



Southeast Bank Limited
a bank with vision

INTERNSHIP REPORT ON

*“Estimating Customer Satisfaction Level of Debit Cardholders of
Southeast Bank Limited”.*

Submitted To:

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For making a research report, a true supervision, and direction of master and experienced experts are required. I have gotten earnest co-activity, profitable recommendations, motivations, and references from my regarded educators and the administrators of Southeast Bank Ltd. (Demra Branch). As a matter of first importance, I offer my significant thanks to my supervisor ***Salma Karim***, professor, United International University for giving her vital directions, appropriate proposals, and amendments for development. I like to express my thanks and most profound appreciation to the staff of Southeast Bank Ltd. (Demra Branch) for giving me the chance, arrangement for the temporary job program that I have finished. It is my pleasure to extend my heartiest gratitude to Mr. Belal Hossain Mahmud first assistant vice president & Head of Branch, and all other staff of Southeast Bank Limited, Demra Branch for interminable help and furthermore giving me every one of the materials that were required for setting up my report. I will always remember their graciousness and cordial behavior. Finally, I would like to convey my gratitude to all my teachers, friends and my family members who extend their support to prepare this report.

DECLARATION

I do hereby announce that the work introduced in this internship report named **“Estimating Customer Satisfaction Level of Debit Cardholders of Southeast Bank Limited”** has been completed by me and has not been recently submitted to any university/ college/ organization for an academic qualification/certificate/ degree. The work I have introduced does not rupture any current copyright and no part of this report is replicated from any work done before for a degree or something else. I further embrace to reimburse the advancement against any misfortune or harm emerging from rupture of the prior commitments.

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Letter of transmittal

13th April, 2019
Salma Karim, PhD
Professor
School of Business & Economics
United International University

Subject: Submission of Internship Report

Dear Madam,

It is my pleasure to submit the Internship report titled “*Estimating Customer Satisfaction Level of Debit Cardholders of Southeast Bank Limited*” to you at due time which is an integral part of my degree requirement. The extent of the report is only within the periphery of Demra Branch. I have completed my internship program at Demra Branch of Southeast Bank Limited in three months’ time. I got huge amount of support and information for preparing my report promptly. I also gathered different types of information about banking practices which can be applied in real professional life. I have a strong belief that the report will fulfill your expectation and I have tried to give my best effort so that I can prepare a concrete report as per your instruction.

I would be extremely appreciative if you acknowledge my report. Your benevolent thought and participation will be exceedingly valued.

Sincerely Yours,

.....

Nasrin Jahan
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Bachelor of Business Administration

EXECUTIVE SUMMERY

The principal concern of this report is to discover the customer satisfaction of the ATM cardholder. So the title of the report is “**Estimating Customer Satisfaction Level of Debit Cardholders of Southeast Bank Limited**”. This report is clear research which depends on both subjective and quantitative information. Thirty (30) respondents have completed organized questioner and meetings. As indicated by the exploration issue, look into system was chosen and in the wake of dissecting the information it is discovered that the client to somewhat disappointed with Southeast Bank Limited (SEBL), despite the fact that there is various inconsistency among them. To expand the customer loyalty Southeast Bank Limited (SEBL) can take various activities like – showing a drive to discard wrong data about SEBL ATM card, broadening web banking and web-based shopping and in particular increment the quantity of ATM corner. This entry level position report will give a restricted thought regarding the consumer loyalty of SEBL alongside my experience and a little presentation of SEBL. Other than this report makes some proposal to improve clients' fulfillment. More or less, SEBL ought to underscore on clients fulfillment substantially more to keep up a smoother client association.

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INTRODUCTION

Customer satisfaction, a term that used in marketing, is a measure of how products and services supplied by a company meet customer expectation. Customer satisfaction is defined as the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. The competitive advantage of any firm depends on the quality of a firm's products and services. Client service assumes a crucial job in the advancement of value and especially if the organization's item is service. In banking, the focused edge is only gotten from the nature of service. Numerous ventures alongside banks are giving more noteworthy consideration to client service quality and customer satisfaction for reasons, for example, expanded challenge and deregulation. The expenses of getting another client are more costly than holding available ones.

In this manner customer satisfaction, client connections and service quality turned into a difficult issue. Customer satisfaction ought to be viewed as an essential part of any business since it furnishes advertisers and entrepreneurs with a metric that can be utilized to gauge and improve business execution from a client viewpoint. Not exclusively is it a main pointer of buyer repurchase goals and dedication, yet it is additionally an incredible method to comprehend on the off chance that they will turn out to be long haul rehash clients or even supporters[1]. Then again, it can likewise give the underlying cautioning signs that a client is despondent and conceivably in danger of leaving. With this considered, customer satisfaction can give urgent data to comprehend what perspectives are effective and where upgrades should be made. The financial business is a commoditized space. With everybody offering about similar items and services absent much space to contend on value, the experience clients have with their banks is the thing that gives one bank an upper hand over another. Client criticism makes client feel included and essential. In banking part customer satisfaction lies with various sort of banking service and their criticism is imperative to know whether all services get together their requirements legitimately. Relational Service, the connection between a bank and their client has the greatest effect on consumer satisfaction. Individuals need to be treated as though they matter.

In present day banking, there are numerous ways for clients to communicate with a bank, including on the web and versatile banking, at an ATM, and via telephone. A steady affair crosswise over channels matters to clients. Regardless of whether its exchanging data immediately between channels or ensuring store times are steady regardless of how a store is made, these things matter. To give an incredible client experience, banks need to convey on the desires their clients have in all channels. The aftereffect of incredible customer satisfaction for banks plain and straightforward, the outcome is better budgetary results [2]. Being inconceivably included with customer satisfaction in the financial business, it has seen firsthand how huge of an

effect for a bank's budgetary achievement. The outcomes are two-crease. To begin with, current clients are unquestionably bound to open more records or utilize more services in the event that they've had a general positive affair. A customer with a financial record could include an investment account and utilize that bank for their home loan when they purchase a home. Second, fulfilled clients are undeniably bound to prescribe others. This is particularly valid in banking.

Objective of the study:

The target of the report can be seen in two different ways which are indicated as pursues:

General Objective: The general goal of this report is to discover the consumer loyalty on service quality (card service) of Southeast Bank Limited. The essential target is to know whether clients of this specific organization are happy with services that are gotten from the organization. If clients have any disappointment covered up at the top of the priority list that can block the general execution of organization's performance, try to discover compelling measures to facilitate those factors decidedly to pick up the objective of the association.

Specific Objective:

1. To sort out and investigate the particular and general elements of customer loyalty.
2. To measure customers satisfaction with ATM services of Southeast Bank Limited.
3. To identify the number of Debit card users of Southeast Bank Limited.
4. To explore the level of customers' dissatisfaction.
5. To find out problems related to customers satisfaction with ATM services of Southeast Bank Limited.
6. To make some recommendations to improve customers satisfaction.

Methodology:

This study is to examine the satisfaction level of Debit card users in Southeast Bank Ltd. Customers' satisfaction can be measured by conducting survey which is based on questionnaire. This study used both primary and secondary data but it is mainly based on primary data. To achieve the objectives of the study, the primary data were collected through interviewing from 30 respondents randomly. The questionnaire was divided into two sections- demographic section and analytical section. Demographic section includes information about respondents' age, sex, educational qualification, profession, income level, duration and frequency of debit card usage habits. Analytical section covers the questions related to users' problems and satisfaction of using debit card and their preference and opinion related to the debit card. For measuring customers' satisfaction, Frequency of responses was used of that exact question. This study is

focused on the card users of Demra Branch. The cluster sampling method as well as random sampling method was used in selection of respondent. Secondary data has been collected from different books, web portals, articles etc.

Data Collection Method:

The primary sources of data include the following:

- Survey on customer
- Questionnaire to collect opinion from customer
- Observation
- Direct discussion with the clients
- Face to face discussion

The secondary sources of data include the following:

- Annual report of SEBL
- Various publications of SEBL
- Personal records of the bank
- Internet

Sampling System:

- Components: Customers of SEBL, Demra Branch is the components of this research.
- Sampling size: Sample size of this research for survey is 30 clients of SEBL.
- Sampling strategy: In this research random sampling system was utilized to gather information.

LIMITATIONS

There some problems and limitations have encountered in preparing which are as follows:

In most cases data were not in organized way. Much secret data was not unveiled by particular work force of the bank. Since the bank personnel were very busy, they could not pay enough time, for that reason secondary data was used for preparing this report. Legal action related information was not available. Sampling size was too small then the actual population size. Respondents were not much serious about the research. Many respondents intentionally tried to provide wrong information. This research was based only on SEBL Demra Branch.

LITERATURE REVIEW

Organizations are aware that service quality provides strategic competitiveness in a dynamic business environment. Researchers have divergent views about the use and effectiveness of ATMs.

Kumbhar Vijay (2011) --- (Customer's satisfaction in ATM service): This study aimed at comparative investigation of the customer satisfaction in ATM service in public and private sector banks, concluded that private sector banks are providing more satisfactory ATM service than public sector banks[3]. **Karunesh Saxena (2011) --- (Analytical study of customer satisfaction at ICICI Bank with special reference to ATMs)** aims at analyzing the satisfaction levels of the customers of ICICI Bank holding ATM cards in Udaipur city with respect to service quality of ATM, personnel, location, sufficient number of ATMs in city and found that customers are highly satisfied with ATM services provided by the ICIC bank in Udaipur city [4]. **Bashir Idris (2014) --- (Customer Satisfaction of Automated Teller Machine (ATM) Based on Service Quality):** This study uses technology acceptance model to address why customers accept or reject ATM and how the acceptance is influenced by the ATM service quality. Customer satisfaction is determined by the ATM service quality rendered by the ATM stakeholders [5]. **P Srinivasa Rao, D Rajasekhar and N Vijaya Ratnam (2013) --- (An Empirical Study of Customer's Satisfaction in ATM Services):** This study tries to find out the customer's satisfaction level in ATM on the basis of service quality [6]. **Hazlina Abdul Kadir, Nasim Rahmani, Reza Masina (2004): (Service Quality Analysis: An Application on Online Banking and ATM Facilities):** This study tries to identify the effects of services offered by Malaysian banks through online media and ATMs on customer satisfaction. In the past studies have been mentioned that fee charged and cost, accessibility and convenient location of ATM, ATM service quality, speed, high uptime, cash backup and availability of cash in the ATM, adequate numbers of ATM, accuracy, security, and privacy of ATM are the major causes of satisfaction and dissatisfaction of customers but Sing (2011) in his study found that customer satisfaction is the highest on availability of cash in the ATM and the lowest satisfaction on the number of ATMs in the locality. Since most of the kinds of literature are not found the extent of customer's satisfaction on ATM services based on influencing factors in Southeast Bank, this paper is an attempt to reduce the research gap in this regard. Thus, on the basis of the above literature this research paper aim at identifying the factors affecting customers satisfaction level on ATM services in Southeast Bank Ltd. Particularly, this research tries to assess the level of customer's satisfaction on ATMs services of Southeast Bank Ltd[7].

Findings and Analysis

Demographic Characteristics of Respondents

Some critical data of respondents has been considered. Out of 30 respondents, 20 (67%) were male and 10 (33%) were female. Information has been gathered from different age groups. Majority 18 (60%) of the respondents belong to the age group 21-30. 9 (30%) of the respondents were from the age group 31-40 and 3 (10%) respondents represented age group 41-50. Among the 30 respondents, 8 (27%) were postgraduates, most of the numbers 15 (50%) were graduates and 7 (13%) were passed HSC exam only. 16 (54%) of the users were married and rest 14 (46%) were unmarried. Debit card users who were engaged in service were 18 (60%), 5 (17%) were doing business and 5 (17%) were students, rest 2 (6%) respondents were housewives. 11 (37%) number of users' income level was below BDT 25000, 17 (57%) earned between BDT 25001-50000 and only 2 (6%) had an income level above BDT 100000. The analyses of this information are given below.

Questioners Analysis:


 **ATM booth is highly secured for transaction.**

Table No 1

Opinion	Frequency	Percentage
Strongly Agree	7	24
Agree	5	17
Neutral	10	33
Disagree	4	13
Strongly Disagree	4	13
Total	30	100

Here, The analysis concluded that as high as 33% of respondents were neutral, 13% of respondents strongly disagree and disagree, 17% respondents agree & 24% respondents strongly agree to the statement of ATM booth is highly secured for transaction. The percentage of strongly agree more than strongly disagree but less than neutral. That means security condition for transaction is good.

✚ **There are always enough security guards to monitor the customers at ATM points.**

Table No 2

opinion	Frequency	Percentage
Strongly Agree	16	52
Agree	5	17
Neutral	5	17
Disagree	2	7
Strongly Disagree	2	7
Total	30	100

The frequency table shows about 52% respondents strongly agreed, 7% respondents strongly disagreed and 17% were neutral. That indicates customers are satisfied with monitoring service at ATM points.

✚ **Banks constantly sent me alerts on ATM frauds.**

Table No 3

Opinion	Frequency	Percentage
Strongly Agree	4	13
Agree	8	27
Neutral	12	40
Disagree	4	13
Strongly Disagree	2	7
Total	30	100

Here in this table about 13% respondents strongly agreed, 7% strongly disagreed and 40 % percent were neutral. So, customers have a moderate view about this fraud alert issue.

 **Sometimes I use the ATM while other customers stand beside me.**

Table 4

Opinion	Frequency	Percentage
Strongly Agree	3	10
Agree	5	17
Neutral	4	13
Disagree	6	20
Strongly Disagree	12	40
Total	30	100

Here, about 10 % respondents strongly agreed and 40% respondents strongly disagreed. 13% customers were neutral that means customers feel secured at the time of transaction.

 **Daily Transactions & withdrawal limits are sufficient.**

Table No: 5

Opinion	Frequency	Percentage
Strongly Agree	16	54
Agree	4	13
Neutral	4	13
Disagree	3	10
Strongly Disagree	3	10
Total	30	100

In this table, 54% respondents strongly agreed, 10% respondents strongly disagreed and 13% customers were neutral. That indicates customers are satisfied with transaction limit.

 **Annual fees for Debit Card are reasonable.**

Table No 6

Opinion	Frequency	Percentage
Strongly Agree	6	20
Agree	4	13
Neutral	2	7
Disagree	7	23
Strongly Disagree	11	37
Total	30	100

The table shows only 20% customers strongly agreed about reasonable fees for debit card, where 37% strongly disagreed. That means debit card fees are not reasonable for customer.

 **Debit Card has no hidden charge.**

Table no 7

Opinion	Frequency	Percentage
Strongly Agree	3	10
Agree	2	7
Neutral	0	0
Disagree	10	33
Strongly Disagree	15	50
Total	30	100

In this table, about 50% customers strongly disagreed and only 10% strongly agreed that debit card has no hidden charge. That indicates customers are highly dissatisfied.

✚ I prefer using ATM for my utility payments.

Table no 8

Opinion	Frequency	Percentage
Strongly Agree	8	27
Agree	9	30
Neutral	3	10
Disagree	6	20
Strongly Disagree	4	13
Total	30	100

This question was created to see if the customer use debit card for their utility payments, which showed a positive result. About 30% agreed and 27% strongly agreed. 13% strongly disagreed. Most of the business person used card for utility payments.

✚ Purchasing of goods & services is easier through POS machine.

Table No 9

Opinion	Frequency	Percentage
Strongly Agree	5	17
Agree	6	20
Neutral	4	13
Disagree	11	37
Strongly Disagree	4	13
Total	30	100

The question was asked to know to get an idea about POS machine. The table shows 37% disagreed about purchasing of good and services is easier through POS machine where only 20% agreed. So it is not easier to purchase through POS machine.

✚ The features/characteristics of debit card mostly meet preferences.

Table No 10

Opinion	Frequency	Percentage
Strongly Agree	11	37
Agree	6	20
Neutral	3	10
Disagree	7	23
Strongly Disagree	3	10
Total	30	100

The table shows that about 37% customers strongly agreed that features/characteristics of debit card meet customers' preferences where 23% customers disagreed. That indicates customers are satisfied with the features of debit card.

✚ Processing time of ATM is satisfactory.

Table No 11

Opinion	Frequency	Percentage
Strongly Agree	12	40
Agree	7	23
Neutral	4	13
Disagree	5	17
Strongly Disagree	2	7
Total	30	100

The table shows 40% customers strongly agreed with processing time of ATM where 17% customers disagreed. So customers are highly satisfied.

✚ Card replacement process (in case of lost, damage) is faster.

Table No 12

Opinion	Frequency	Percentage
Strongly Agree	5	17
Agree	4	13
Neutral	3	10
Disagree	8	27
Strongly Disagree	10	33
Total	30	100

In this table, 33% customers strongly disagreed with card replacement process and 17% customers strongly agreed. That indicates customers are highly dissatisfied with card replacement process.

✚ Speed of the delivery of ATM card is faster.

Table No 13

Opinion	Frequency	Percentage
Strongly Agree	6	20
Agree	3	10
Neutral	4	13
Disagree	11	37
Strongly Disagree	6	20
Total	30	100

The table shows 37% customers disagreed and 20% customers strongly agreed. Customers are highly dissatisfied.

 **Sufficient cash is available in ATM booth.**

Table 14

Opinion	Frequency	Percentage
Strongly Agree	8	27
Agree	4	13
Neutral	8	27
Disagree	4	13
Strongly Disagree	6	20
Total	30	100

The question was designed to identify the availability of cash in ATM booth. About 27% customers strongly agreed and 20% customers strongly disagreed. This shows clients are satisfied

 **Different valued notes are available in ATM booth.**

Table No. 15

Opinion	Frequency	Percentage
Strongly Agree	5	17
Agree	7	23
Neutral	5	17
Disagree	4	13
Strongly Disagree	9	30
Total	30	100

In this table 17% strongly agreed and 30% strongly disagreed. That indicates different valued notes are not available in ATM booth.

✚ Fake/mutilated notes are never delivered from ATM booth.

Table 16

Opinion	Frequency	Percentage
Strongly Agree	9	30
Agree	4	13
Neutral	8	27
Disagree	6	20
Strongly Disagree	3	10
Total	30	100

In this table about 30% customers' strongly agreed and 10% customers' strongly disagreed. That means SEBL never delivered fake notes and customers are satisfied with that.

✚ I use other banks ATM with my bank ATM card easily.

Table 17

Opinion	Frequency	Percentage
Strongly Agree	2	7
Agree	6	20
Neutral	2	7
Disagree	15	50
Strongly Disagree	5	16
Total	30	100

Only 7% customers' strongly agreed, 50% customers' disagreed and 16% with this statement. That indicates bank has a bad image in this respect.

✚ Fees for use of other banks booth are reasonable.

Table No 18

Opinion	Frequency	Percentage
Strongly Agree	3	10
Agree	8	27
Neutral	3	10
Disagree	7	23
Strongly Disagree	9	30
Total	30	100

In this table 30% customers strongly disagreed and 10% customers strongly agreed. Customers are not satisfied with fees for use of other banks booth is reasonable.

✚ Availability of ATM booth is enough in Demra thana.

Table No 19

Opinion	Frequency	Percentage
Strongly Agree	6	20
Agree	8	27
Neutral	4	13
Disagree	4	13
Strongly Disagree	8	27
Total	30	100

In this table, 27% customers strongly disagreed and 20% customers strongly agreed. That indicates bank has a bad image in this respect.

After survey it was found customers' satisfaction of SEBL related in some areas such as safety and security, transaction cost, cash availability, other's bank booth facilities etc. Here is some more explanation,

- **General factors of customers satisfaction:**

Bank is a service oriented organization. So, customer satisfaction mostly depends on service. There are lots of services in Southeast Bank Limited; card service is one of them. Some specific issue that relates with customer satisfaction such as Debit card charge rate, ATM booth point security, transaction limit, card processing time, availability of ATM booth, notes availability etc.

- **Customer satisfaction with ATM services of Southeast Bank Limited :**

Customers' are satisfied with safety issue; in table 1, table 2, table 4 it has been shown that customers' are highly satisfied with security issue of Southeast Bank Limited. After that customers' are gratified with transaction limit (Table 5), annual fees for debit card (Table 6). After that, customers' highly use card for their utility payments specially business person (Table 8), Features of debit card meet customers' preferences (Table 10). The processing time of ATM is also satisfactory (Table 11). Sufficient cash is available in ATM booth (Table 14) and fake notes are never delivered by SEBL (Table 16).

- **Customer dissatisfaction with ATM services of Southeast Bank Limited :**

In some cases customers' dissatisfied with ATM services. Customers' are highly dissatisfied with debit card hidden charge (Table 7). Card replacement process is very lengthy (Table 12), speed of card delivery is not so faster (Table 13), ATM service is not prompted customers' are highly dissatisfied. Customers' do not get different valued notes (Table 15) for that reason business people are mostly dissatisfied. Using fee of other's banks booth is not reasonable to customers' (Table 18). Bank does not have sufficient number of ATM booth in Demra Thana (Table 19).

RECOMMENDATIONS

The findings from the research can offer some recommendation or supporting directives whose application or quick implementation will improve the level of cardholders' satisfaction along with increase in profitability, sustainability and reputation of business.

- Southeast Bank Limited is a financial institution. One department depends on other department. Lack of cooperation should be minimized to provide prompt service. Southeast Bank Limited should focus on promptness of service or delivery.
- SEBL should maintained a faster process in maintaining record for any types of data sending and receiving such as issuing debit card and cheque book. Bank should implement modern banking process rather than manual process.
- Appropriate human resource management policies can play a significant role in improving customers' perception as far as responsiveness assurance factors are concerned. Bank should response quickly about ATM card problem. This can be achieved by employing people who possess communication skills and interpersonal skills by special training.
- One of the important factors to maintain service quality for a service organization is its ability to enhance customer feedback, both positive and negative. SEBL should improve the network service quality when customers' go to ATM booth. SEBL must increase its own booth as own booth's cost is less than others'. So customers' always prefer to use it.
- Finally, in the customer service department there should be adequate workforce to provide the services to the customers effectively and efficiently. Bank must give importance on customers' feedback. Some customers' have recommended that bank should reduce the transaction cost of Debit card and hidden charge.

CONCLUSION

It is concluded the study based on the findings that respondents of the SEBL fulfill from the ATM administration. Respondents additionally lean toward the accommodation and solace of the ATM areas in Demra thana. The most imperative issue the bank organization should focus on the correct instrument on Complaints settlement; other than that, client's information is expanding step by step correspondingly the quantity of ATMs ought to be expanded, so it prompts customer satisfaction. At last, in the wake of dissecting the information, it is discovered that the solace and adaptability of Southeast Bank ATM card are essentially low. Most importantly the thickness of ATM stall is lower than required. In addition, numerous individuals need to hang tight for quite a while in a line. At that point it is additionally hard to utilize ATM card abroad and on the web. In the meantime, the majority of the client doesn't realize the subtleties utilization of ATM card in on the web. In spite of the fact that various issues made client melancholy, after all the office and administration they are having from Southeast Bank is commendable in expense and moderately better in contrast with different banks.

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APPENDIX

Questioners Dear Respondent, I am pleased to inform you that you have been selected to be part of a study entitled “Measuring Customer Satisfaction Level of Debit Cardholders of Southeast Bank Limited”. The study aims at finding out comparative investigation of the customer satisfaction in terms of ATM service of Southeast Bank Ltd. Kindly fill up the form, which would take you less than 10 minutes. I will be grateful to you for your kind support and cooperation. And, I will hold your answers in utmost confidence. Please put a (√) mark to indicate your preference.

With best regards,

Nasrin Jahan

BBA Department

United International University

Respondent’s Profile:

- *Name:*
- *Age:*
- *Sex:*
 1. Female 2. Male 3. Others, please specify:
- *Marital Status:*
 1. Single 2. Married 3. Divorced 4. Widowed
- *Educational qualification:*
 1. Below SSC 2. SSC 3.HSC 4.Graduate 5. Post Graduate 6.others (please specify....)
- *Status of use:*
 1. Less than 1 year 2. 1 – 5 years 3. 6 – 10 years 4. 11 – 15 years 5. More than 15 years
- *Frequency of use per month:*
 1. 1-3 times 2. 4-6 times 3. 7-9 times 4. 10 or more than 10 times

- *Most often use services:*

1. Cash Withdrawal
2. Balance Checking
3. Both Cash Withdrawal & Balance Checking
4. Both Cash Withdrawal & Purchasing
5. Cash Deposit
6. Payment of Bills
7. Others (please specify).....

A. Safety and Security

1. ATM booth is highly secured for transaction.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree
2. There are always enough security guards to monitor the customers at ATM points.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree
3. Banks constantly sent me alerts on ATM frauds.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree
4. Sometimes I use the ATM while other customers stand beside me.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree

B. Transaction and Cost

5. Daily Transactions & withdrawal limits are sufficient.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree
6. Annual fees for debit card are reasonable.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree
7. Debit card has no hidden charge.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree

C. Utility Services

8. Purchasing of goods & services is easier through POS machine.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree
9. I prefer using ATM for my utility payments.
 - a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree

10. The features/characteristics of debit card mostly meet my preferences.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree

D. Card processing

11. Processing time of ATM is satisfactory.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.

12. Card replacement process (in case of lost, damage) is faster.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.

13. Speed of the delivery of ATM card is faster.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.

E. Availability of cash

14. Sufficient cash is available in ATM booth.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.

15. Different valued notes are available in ATM booth.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.

16. Fake/mutilated notes are never delivered from ATM booth.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.

F. Other Banks Booth and availability

17. I use other banks ATM with my bank ATM card easily.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.

18. Fees for use of other banks booth are reasonable.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.

29. Availability of ATM booth is enough in Demra Thana.

a) Agree, b) Disagree, c) Neutral, d) Strongly disagree, e) Strongly agree.