Executive Summary

Southeast Bank Limited is one of renowned, profitable and modern private banking financial institution of Bangladesh with vision to become a premier financial institution and contribute to the economy. It offers all available second-generation products and services to its target market; one of its premium products is the VISA credit card it offers. The card includes many competitive features and trying to augment its market position from different aspects in a highly competitive and mostly saturated marketplace.

The report is based on that credit card and its customer satisfaction level; attributed by credit cardholders of different demographics and contains detailed, structured analysis of customer satisfaction weighted direct and indirect data which has been fetched from structured questionnaire survey. The report and its core analytical parts has been supported by detailed description to credit card and it's operation; from definition to competitive analysis which will help to build maximum understanding on inside, outside and competitive factors of credit card.

The need of analyzing customer data and measuring customer satisfaction level of credit cardholders has been originated from my internship experience where it is found that credit cardholders are facing problem and their satisfaction level is not uniform in nature, holds confusing dispersion in each others opinion. To fulfill my internship objectives and finding a solution to this problem, it became an intuitive decision to know about the customers, their emphasized stimulus of satisfaction and finally their overall satisfaction level upon which some specific conclusion could be made along with complete understanding of the whole scenario.

The research data for analysis and measurement has been collected by a standard survey questionnaire for this type of marketing research; which includes both specific and general statement of customer satisfaction on a product. Credit cardholders scored their opinion on positively formed statements and their score has been calculated on per statement and total basis.

After analyzing data by applying popular descriptive statistical techniques and tools, it is found that the customers sample size is representing the population in terms of satisfaction. The twin patterned analysis on both specific and general data indicates a neutral or medium

position in the Likert scale of measurement, describing that the customers or credit cardholders on an average have neutral opinion on each statement and on entire questionnaire survey. As the result from survey is the main finding of research, so it can be said that the result is representing quantitatively and qualitatively, the customer satisfaction level of credit cardholders of Southeast Bank Ltd. The satisfaction level of credit cardholders on an average lies within dissatisfaction and satisfaction, referring to the result. It is not advisable to be delighted with medium or break-even position rather they should strive for the highest extreme. So, it is necessary for the bank to devise effective plan, to take the customer satisfaction level of credit cardholders to a new height for the betterment of their business.