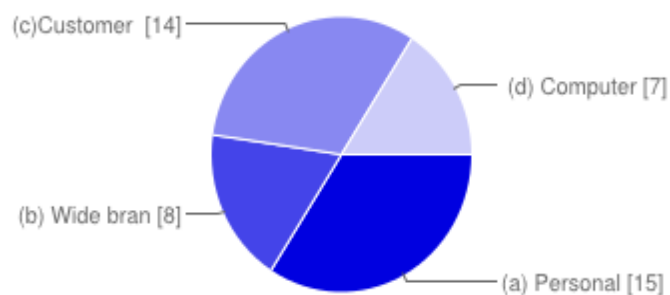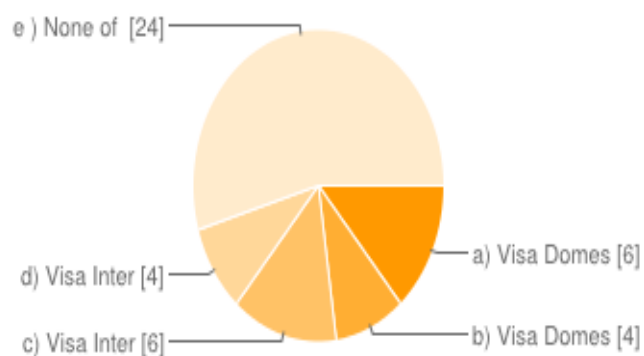
Factor	Frequencies	Percentage
(a) Personalized service	**15**	**34%**
(b) Wide branch network	**8**	**18%**
(c)Customer service	**14**	**32%**
(d) Computerized banking	**7**	**16%**
Total	44	100%

Table of Frequencies Percentage

Credit Card user from Trust bank:

TBL offers 4 types of credit card which I already discussed. Here customers are being asked if they use credit card or not and 24(55%) of them said they do not use it and rest of the 20 (45%) uses different credit cards. Graphical presentation is given below:


Credit Card Holders	Frequencies	Percentages
Visa Domestic Classic	6	14%
Visa Domestic Gold	4	9%
Visa International Classic	6	14%
Visa International Gold	4	9%
None of these	24	55%
Total	44	100%

Table of Frequencies and Percentages of Credit Card Users

Retail loan Applicants from Trust Bank:

44 respondents were asked if they ever applied for retail loan and 17(39%) of them said yes so that 39% have the experience of taking loan from TBL and majority 27(61%) said that they did not experience it yet. Graphical presentation is given below:
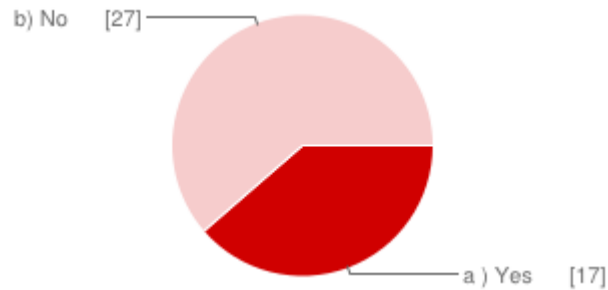
Retail loan Applicants	Frequencies	Percentage
Yes	17	39%
No	27	61%
Total	44	100%

Table of Frequencies and Percentages of Retail Loan Applicants

3.2.2 Data Analysis by SPSSS:

- **Analytical Model:**

A mathematical model is developed for my research. I have to use multiple regression equation to identify as well as analyze the dependent and independent variables. There are **total four variables consist of three independent variables and a dependent variable.** The mathematical model is bellow-

$$Y = X_1 + X_2 + X_3 + X_4 + X_5 + X_6 + C$$

Here,

Y= Dependent variable, which is customer satisfaction level on retail banking

X1= Service Quality (Independent variable)

X2= Product Offering (Independent variable)

X3= Brand Image (Independent variable)

C= Constant which is consist of all other independent factors.

- **Research Question Development:**

RQ1: Does Service Quality significantly influence customer satisfaction?
RQ2: Does product offerings significantly influence the customer satisfaction?
RQ3: Does brand image significantly influence the customer satisfaction?

- **Hypotheses Development:**

According to the factors I got from the respondents I have develop three hypotheses. Those are given below-

H1: Service quality significantly influences customer satisfaction.
H2: Product offering significantly influence customer satisfaction.
H3: Brand image significantly influence customer satisfaction.

- **Reliability Test**

- **Service Quality:** Reliability Statistics for measuring dependent variable **Service Quality**(using 6 items):

Cronbach's Alpha	N of Items
.480	6

Item-Total Statistics

Independent Variable Service Quality	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Good quality online banking service compared to other commercial Banks of Bangladesh	16.75	6.983	.153	.365	.479
Initial deposit for account opening is high	17.55	5.184	.551	.349	.239
Provides unreliable SMS alert service	16.91	7.619	.005	.092	.555
Complicated card reissue process	17.61	6.103	.325	.337	.386
Charges unnecessarily for services	17.34	6.695	.218	.354	.446
I am highly satisfied with operating my Trust bank account(Dep V)	16.57	6.670	.242	.241	.434

Table: Reliability test for measuring independent variable Service Quality (6 items)

From the above table we can see that the Cronbach's Alpha value is .480 that means the internal consistency of the 6 items is not enough but if we delete the 3rd item which change the Cronbach's Alpha value significantly. From this table we can see that after delete the 3rd item the Alpha value will be .555.

- **Product Offering:** Reliability Statistics for measuring independent variable **Product offering** (using 6 items):

Cronbach's Alpha	N of Items
.573	6

Item-Total Statistics

Variable Product Offering	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I am highly satisfied with operating my Trust bank account	17.09	8.271	.342	.345	.516
Desirable purchase experience with my card	17.39	8.522	.222	.233	.567
Satisfactory FDR interest rates	17.64	9.121	.129	.151	.603
Approves loans easily	18.09	7.712	.337	.178	.516
Deposit schemes are designed to give customers the best value of their money	17.30	7.748	.530	.359	.447
Number of ATM booths are satisfactory	17.84	7.300	.366	.265	.501

Table: Reliability test for measuring independent variable product offering (6 items)

For the independent variable product offering the Cronbach's Alpha is .573 where we need minimum .50. So set of 6 items is reliable for the research and don't need to delete any item. From the "Item-Total Statistics" table we can see that if we delete different items individually then what would be the change in the Cronbach's Alpha value, and we can see that rather the 5th one other variable can give the value significantly.

- **Brand Image:** Reliability statistics for measuring independent variable **Brand Image** (using 6 items):

Cronbach's Alpha	N of Items
.854	6

Item-Total Statistics

Dependant Variable Brand Image	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I am highly satisfied with operating my Trust bank account	19.75	12.564	.612	.438	.834
I can recognize TBL among other banks	19.80	12.446	.637	.476	.830
Intend to recommend TBL to my friends and family	19.86	11.795	.728	.591	.812
Based on past business relationship, I think this financial institution is trustworthy	19.55	13.044	.681	.517	.826
Trust bank always comes first to my preference	19.98	10.674	.708	.562	.818
High visibility as a brand	19.70	12.957	.518	.416	.851

Table: Reliability test for measuring independent variable Brand Image (6 items)

These six items to measure the independent variable "Brand Image" is consistent internally. We can say it because Cronbach's Alpha value is .854 which has exceeded the minimum need of .50.

- **Hypothesis Testing and Results**

In the approach to the problem I have developed three hypothesis based on three factors that influence the level of customer satisfaction. Here, I will test whether those hypothesis are true or false.

1. **H1:** Service Quality significantly influences customer satisfaction.
   Ho: Service Quality does not significantly influence the customer satisfaction.

Table: P value of Service Quality

ANOVAª						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.945	5	1.589	2.412	.054
	Residual	25.032	38	.659		
	Total	32.977	43			

From the above table we can see that the P value of the independent variable service quality is .054 that is much higher than alpha value 0.05. So **H0 is accepted** and **H1 is rejected**. That means service quality has no significant influence on the customer satisfaction.

2. **H1:** Product offering significantly influence customer satisfaction.
   H0: Product Offering does not significantly influence the customer satisfaction.

Table: P value of Product Offering

ANOVAª						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.371	5	2.274	4.000	.005
	Residual	21.606	38	.569		
	Total	32.977	43			

From the above table we can see that the P value of the independent variable product offering is .005 that is less than the alpha value 0.05. So **H0 is rejected and H1 is accepted**. That means product offering have significant influence on the customer satisfaction.

3. **H1:** Brand Image significantly influences customer satisfaction.

    H0: Brand Image does not significantly influence the customer satisfaction.

Table: P value of Brand Image

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.457	5	2.891	5.933	.000[b]
	Residual	18.520	38	.487		
	Total	32.977	43			

From the regression analysis we found that Brand Image has influence on the selection of customer satisfaction. The P value of independent dependent brand image is .000 which is less than alpha value 0.05. So, **H0 is rejected** and **H1 is accepted**. That means brand image have significant influence on the selection of mobile phone operator.

- **Regression Analysis**

▪ **Model Summary of Service Quality**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.491[a]	.241	.141	.812

Table: Regression Analysis

The model summary table of regression analysis shows the R Square value= .241. This indicates that the independent variable can explain 24.1% of the dependent variable customer satisfaction. The rest 75.9% of the dependent variable are explained by the other factors which are not considered here. These are considered under the constant "C" of the equation.

▪ **Model Summary of Product Offering**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.587[a]	.345	.259	.754

Table: Regression Analysis

The model summary table of regression analysis shows the R Square value= .345. This indicates that the independent variable can explain 34.5% of the dependent variable customer satisfaction. The rest 65.5% of the dependent variable are explained by the other factors which are not considered here. These are considered under the constant "C" of the equation.

- ▪ **Model Summary of Brand Image**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.662[a]	.438	.365	.698

Table: Regression Analysis

The model summary table of regression analysis shows the R Square value= .438. This indicates that the independent variable can explain 43.8% of the dependent variable customer satisfaction. The rest 56.2% of the dependent variable are explained by the other factors which are not considered here. These are considered under the constant "C" of the equation.

RECOMMENDATION

The findings established that customer's perception about service quality has average mean value 3.31(denoted neutral), it means customers are neutral about satisfaction level on service quality of TBL. Secondly the average mean value of product offering is 3.42 which have also neutral satisfaction level of customers. Lastly the third variable brand image had the average mean value is 3.95 (denoted agree) which means customers are agree to the fact that brand image influence customer satisfaction with retail banking of TBL. However there are some recommendations for the betterment of customer satisfaction:

- Service quality is one of the major influencing factors in customer satisfaction level. Although TBL has variation in its service offerings, it can be improved by providing services on time, card reissue process should be simplified, bank should motivate customer to follow SMS alert service and internet banking service to get account updates easily. In case of determining the charges and fees the bank should follow the least price strategy, at least initially, while capturing the market, to attract the card members. The charges may be gradually increased while staying competitive in the market.

- To satisfy customers' desirable product offering is must and trust bank is quite successful on that particular issue. However after the data analysis my recommendation would be this bank should focus more on improvising its ATM service quality and increasing the number of ATM booths. TBL should introduce more product and service scheme for people which can also attract the customer indeed.

- TBL is sponsored by the Army Welfare Trust (AWT), is first of its kind in the country. Therefore it has a strong brand name in the market place. However, in recommendation I can say that to explore TBL brand image this bank can promote its' products more among the existing and new customers.

CONCLUSION

Root is one of the vital organs of a tree which is unseen but helps to survive. Similarly 'Trust' acts as catalyst between bank and customers. It survives on customers' trust which comes from the service provided by the bank. When this trust is achieved other business phenomena grow up as the body, branch, leaves etc. of a tree grow on roots. All the activities of Trust Bank Limited are customer centric and blended with public trust reinforces TBL to introduce new innovative products with due to care to the society and environment. Trust Bank Limited is one of the major commercial bank in Bangladesh to play important role in involving so many development activities of the country. TBL has been performing various roles in economy as well. Trust bank limited known as a prominent commercial bank in Bangladesh which plays a significant role for the development. The bank has been emphasizing to development of the business sector since it was started their journey. The bank is committed to provide satisfactory service to the customer.. They are also putting emphasis on their contribution to increase number of ATM booth accordance to customer's demands. TBL is moving forward to delivering the highest possible services to their respected customers so that it will help to increase its bank value all over country. TBL believes proving best service to customer will make a good relationship between bank and customer which will help to operate banking service for long time or create sustainability in future.

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Dear Sir/Madam,

I am a student of the BRAC University, carrying out a survey on "Customers Satisfaction" of Trust Bank Ltd based on the service quality, product offering and brand image which are the influencing factors for choosing Trust Bank Ltd. I would be grateful if you could provide answers to the following questions. All information provided by respondents will be treated confidentially. Thank you.

Please indicate with a tick **(√)** and comment where necessary.

1. Gender:
a) Male ( )   b) Female ( )
2. What is your occupation? ………………………………………….

3. Family Income:
a) 15,000- 29,999 ( )   b) 30,000-39.999   ( )
c) 40,000- 49,999 ( )   d) 50,000 and above ( )

4. How long have you been operating with Trust bank Ltd.?
a) Less than 5 months ( )   b) 5 – 11 months   ( )
c) 1 – 2 years   ( )   d) 3 years and above ( )

5. Which type of accounts do you operate with the bank?
(a) Savings ( )
(b) Current ( )
(c) Others (specify) ……………………………………………………..

6. Which of the following facilities influences more in your bank?
 a) Mobile banking ( )   b) Loan facilities   ( )
 c) ATM facilities   ( )   d) Internet facilities ( )
 e) Locker facilities ( )

7. When you think of Trust bank, what comes first in your mind?
 (a) Personalized service ( )   (b) Wide branch network   ( )
 (c)Customer service   ( )   (d) Computerized banking ( )

8. Are you a Credit Card user from Trust bank, if Yes then which one?
     a) Visa Domestic Classic   ( )   b) Visa Domestic Gold   ( )
     c) Visa International Classic ( )   d) Visa International Gold   ( )
     e) None of these   ( )

9. Have you ever applied for a Retail loan from Trust Bank?
    a) Yes   ( )   b) No   ( )

SECTION B:
Customer satisfaction based on service quality, product offerings and brand image of Trust Bank Ltd.
Please show the extent to which you agree or disagree as indicated by the 5 scale which are given below. [Strongly Agree; Agree; Neutral; Disagree and Strongly Disagree]

SL No.		*Scale*				
		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
10.	Good quality online banking service compared to other commercial Banks of Bangladesh					
11.	Initial deposit for account opening is high					
12.	Provides unreliable SMS alert service					
13.	Complicated card reissue process					
14.	Charges unnecessarily for services					
15.	I am highly satisfied with operating my Trust bank account					
16.	Desirable purchase experience with my card					
17.	Satisfactory FDR interest rates					
18.	Approves loans easily					

SL. No.		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
19.	Deposit schemes are designed to give customers the best value of their money					
20.	Number of ATM booths are satisfactory					
21.	I can recognize TBL among other banks					
22.	Intend to recommend TBL to my friends and family					
23.	Based on past business relationship, I think this financial institution is trustworthy					
24.	Trust bank always comes first to my preference					
25.	High visibility as a brand					

10. Good quality online banking service compared to other commercial Banks of Bangladesh
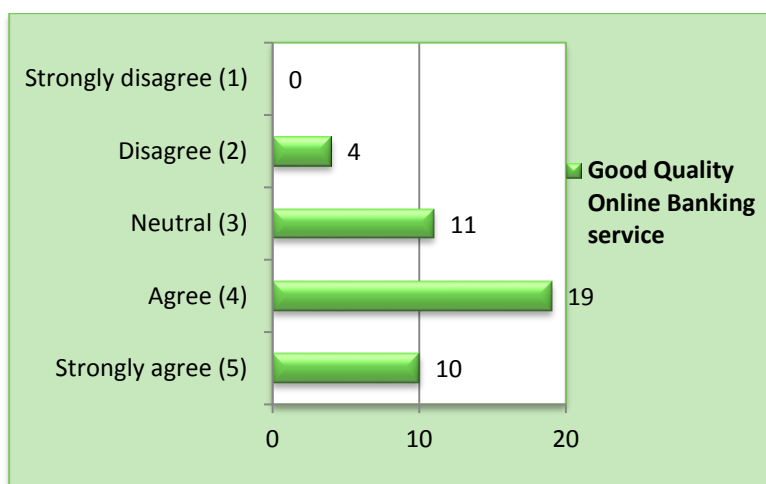
Scale	Frequencies	Percentages
Strongly agree (5)	10	23%
Agree (4)	19	43%
Neutral (3)	11	25%
Disagree (2)	4	9%
Strongly disagree (1)	0	0%

11. Initial deposit for account opening is high
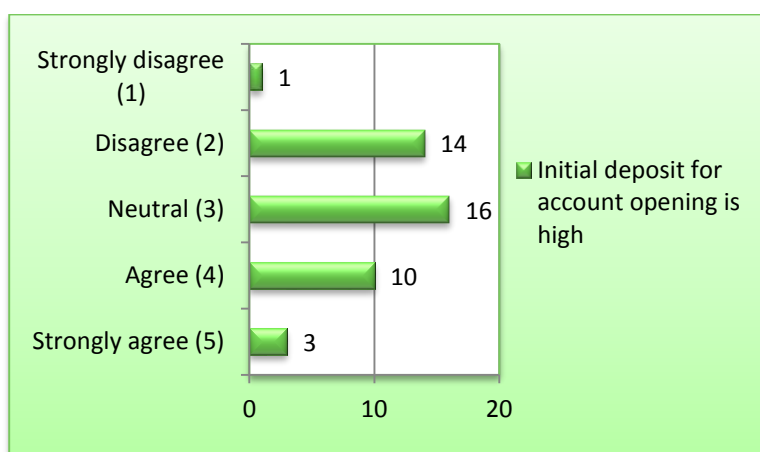
Scale	Frequencies	Percentages
Strongly agree (5)	3	7%
Agree (4)	10	23%

Neutral (3)	16	36%
Disagree (2)	14	32%
Strongly disagree (1)	1	2%

12. Provides unreliable SMS alert service
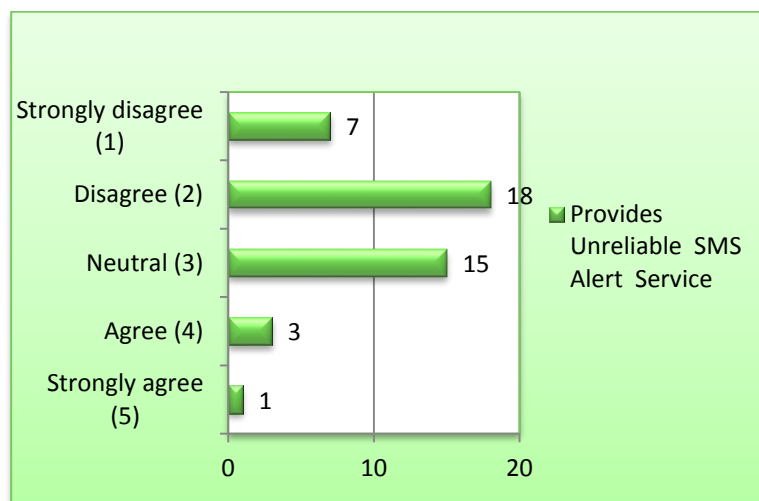
Scale	Frequencies	Percentages
Strongly agree (5)	1	2%
Agree (4)	3	7%
Neutral (3)	15	34%
Disagree (2)	18	41%
Strongly disagree (1)	7	16%

13. Complicated card reissue process
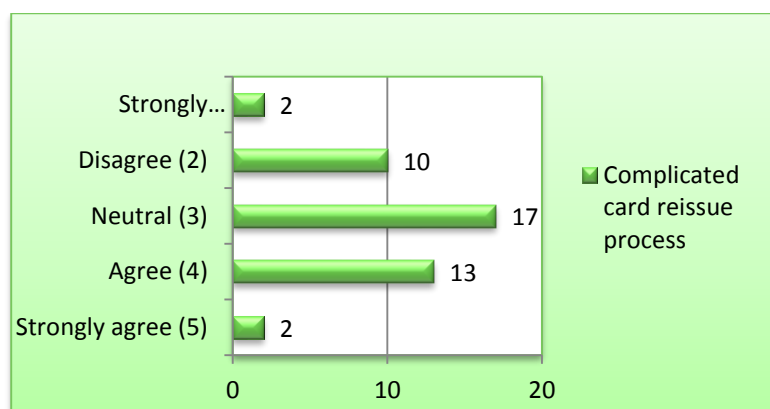
Scale	Frequencies	Percentages
Strongly agree (5)	2	5%
Agree (4)	13	30%
Neutral (3)	17	39%
Disagree (2)	10	23%
Strongly disagree (1)	2	5%

14. Charges unnecessarily for services
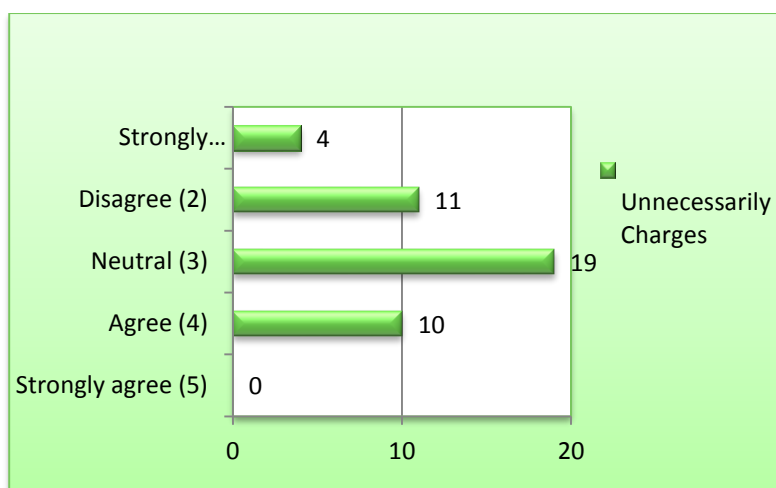
Scale	Frequencies	Percentages
Strongly agree (5)	0	0%
Agree (4)	10	23%
Neutral (3)	19	43%
Disagree (2)	11	25%
Strongly disagree (1)	4	9%

15. I am highly satisfied with operating my Trust bank account
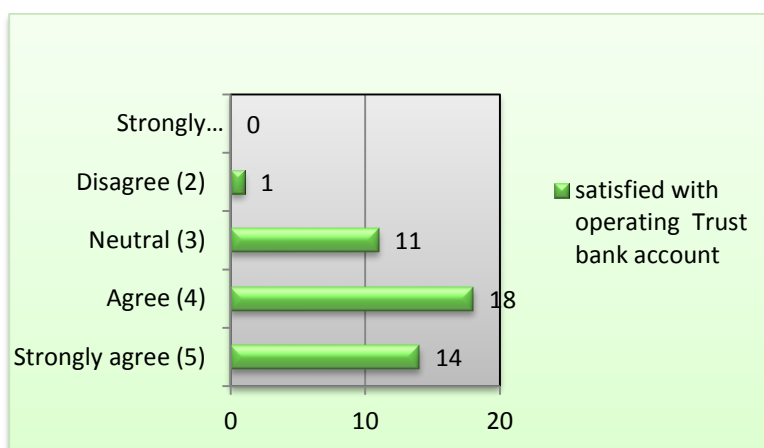
Scale	Frequencies	Percentages
Strongly agree (5)	**14**	32%
Agree (4)	**18**	41%
Neutral (3)	**11**	25%
Disagree (2)	**1**	2%
Strongly disagree (1)	**0**	0%

16. Desirable purchase experience with my card
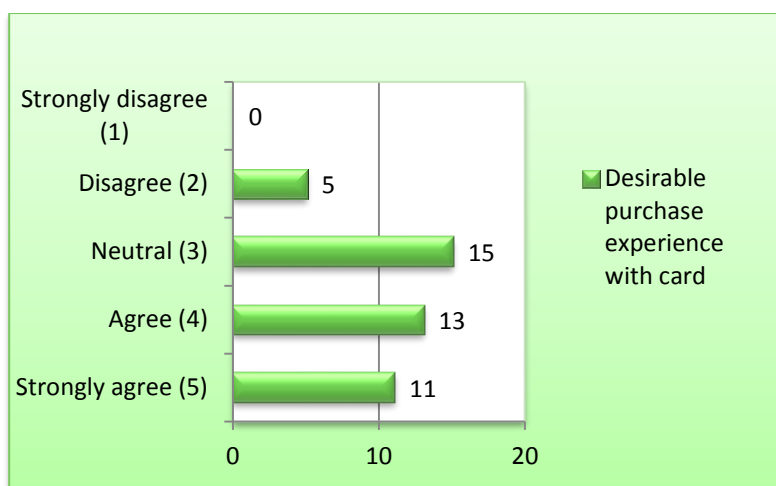
Scale	Frequencies	Percentages
Strongly agree (5)	11	25%
Agree (4)	13	30%
Neutral (3)	15	34%
Disagree (2)	5	11%
Strongly disagree (1)	0	0%

17. Satisfactory FDR interest rates
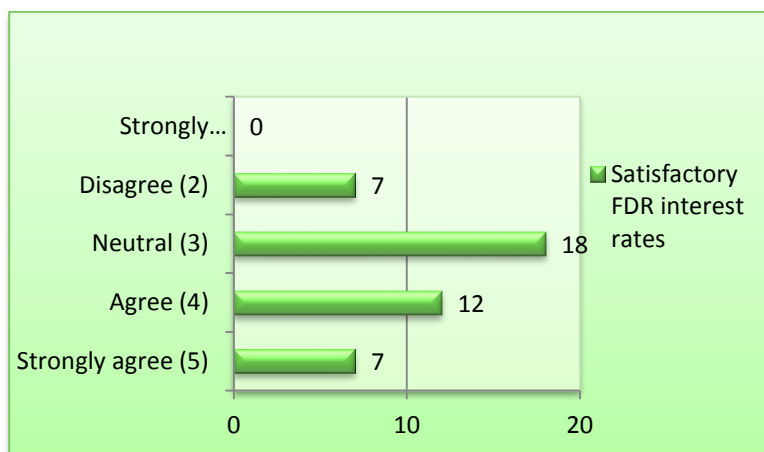
Scale	Frequencies	Percentages
Strongly agree (5)	7	16%
Agree (4)	12	27%
Neutral (3)	18	41%
Disagree (2)	7	16%
Strongly disagree (1)	0	0%

18. Approves loans easily
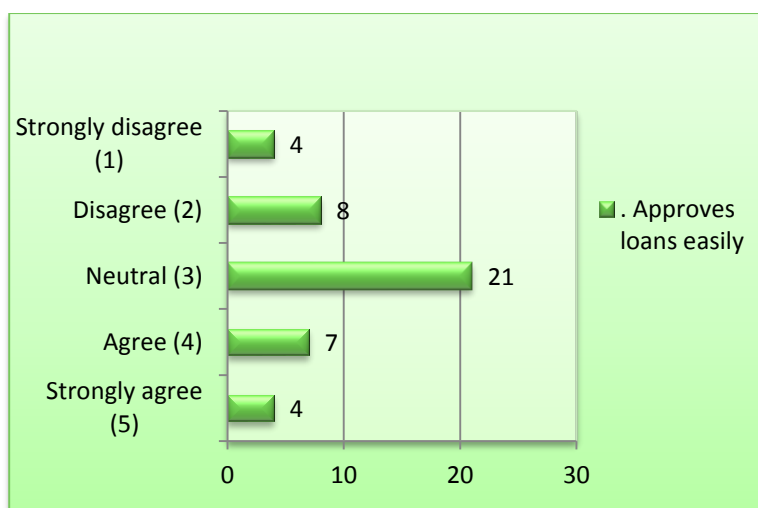
Scale	Frequencies	Percentages
Strongly agree (5)	4	9%
Agree (4)	7	16%
Neutral (3)	21	48%
Disagree (2)	8	18%
Strongly disagree (1)	4	9%

19. Deposit schemes are designed to give customers the best value of their money
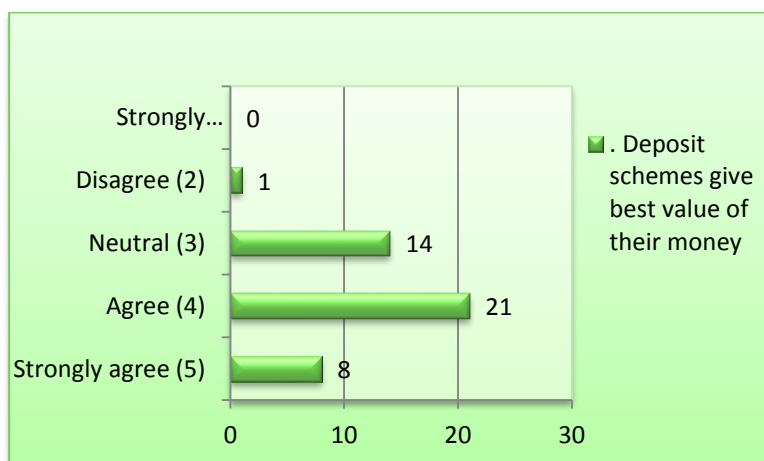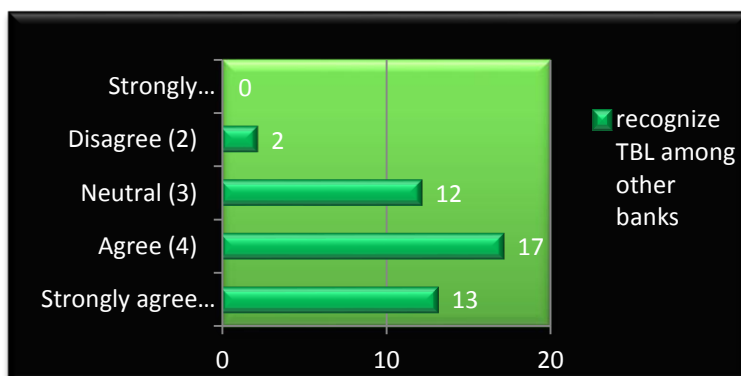

Scale	Frequencies	Percentages
Strongly agree (5)	8	18%
Agree (4)	21	48%
Neutral (3)	14	32%
Disagree (2)	1	2%
Strongly disagree (1)	0	0%

20. Number of ATM booths are satisfactory
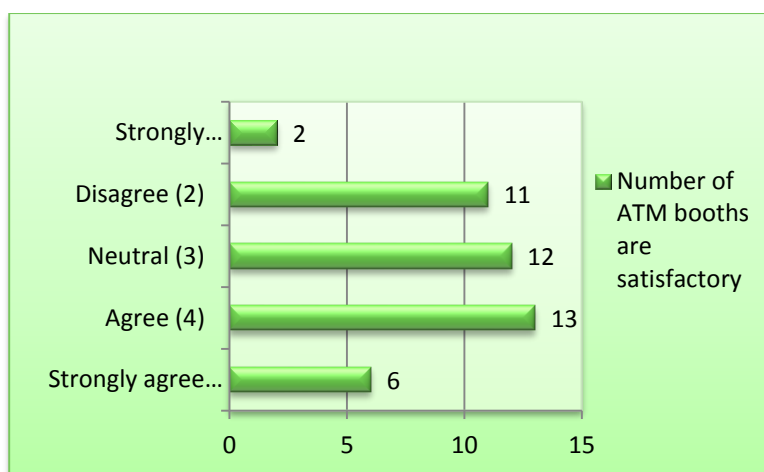
Scale	Frequencies	Percentages
Strongly agree (5)	6	14%
Agree (4)	13	30%
Neutral (3)	12	27%
Disagree (2)	11	25%
Strongly disagree (1)	2	5%

21. I can recognize TBL among other banks

Scale	Frequencies	Percentages
Strongly agree (5)	13	30%
Agree (4)	17	39%
Neutral (3)	12	27%
Disagree (2)	2	5%
Strongly disagree (1)	0	0%

22. Intend to recommend TBL to my friends and family
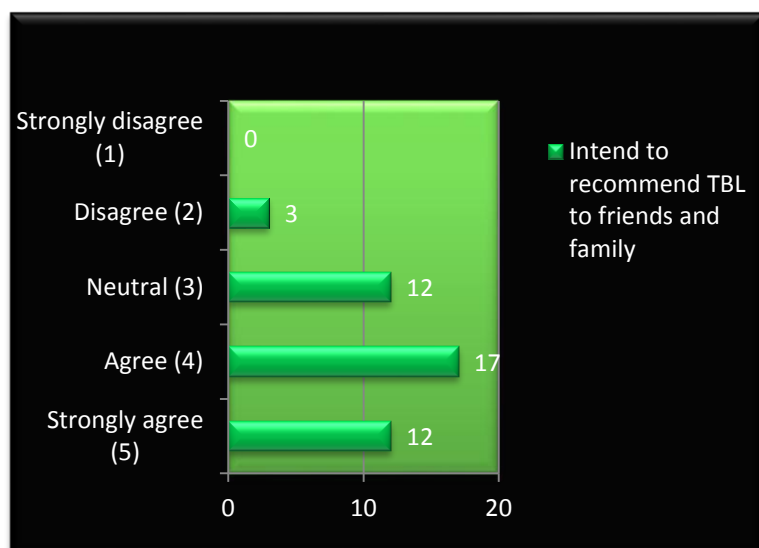
Scale	Frequencies	Percentages
Strongly agree (5)	12	27%
Agree (4)	17	39%
Neutral (3)	12	27%
Disagree (2)	3	7%
Strongly disagree (1)	0	0%

**23. Based on past business relationship, I think this financial institution is trustworthy.**
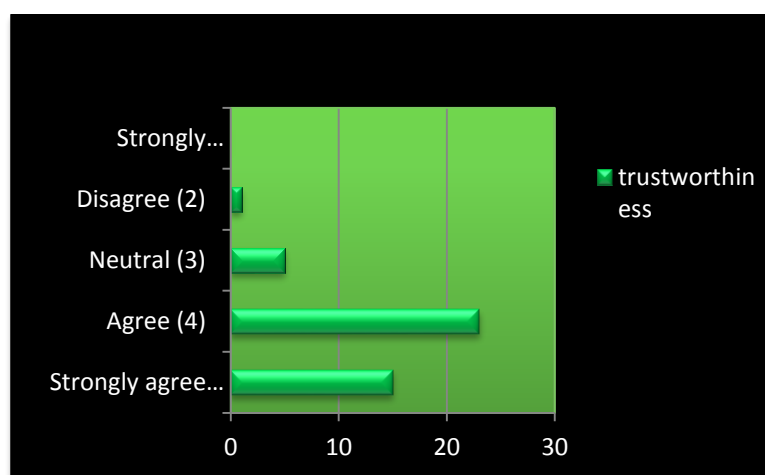
Scale	Frequencies	Percentages
Strongly agree (5)	15	34%
Agree (4)	23	52%
Neutral (3)	5	11%
Disagree (2)	1	2%
Strongly disagree (1)	0	0%

24. Trust bank always comes first to my preference
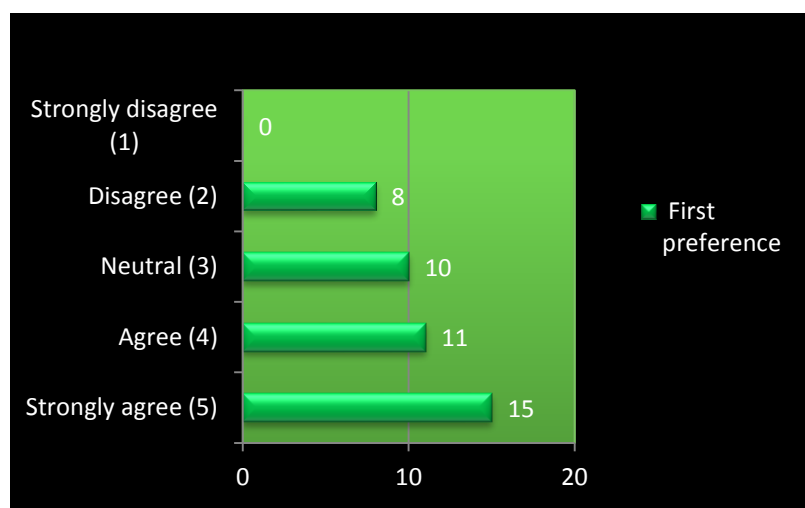
Scale	Frequencies	Percentages
Strongly agree (5)	15	34%
Agree (4)	11	25%
Neutral (3)	10	23%
Disagree (2)	8	18%
Strongly disagree (1)	0	0%

25. High visibility as a brand
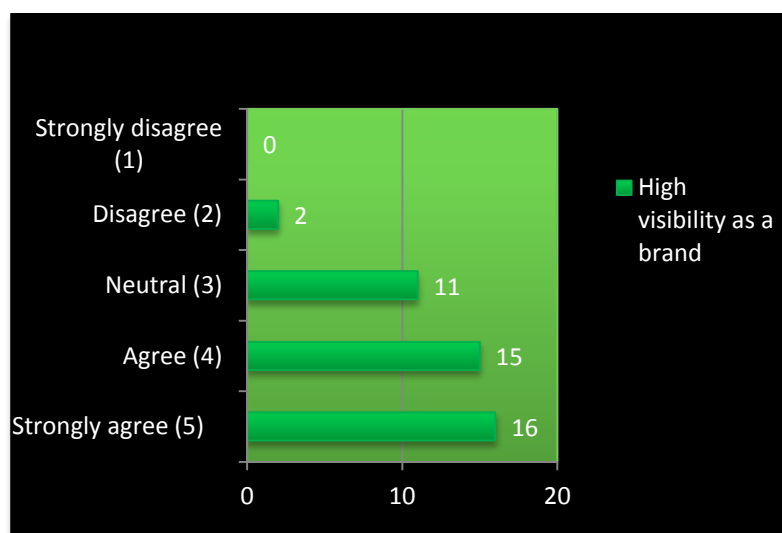
Scale	Frequencies	Percentages
Strongly agree (5)	16	36%
Agree (4)	15	34%
Neutral (3)	11	25%
Disagree (2)	2	5%
Strongly disagree (1)	0	0%