MEASUREMENT OF USER SATISFACTION ON ATM BANKING IN BANGLADESH

BY

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This Report Presented in Partial Fulfillment of the Requirements for the Degree of Masters of Science in Management Information System

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APPROVAL

This Project/internship titled **"Measurement of User Satisfaction on ATM banking in Bangladesh "**, submitted by **Abdiaziz Isak Hassan**, ID No: **191-17-396** to the Department of Computer Science and Engineering, Daffodil International University has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of MS in Management Information System and approved as to its style and contents. The presentation has been held on 08 December 2019.
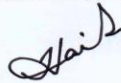
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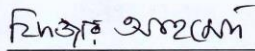Daffodil International University

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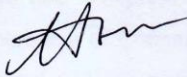
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DECLARATION

I hereby declare that, this thesis has been done by me under the supervision of **Ms. Nazmun Nessa Moon Assistant Professor, Department of CSE,** and Daffodil International University. I also declare that neither this thesis nor any part of this thesis has been submitted elsewhere for award of any degree or diploma.
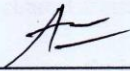
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I am greatly indebted to my beloved Parents, my father **Isak hassan amin** and my mother **Xamaro abdirahman idris** may Allah protect them; they are always very understanding and supportive on my choices. They love me more than themselves and have sacrificed so much to support me.

And finally, also wish to thank my family, friends, roommates for their help and constant support, thank again for your understanding and encouragement in my many, many moments of crisis. Your friendship makes my life a wonderful experience thanks

DEDUCTION

I dedicate my dissertation work to my family and many friends. A special feeling of gratitude to my loving parents**,** to my mother **Xamaro abdirahman idris** a strong and gently soul who taught me to trust in Allah, believe in hard work and that so much could be done with little. To my father **Isak hassan amin** for earning an honest living for us and for supporting and encouraging me to believe in myself.

ABSTRACT

Internet connectivity has made international business to be operated as much as local business. As businesses become globally interwoven, competitions among organizations become the business of the day. Service quality therefore becomes the focal point of every organization in order to attract as many customers as possible. Banking industries have evolved series of services in order to attract as many customers as they can so as to maximize their profit. Automated teller machine (ATM) among others was one of the services introduced by banks with the objective of providing customers quick access to their finances, as well to reduce cost of such access. This research investigated the perceived customer satisfaction towards introduction of automated teller machine (ATM) in Bangladesh banks. This research covered perceived ease of use, perceived accessibility and perceived security in order to measure customer satisfaction in relation to ATM service quality. The result indicated that the customers with agreed responses on perceived ease of use and perceived accessibility has higher mean and standard deviation, while the perceived security responses has higher mean and standard deviation of disagreed responses.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

An automatic teller machine (ATM) is a computerized telecommunications device and real-time system that provides the clients of a financial institution with access to their bank accounts in a public space without intervention administration of financial institution. These machines can now be found at most supermarkets, convenience stores and travel centers [1].

An automatic teller machine (ATM) lets in a bank's consumer to conduct their banking transactions. This could be performed transactions at any time throughout 24 hours i.e. continuous banking, Failure in the person acceptance of any new technological know-how has long been an impediment to success in the implementation of such new technological know-how [2].

The goal of most revolutionary thoughts on data and conversation technology in most of the enterprise is to improve job performance and worker readiness on the job. ICT plays a crucial role in the business activities, greater specifically in the banking sector. Many revolutionary ideas in the banking zone such as internet banking, automated teller laptop (ATM) among others has been in place in order to motivate customer's patronages to banks and reduce fee in the services. But the impacts of such revolutionary technologies are lost on every occasion the structures are rejected through the users. The person acceptance is consequently viewed as a identifying element that measure the degree of success or failure of any new innovation or science [3].

In an organization, the most essential issue is customer. so, all organisation must emphasis on user wants and needs. By enjoyable person desires our aim can be finished without difficulty user can be loyal if they are cosy with our services and products. If we can flip our customers loyal then they will buy our product again and again. Satisfying users is no longer an convenient task. By imparting unique types of objects, all of the financial group tries their nice for fulfilling the person need. Banks get right of entry to subsidizing and economic administrations to each neighborhood organization and residents, business enterprise Now the world is very competitive and competition is very excessive and here if we favor to survive, we must be very intelligent. Innovative products ought to be presented otherwise consumer will search options and they can change the brand. So, for typical corporations' success we ought to emphasis on client's satisfaction. Banking enterprise in Bangladesh is becoming very competitive, new and new banks are getting into each and every year, cutting-edge technology is used by means of banks, progressive merchandise is used with the aid of banks.

1.2 Motivation

In the light of the new developments in Measurement of user satisfaction on (ATM) made the degree it covers progressively increasing. With the increase of the number of the Banks that have adopted or started effected Measurement of user satisfaction on ATM based solutions and remaining will adopt it. Banks (ATM) advantages to all, for example people, community, organizations, businesses instruction divisions in Bangladesh.

Measurement of user satisfaction (ATM) is labeling our daily items and objects with the help of machine-readable tags. Society seem to be the perfect spot for making of smart environment

1.3 Rationale of the study

Customer satisfaction gives an indication of how successful the organization is for its products or services in the market. Because it is said that customer is the king. All activities of the banks are directed towards customer satisfaction which leads to customer retention--a key factor for achieving the goal of banking business. From this study the selected banks will know their customers' satisfaction level from using debit card. It will also help them to understand whether their policy is right or not to retain the customers.

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1.4 Research Questions

➢ Do you hold an Account with any Bank Bangladesh?

➢ Which Purpose do you use your ATM Card?

➢ Are the services offered enough for you or still lacking?

➢ How do you rate ATM services in terms of?

➢ Do you rate ATM services in terms of Time?

1.5 Expected outcome

➢ To understand how user of satisfaction ATM on DBBL are?

➢ To examine the important dimensions of ATM service quality.

➢ To offer suggestions to improve ATM service of Dutch Bangla Bank.

➢ To find out the main purpose of using ATM.

➢ To examine the measurement of user satisfaction of ATM service quality in banks Bangladesh.

1.5 Report layout

Report layout will discourse about the chapters of this thesis and their sub topics as follows:

➢ Chapter one: we discuss about introduction of Role of Measurement of user satisfaction on ATM in Banks in Bangladesh, Motivation, Rationale of the study, Expected Outcome, and Report Layout.

➢ Chapter two: We will discuss chapter two Background, Introduction, Related Works, Research summary, Scope of the Problem and Challenges.

➢ Chapter three: Research methodology will discuss Research Subject and Instrumentation, Data Collection Procedure, Statistical Analysis and Implementation Requirements

➢ Chapter four: Experimental results and discussion of the Experimental Results, Descriptive Analysis and summary.

➢ Chapter five: Summary, Conclusion, Recommendation and Implication for Future Research.

CHAPTER 2

LITERATURE REVIEW

1.1 Introduction

In this chapter, I will discuss related work or the literature related on and I will take some of the most recent topics of Measurement of user satisfaction in ATM he first section is prior studies, the second section is Research summary, Scope of the problem and Challenges.

1.2 Related Works

In banking industry, e-services are revolutionizing the way industrial business enterprise is conducted. Electronic primarily based business fashions are changing regular banking desktop and most banks are rethinking commercial enterprise method designs and customer relationship administration strategies. It is additionally recognised as e-banking, on line banking which gives a vary of choice e-channels to the use of banking offerings i.e. ATM, credit card, debit card, internet banking, cellular banking, digital fund transfer, digital clearing services etc. however, as per Tanzanian e-banking scenario ATM and cell banking are most cited than different e-channels

Automated Teller Machine (ATM) refers to a computing device that acts as a financial institution teller by means of the usage of receiving and issuing cash to and from the ATM account holders/users ATM skill neither "avoids visiting with money" nor "any time money," however in reality implies each ATM cards are quickly altering confounding withdrawal types as a reachable way of getting your money from banks. In a way, they are rewriting the policies of financial transaction. A smart man or woman no longer needs to raise a wallet-full of paper money; rather, what he/she wants to do is to fish out an Automated Teller Machine (ATM) card from his/her pocket, insert it in the slot of the machine, punch in a few details and go domestic with tough cash[4].

The information of ATM can be traced lower returned to the 1960s, when John Shepherd-Barron who used to be managing director of De La Rue Instruments invented the first ATM machine. That laptop used via using Barclays Bank (Barclays Bank in Enfield Town in North London, United Kingdom) on [5].

The statistics collection method of this learn about is a questionnaire which includes questions derived primarily based on the questions of the research, literature review and the theoretical positioning introduced in the previous chapter of this study.

After the pilot trying out and all fundamental modifications, the questionnaires had been administered at once to the chosen pattern for the study for and gathered facts had been quantified.

To remain ahead, banks are coming up with plethora of offerings to trap customers. Services like 24 hour banking, provider at door step, cellphone banking, internet banking, Extended Business Hours (EBH), rapid processing are solely a few to mention. Greater phase of modern day economic group transactions take location someplace else other than in branch premises

Though, the purpose of these offerings is to fulfill customers, there is a want to apprehend patron awareness, Perception and importantly the stage of satisfaction. Efforts are directed to appeal to and proceed customers by using supplying them a basket of tailored schemes supported with the useful resource of a kingdom of the artwork distribution desktop (the ATMs). The complete exercising is helping banks to serve their purchasers quick and avoid human intervention totally. And for the customers, ATMs provide ordinary money withdrawal. No extra struggle with the bank's teller for alternate and fresh notes. The whole cash action thru ATMs in Africa is already between Millions of shillings (local currency) every year. In future, matters are going to be even larger first-rate and challenging. The ATM has turn out to be a medium for non-cash transactions such as price of bills, insurance design payments, printing of statements or even getting get admission to to the net Tanzania banking quarter has adopted the use of ATM in presenting services. ATM fraud is never a weird obstacle to banks with the aid of myself [7].

It therefore requires a collective cooperation of each the banks as proper as their customers. But the most typical ATM fraud that is susceptible to ATM clients is pin fraud which ought to be through the shoulder surfing, fake pin pad overlay, and pin interception. The shoulder searching is the act of direct commentary or looking at the ATM keypad to reveal the broad range that man or woman taps onto the ATM keypad normally at the factor of withdrawal. Fake PIN pad Overlay is a approach of fraud that makes use of a pretend pin pad that has a storage reminiscence capable of storing the customers card pins, it is generally placed on the special ATM keypad. Pin interception is an digital pin capture device which transmits card information via an digital statistics recorder to a host computer often thru a terminal [8]. However, the three service first-rate dimensional variables which contain of perceived ease of use, perceived accessibility and perceived protection stands as the independents variables while the state of mind in the route of the use of the ATM stands as the mounted variable of the research.

2.3 Research Summary

From the associated works above Recent advances in technology have created a surge in "technology-based self-service" Prose associated to user delight and ATM services are reviewed and defined under this section. defines consumer satisfaction, as "Satisfaction is the customer's fulfilled response.

It is a judgment that provider feature, or service, affords a pleasurable stage of consumption-related fulfilment and examined the factors that have an effect on user" delight on ATM services consists of charges involved, and the environment friendly functioning of ATM. ATM facility resulted in velocity of transactions and saved time for users. recognized that secured and handy location; sufficient range of ATMs, ordinary system, and performance of ATM are the necessary elements for the consumer satisfaction. compiled a list of five predominant items about ATM service pleasant that encompass handy and secured locations, functions of ATM, enough wide variety of machines and user-friendliness of the structures and procedures. Most early research observed location comfort influences most on bank.

that the key measurements of automatic banking service excellent include reliability, ease of use, privacy, comfort and responsiveness that reliability is the strongest analyst of consumer satisfaction. Much of the researches say that there is an association between customers" utilization sample and the demographic profiles Technology led user service" has determined that the consumer would assume security of money, growth, safety and respectful listening from their banks. ATMs are used no longer for doling out cash solely but also offer greater statistics and services, Internet banking and ATM playing cards assist the consumer to carry out their transaction in an convenient way. ATM helps the person to transact inside a short time and a new mannequin to fulfill the consumer for the bank

2.4 Scope of time

The main problem was to study and obtain information on the effect of ATM on the current system to user satisfaction in ATMs Also looked at how the ATM system of banking has been providing quality services in relation to user.

2.5 Challenges

I. Security and privacy

The concern of user about security and privacy, while using this service, is a major cause of their dissatisfaction, it is a day of technology, innovation and cyber-hacking, so security and privacy of user's information (Pin code, password etc.) is a hot issue that has an impact on user's satisfaction and dissatisfaction.

In this conditions bank should improve their security for meting user's expectation and satisfaction. to deal with their security and Privacy.

II. Financing

The cost of information technologies continues to expand every year as content and application stacks escalate. These application stacks continue to grow both horizontally and vertically on instructional technologies, research computing and enterprise technologies. Beside the information technology Banks make innovations ,but most Banks do not have a strategy toward to development their service and identifying the new service infrastructure.

III. Quality and ethics

The important of user satisfaction and the rising of bank cost higher has been hotly debated in recent years. The user satisfactions for ATM on banks offers opportunities to deliver service but also introduces challenges to maintain the quality of service and evaluation technology. This invention technology interference illuminates bank service on user ethics around and especially service scheme and publication with communities.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the research methodology and it will include the research subject and instrumentation, data collection procedure, statistical analysis, reliability, validity and research design of this thesis and the methods used for gathering the data.

3.2 Research Subject and Instrument

Research instrument is defined as the tools to be used for collecting data and how those tools will be developed. The most common instruments for data collecting in educational researches are questionnaires, interviews, observation, and document analysis. However, the researcher in this thesis used questionnaire instrument as main tool for collecting data, which is used in quantitative research.

Questionnaire may be defined as a technique of data collection in which each person is asked to respond to the same set of questions in predetermined order.

The questionnaire in the survey research process is a critical stage and must be relevant and accurate in trying to capture the essence of the research objective. To achieve these goals, a researcher will be required to make several decisions and ask his self the following questions:

❖ What should be asked?
❖ How should each question be phrased?
❖ In what sequence should the questions be arranged?
❖ What questionnaire layout will best serve the research objectives?
❖ How should the questionnaire be pre-tested?
❖ Does the questionnaire need to be revised?

The selection of this tool has been guided by the nature of data to be collected, the time available as well as by the objectives of the research and the overall aim of study.

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3.3 Data Collection Procedure

The statistics series method of this find out about is a questionnaire which carries questions derived primarily based on the questions of the research, literature review and the theoretical positioning introduced in the previous chapter of this study.

After the pilot checking out and all vital modifications, the questionnaires had been administered directly to the chosen pattern for the learn about for and amassed facts were quantified.

3.4 Statistical Analysis

Descriptive statistical measures such as frequencies, percentages and central tendencies was used to analyze close ended questions. The results were presented in tables, there after data was tabulated and analyzed using frequencies and percentages with the help of SPSS computer software application (Statistical Package for Social Sciences).

3.5 Validity and Reliability

Validity refers to the degree to which data collection method accurately measures what it was intended to measure or to the extent to which research findings are about what they are claimed to be about and the extent to which research results can be accurately interpreted and generalized to other populations. Reliability is "The extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology then the research instrument is considered to be reliable. So that validity and reliability are very important aspects for this research to be accurate. Therefore, the researcher used adapted questionnaire which has already been tested by other researchers.

3.6 Research Design

A research format is the preferred plan or approach for conducting a research. The researcher chosen a survey look up layout due to the reality it excellent served to reply the questions and the functions of the study.

The survey lookup is one in which a crew of people or gadgets is studied with the aid of amassing and inspecting statistics from only a few humans or objects considered to be representative of the entire group.

The following criteria indicated that the approach is best when…

❖ Data are best obtained directory from the respondents.

❖ Data can be obtained by brief answers to structured questions.

❖ Respondents are expected to give reliable information.

❖ How to use the answers is known.

❖ An adequate response rate is expected.

The questionnaire was determined by the literature reviewed, the aims and the research questions of this study as well as by the theoretical positions. Data were collected based on the structured questionnaire distributed to people lived in Dhaka city those whom used ATM as the selected sample. The data collected were managed using the Statistical Package for Social Science (SPSS).

CHAPTER 4

EXPERIMENTAL RESULT AND DISCUSSION

4.1 Introduction

This chapter I want to cover the presentation of data analysis and interpretation of survey results. The data analysis and interpretation were based on the research objectives. Presentation and analysis of the collected data was computed using frequency and percentage.

4.2 Experimental Result

In order to show the distribution of the respondents on the various question items. Tables and graphs were used in the presentation of data. The respondents have same questionnaire given them the sample size of the study population was 311 respondents, while the target population is 350.

4.3 Descriptive analyze

Descriptive information are used to describe the basic points of the records in a study. They furnish simple summaries about the pattern and the measures together with pattern graphics analysis they shape the groundwork of clearly every quantitative analysis of data.

4.3.1 Gender response

Table 4.1 Gender response

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	172	55.3	55.3	55.3
	Female	139	44.7	44.7	100.0
	Total	311	100.0	100.0	

The above Table 4.1 indicates that the gender distribution were 172(55.3%) male and 139(44.7%) female this indicate that majority of respondents are male

The folllowing figure 4.1 shows tha graph of table 4.1
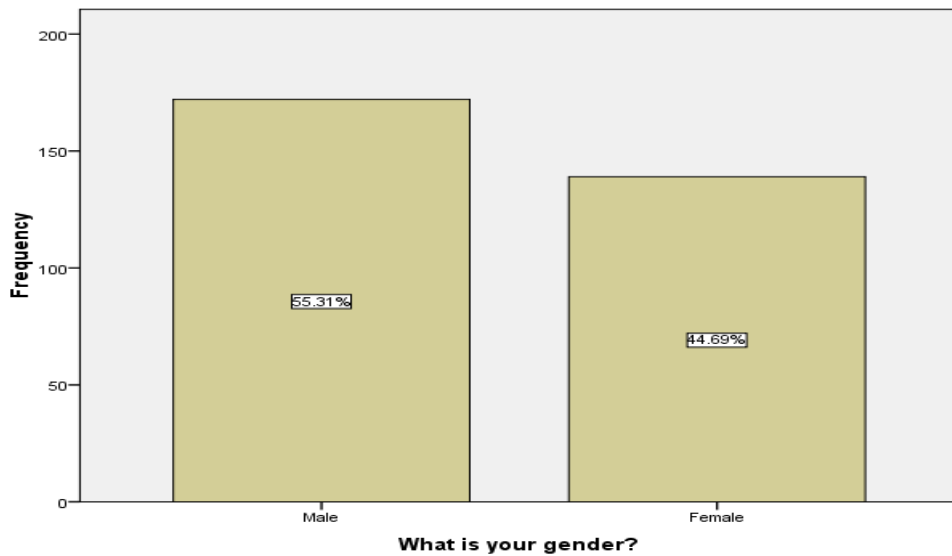
Figure 4.1 gender response

4.3.2 Ages responses

Table 4.2 Ages responses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17-24	127	40.8	40.8	40.8
	25-30	74	23.8	23.8	64.6
	31-35	67	21.5	21.5	86.2
	36-40	35	11.3	11.3	97.4
	41-over	8	2.6	2.6	100.0
	Total	311	100.0	100.0	

The above Table 4.2 indicates that the age distribution were 127(40.8%) 17-24 and 74(23.8%) 25-30 and 67(21.5%) 31-35 and 35(11.3%) 35-40 and 41-over 8(2.6%) this indicate that majority of respondents are 17-24 year.

The folllowing figure 4.2 shows tha graph of table 4.2
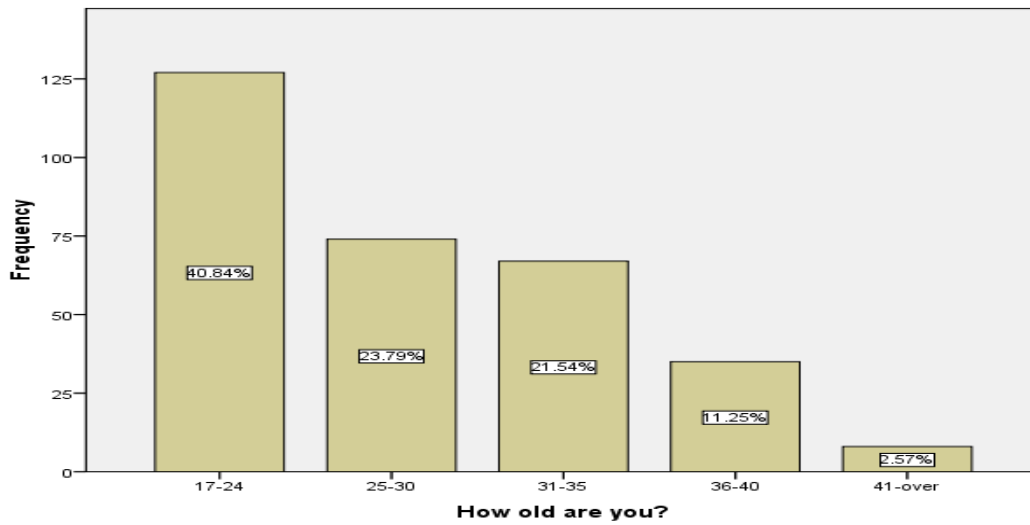
Figure 4.2 age response

4.3.3 What is your occupation?

Table 4.3 What is your occupation?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employed	90	28.9	28.9	28.9
	Business	79	25.4	25.4	54.3
	Student	110	35.4	35.4	89.7
	None	32	10.3	10.3	100.0
	Total	311	100.0	100.0	

The above Table 4.3 indicates that the occupation distribution were 90(28.9%)
employed and 79(25.4%) business and 110(35.4%) student and 32(10.3%) none this
indicate that majority of respondents are studens.

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The folllowing figure 4.3 shows tha graph of table 4.3
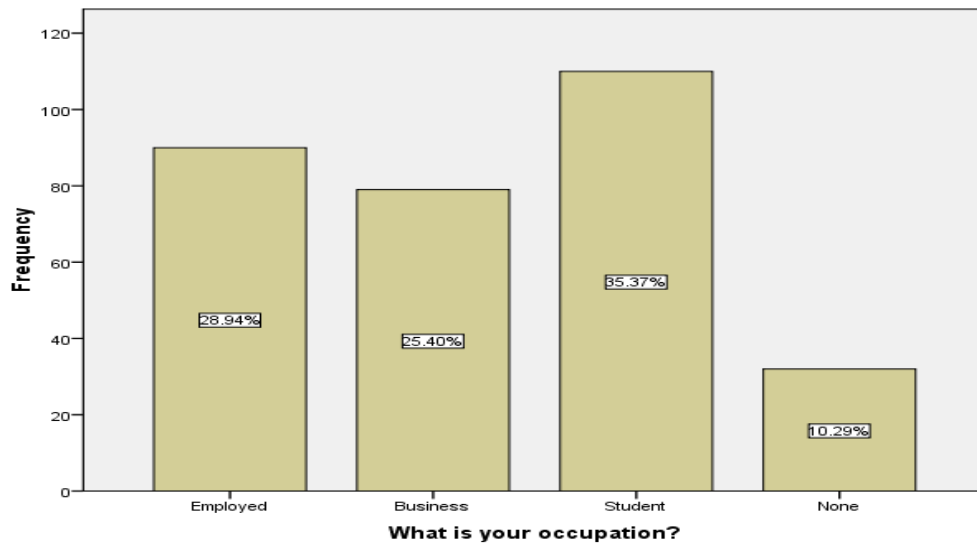
Figure 4.3 Occupation respondents

4.3.4 Do you hold an Account with any Bank Bangladesh?

Table 4.4 Do you hold an Account with any Bank Bangladesh?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	276	88.7	88.7	88.7
	No	35	11.3	11.3	100.0
	Total	311	100.0	100.0	

The above Table 4.4 indicates that the hold an Account with any Bank Bangladesh were 176(88.7%) responses Yes and 35(11.3%) responses No this indicate that majority of respondents are Yes

The folllowing figure 4.4 shows tha graph of table 4.4
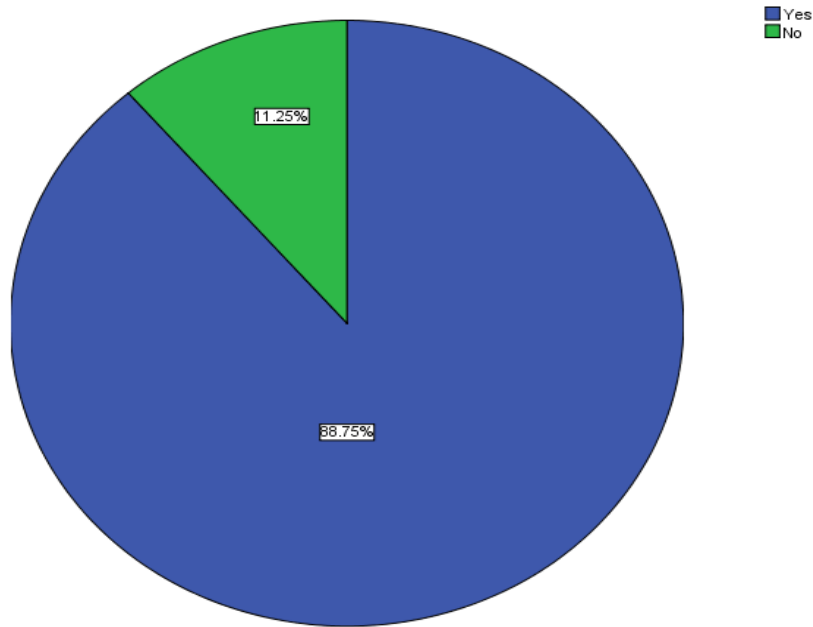
Figure 4.4 Do you hold an Account with any Bank Bangladesh?

4.3.5 If yes, are you aware of the existence of ATM banking?

Table 4.5 If yes, are you aware of the existence of ATM
banking?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	272	87.5	87.5	87.5
	No	39	12.5	12.5	100.0
	Total	311	100.0	100.0	

The above Table 4.5 indicates If yes, are you aware of the existence of ATM banking
were 272(87.5%) responses Yes and 39(12.5%) responses No this indicate that majority
of respondents are Yes

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The folllowing figure 4.5 shows tha graph of table 4.5
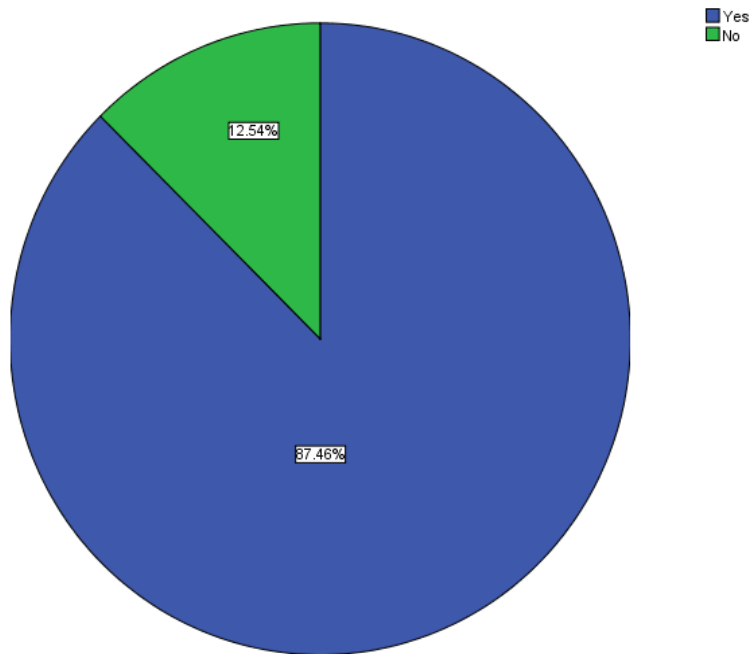
Figure 4.5 If yes, are you aware of the existence of ATM banking?

4.3.6 If yes, do you have an ATM card?

Table 4.6 If yes, do you have an ATM card?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	272	87.5	87.5	87.5
	No	39	12.5	12.5	100.0
	Total	311	100.0	100.0	

The above Table 4.6 indicates If yes, do you have an ATM card were 272(87.5%) rewsponses Yes and 39(12.5%) responses No this indicate that majority of respondents are Yes

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The folllowing figure 4.6 shows tha graph of table 4.6
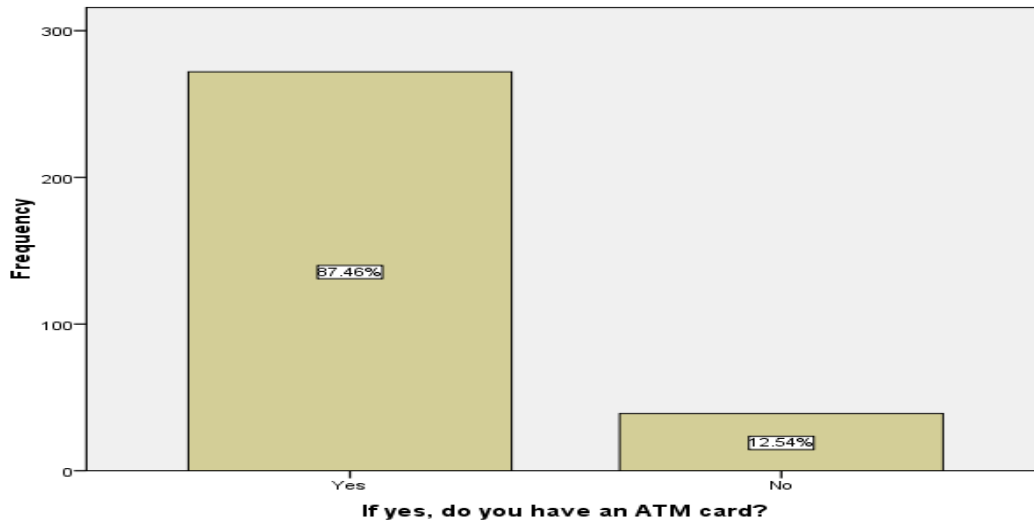
Figure 4.6 if yes do you have an ATM card?

4.3.7 Which Bank ATM Card You Have?

Table 4.7 Which Bank ATM Card You Have?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	City Bank	30	9.6	9.6	9.6
	Eastern Bank	8	2.6	2.6	12.2
	Brack Bank	79	25.4	25.4	37.6
	DBBL Bank	116	37.3	37.3	74.9
	Islamic Bank LTD	78	25.1	25.1	100.0
	Total	311	100.0	100.0	

The above Table 4.7 indicates Which Bank ATM Card You Have were 30(9.6%) responses city bank and 8(2.6%) responses easterm bank and 79(25.4%) reponses brack bank and 116(37.3%) response DBBl bank ans 78(25.1%) responses are Islamic bank lTD this indicate that majority of respondents are DBBL

The folllowing figure 4.7 shows tha graph of table 4.7
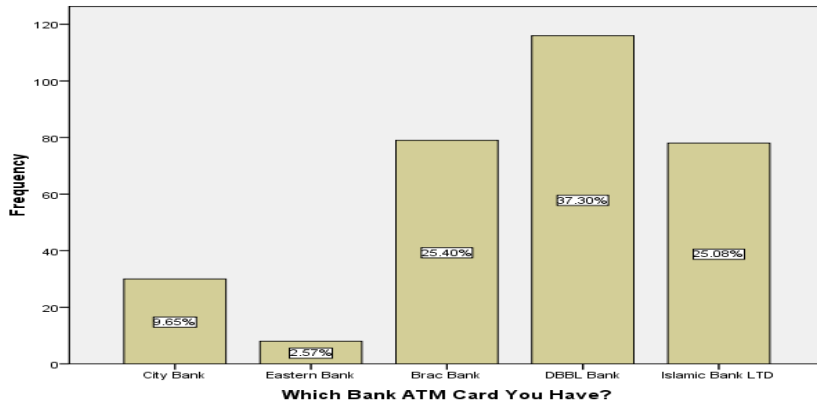
Figure 4.7 Which Bank ATM Card You Have?

4.3.8 Which Purpose do you use your ATM Card?

Table 4.8 Which Purpose do you use your ATM Card?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Marketing/Shopping	190	61.1	61.1	61.1
	Business purpose	27	8.7	8.7	69.8
	Belling	94	30.2	30.2	100.0
	Total	311	100.0	100.0	

The above Table 4.8 indicates Which Purpose do you use your ATM Card were 190(61.1%) responses Marketing/Shopping and 27(8.7%) responses business purpose and 94(30.2%) reponses belling this indicate that majority of respondents are Marketing/Shopping

The folllowing figure 4.8 shows tha graph of table 4.8
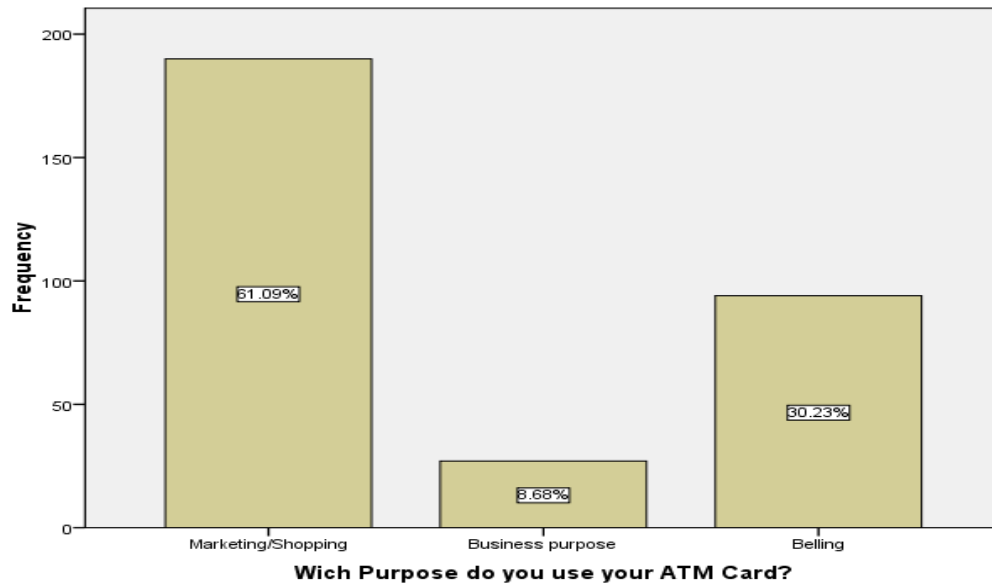
Figure 4.8 Which Purpose do you use your ATM Card?

4.3.9 Are the services offered enough for you or still lacking?

Table 4.9 Are the services offered enough for you or still lacking*?*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	More than enough	89	28.6	28.6	28.6
	Enough	129	41.5	41.5	70.1
	Neutral	29	9.3	9.3	79.4
	Not enough	55	17.7	17.7	97.1
	Not enough at all	9	2.9	2.9	100.0
	Total	311	100.0	100.0	

The above Table 4.9 indicates that the services offered enough for you or still lacking were 89(28.6%) responses More than enough and 129(41.5%) responses Enough and 29(9.3%) reponses Neutral and 55 (17.7%) and 9 (2.9%) Not enough at this indicate that majority of respondents are Enough the folllowing figure 4.9 shows tha graph of table 4.9
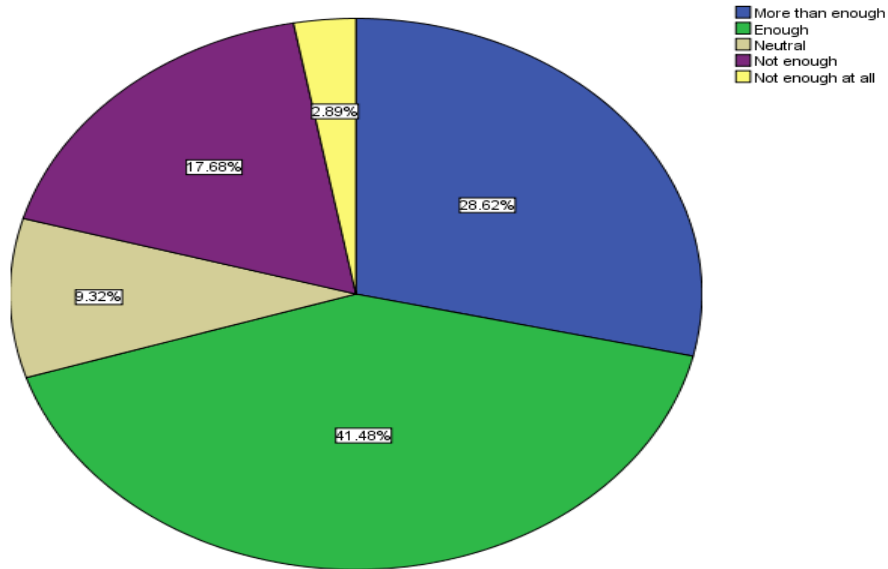
Figure 4.9 Are the services offered enough for you or still lacking?

4.3.10 If not, would you like to see added other services?

Table 4.10 If not, would you like to see added other services?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	150	48.2	48.2	48.2
	No	161	51.8	51.8	100.0
	Total	311	100.0	100.0	

The above Table 4.10 indicates that the distribution were 159(48.2%) responses Yes and 161(51.8%) responses No this indicate that majority of respondents are No

The folllowing figure 4.10 shows tha graph of table 4.10

**If not, would you like to see added other services?**
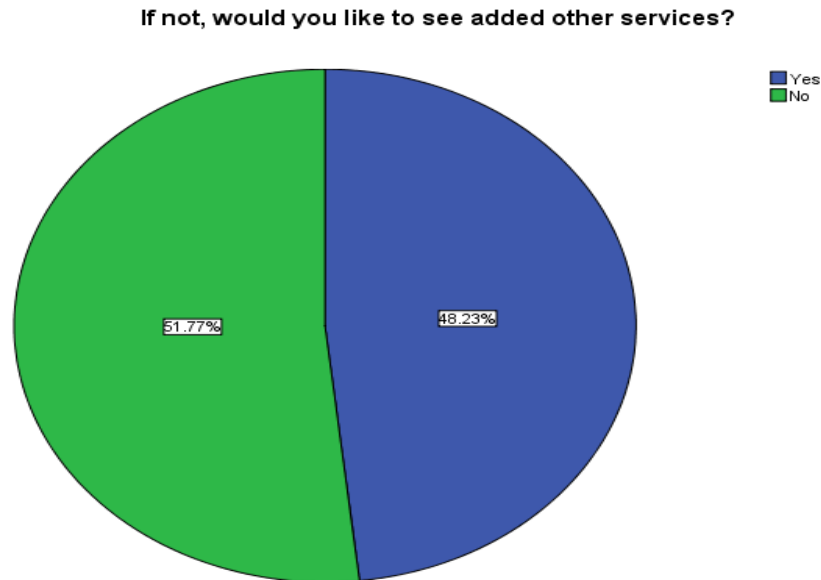
Figure 4. 10 If not, would you like to see added other services?

4.3.11 How do you rate ATM services in terms of?

Table 4.11 How do you rate ATM services in terms of?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very effective	74	23.8	23.8	23.8
	Effective	99	31.8	31.8	55.6
	Neutral	81	26.0	26.0	81.7
	Ineffective	57	18.3	18.3	100.0
	Total	311	100.0	100.0	

The above Table 4.11 indicates that the distribution were 74(23.8%) responses Very effective and 99(31.8%) responses Effective and 81(26.0%) reponses Neutral and 57 (18.3%) Ineffective at this indicate that majority of respondents are Effective

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The folllowing figure 4.11 shows tha graph of table 4.11
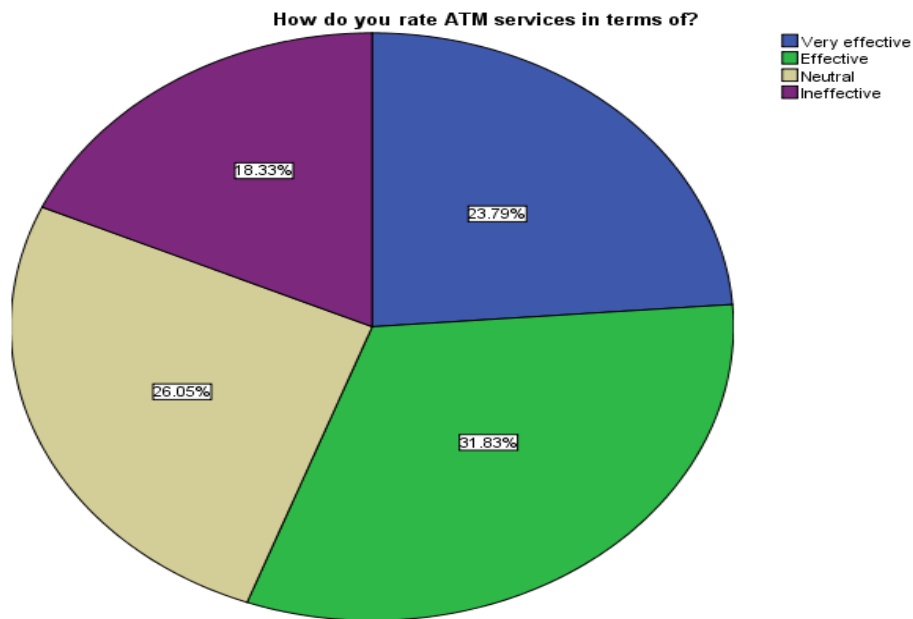
Figure 4.11 How do you rate ATM services in terms of?

4.3.12 Charges associated with deposit and withdrawal?

Table 4.12 Charges associated with deposit and withdrawal?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very costly	71	22.8	22.8	22.8
	Costly	59	19.0	19.0	41.8
	Neutral	110	35.4	35.4	77.2
	Cheap	54	17.4	17.4	94.5
	Very cheap	17	5.5	5.5	100.0
	Total	311	100.0	100.0	

The above Table 4.12 indicates that the distribution were 71(22.8%) responses Very costly and 59(19.0%) responses costly and 110(35.4%) reponses Neutral and 54(17.4%) cheap and 17(5.5%) very cheap this indicate that majority of respondents are Neutral

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The folllowing figure 4.12 shows tha graph of table 4.12

Charges associated with deposit and withdrawal?
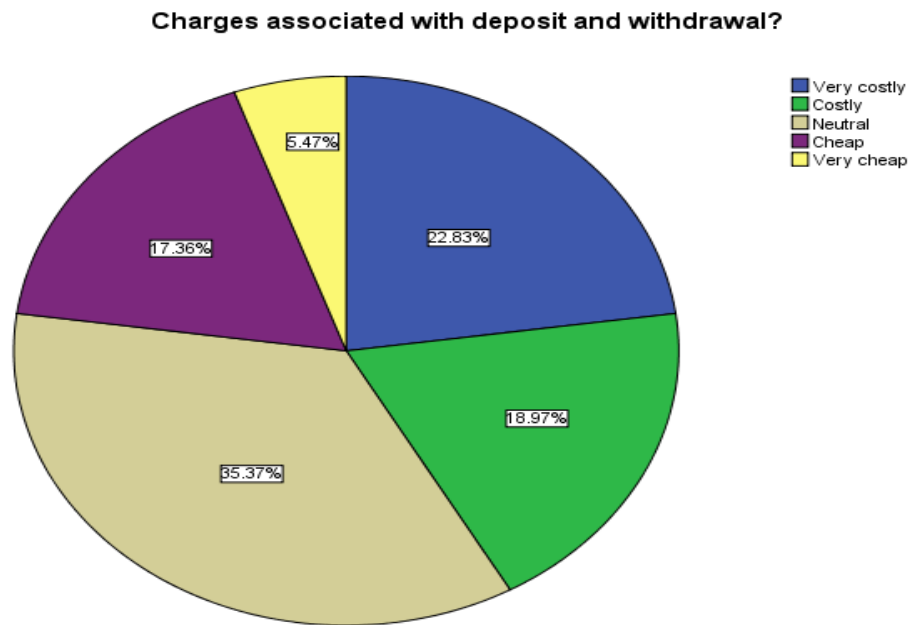
Figure 4.12 Charges associated with deposit and withdrawal?

4.3.13 Security of your money?

Table 4.13 Security of your money?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very secure	80	25.7	25.7	25.7
	Secure	124	39.9	39.9	65.6
	Moderate	90	28.9	28.9	94.5
	Insecure	17	5.5	5.5	100.0
	Total	311	100.0	100.0	

The above Table 4.13 indicates that the distribution were 80(25.7%) responses Very secure and 124(39.9%) responses secure and 90(28.9%) reponses Moderate and 17(5.5%) insecure this indicate that majority of respondents are secure.

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The folllowing figure 4.13 shows tha graph of table 4.13

Security of your money?
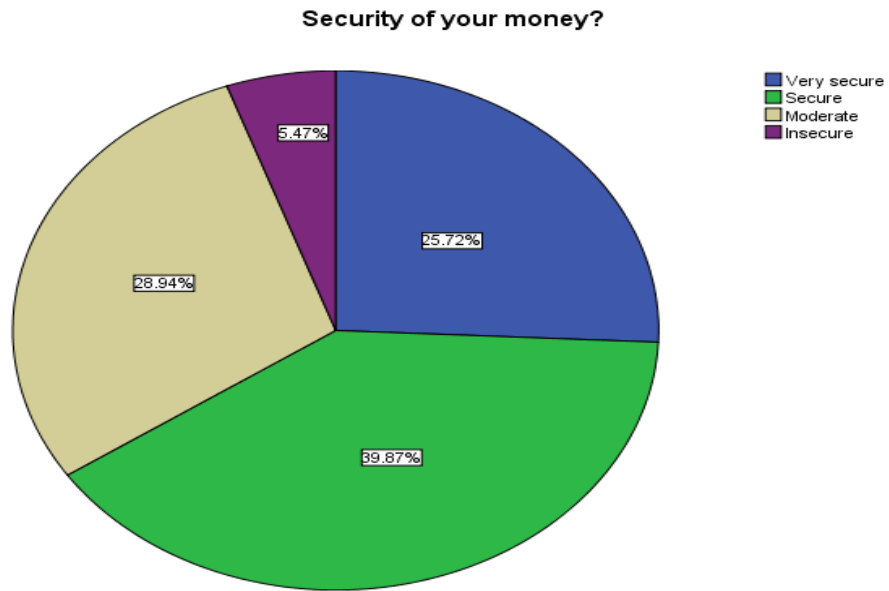
Figure 4.13 Security of your money

4.3.14 Do you rate ATM services in terms of Time?

Table 4. 14 Do you rate ATM services in terms of Time?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very effective	65	20.9	20.9	20.9
	Effective	137	44.1	44.1	65.0
	Neutral	55	17.7	17.7	82.6
	Ineffective	29	9.3	9.3	92.0
	Very ineffective	25	8.0	8.0	100.0
	Total	311	100.0	100.0	

The above Table 4.14 indicates that the distribution were 65 (20.9%) responses Very effective
and 137(41.1%) responses effective and 55(17.7%) reponses Neutral and 29(9.3%) Ineffective
and 25(8.0%) Very ineffective this indicate that majority of respondents are Effective

The folllowing figure 4.14 shows tha graph of table 4.14
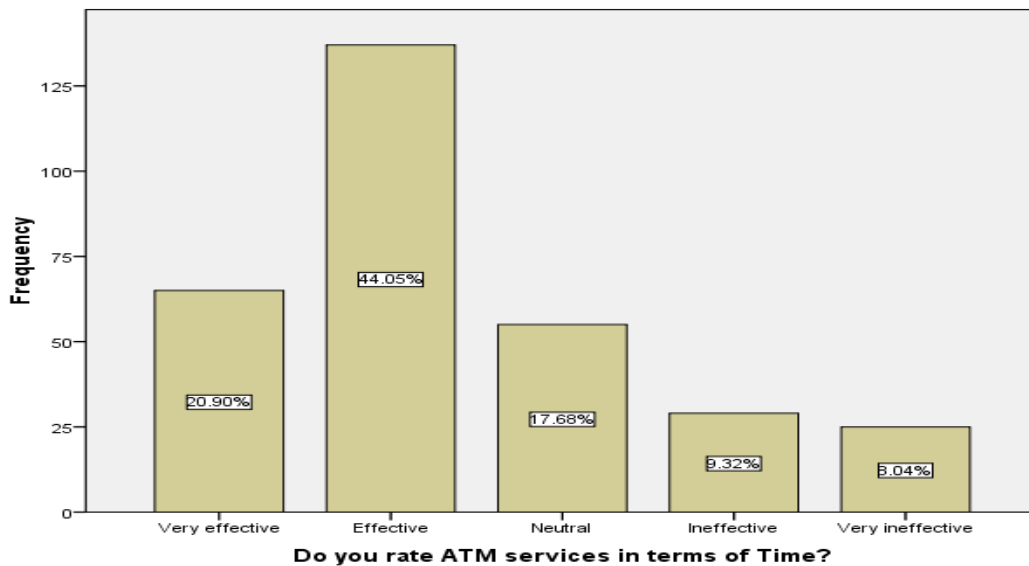
Figure 4.14 Do you rate ATM services in terms of Time?

4.3.15 How long do you often take in the queue before accessing the ATM service?

Table 4.15 How long do you often take in the queue before accessing the ATM service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5 Minutes	87	28.0	28.0	28.0
	6-10 Minutes	87	28.0	28.0	55.9
	11-15 Minutes	63	20.3	20.3	76.2
	16+ Minutes 11	74	23.8	23.8	100.0
	Total	311	100.0	100.0	

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The above Table 4.15 indicates that the distribution were 87 (28.0%) responses 0-5 Minutes and 87(28.0%) responses 6-10 Minutes and 63(20.3%) reponses 11-15 Minutes and 74(23.8%) 16+ Minutes 11 at this indicate that majority of respondents are0-5 Minutes The folllowing figure 4.15 shows tha graph of table 4.15
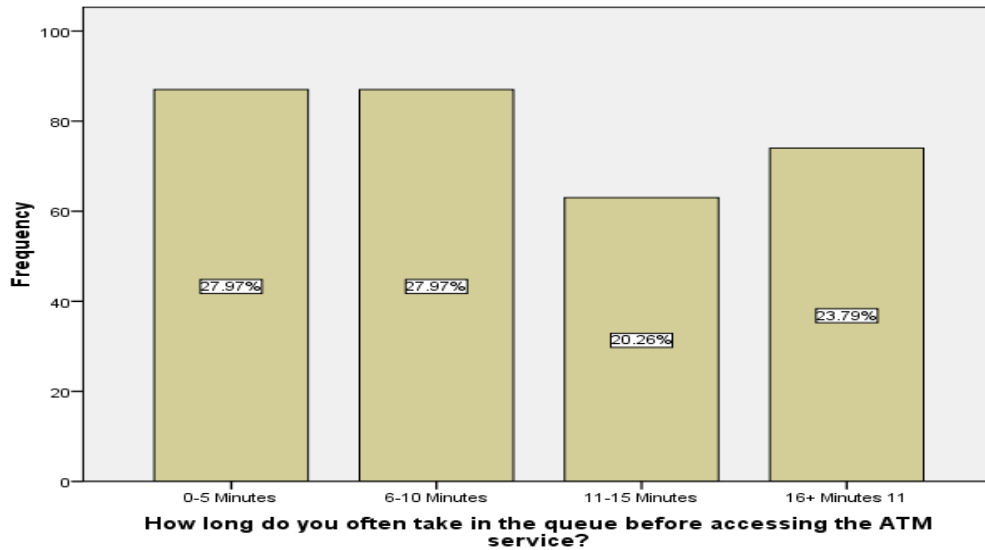
Figure 4.15 How long do you often take in the queue before accessing the ATM service

4.3.16 Do you experience problem using ATM?

Table 4.16 Do you experience problem using ATM?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	191	61.4	61.4	61.4
	No	120	38.6	38.6	100.0
	Total	311	100.0	100.0	

The above Table 4.16 indicates that the distribution were 191(61.4%) responses yes where another 120(38.6%) responses No at this indicate that majority of respondents are Yes

The folllowing figure 4.16 shows tha graph of table 4.16
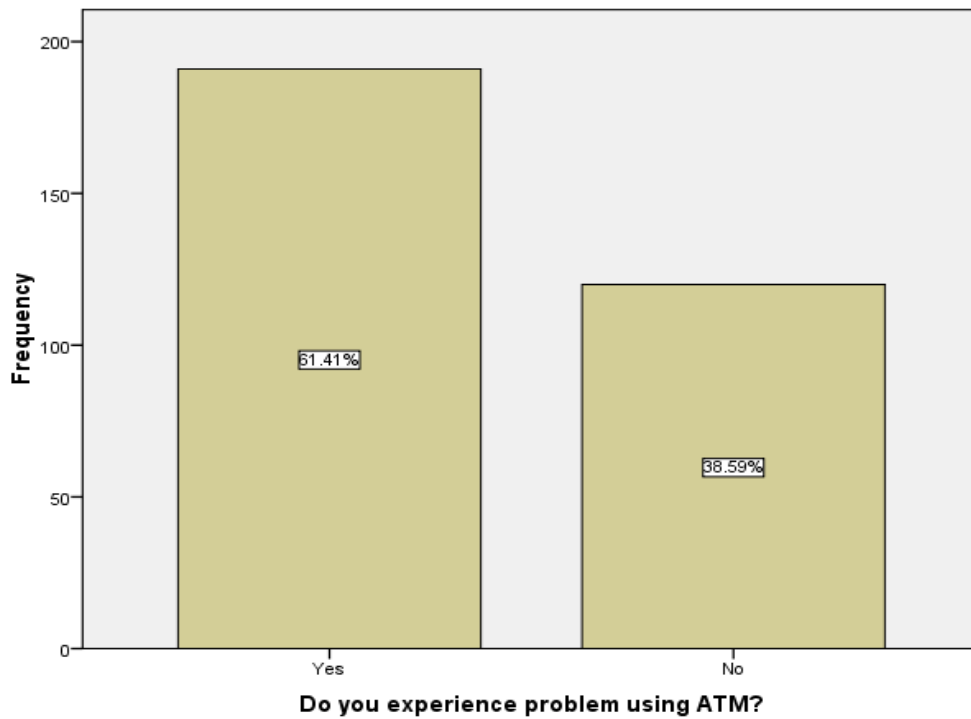
Figure 4.16 Do you experience problem using ATM?

4.3.17 If yes, what kind of problem(s) do you face?

Table 4.17 If yes, what kind of problem(s) do you face?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Network/ Machine breakdown	117	37.6	37.6	37.6
	Limited amount of money to be withdrawn	56	18.0	18.0	55.6
	Complication	47	15.1	15.1	70.7
	Card retention	29	9.3	9.3	80.1
	Card swallowing	62	19.9	19.9	100.0
	Total	311	100.0	100.0	

The above Table 4.17 indicates that the distribution of what kind of problems do you face 117(37.6%) responses Network/ Machine breakdown and 56(18.0%) responses Limited amount of money to be withdrawn and 47(15.1%) Complication and 29(19.9%) Card retention and 62 (19.9%) Card swallowing at this indicate that majority of respondents are Network/ Machine breakdown The folllowing figure 4.17 shows tha graph of table 4.17

If yes, what kind of problem(s) do you face?
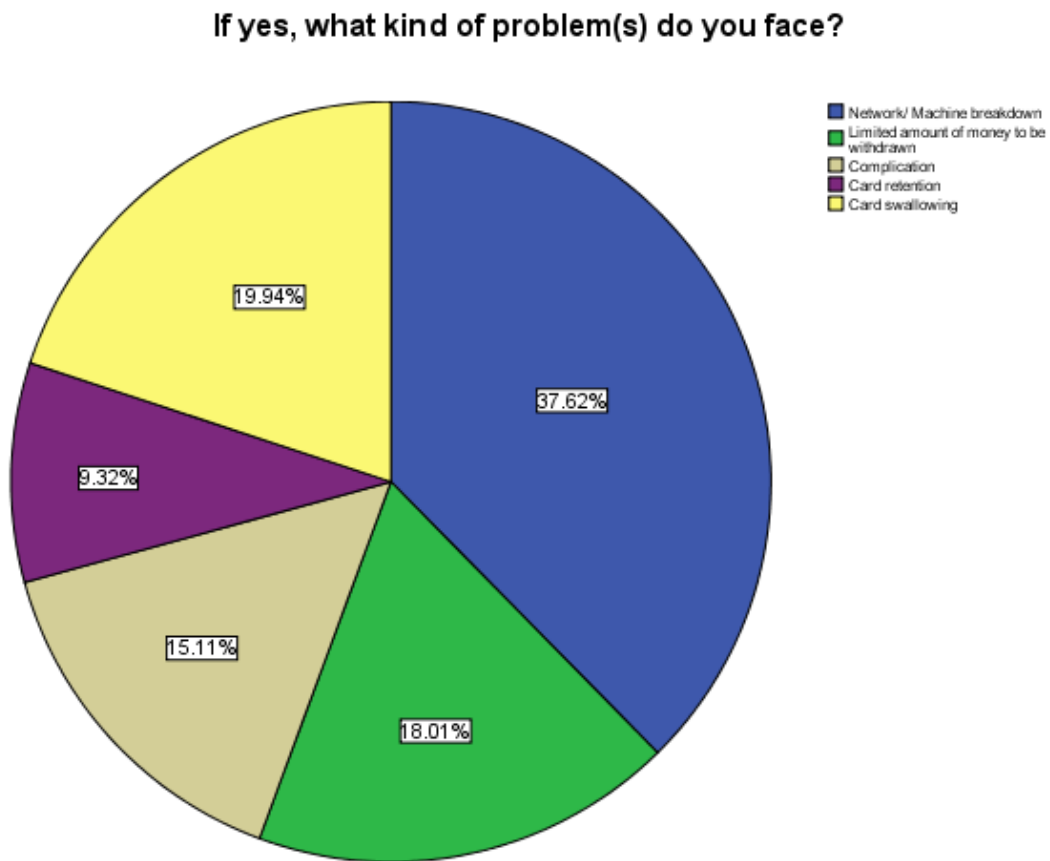
Figure 4.17 what kind of problem(s) do you face?

4.3.18 If you find any problem then how many times it occurs in every month?

Table 4.18 if you find any problem then how many times it occurs in every month?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2 times month	133	42.8	42.8	42.8
	3 times month	96	30.9	30.9	73.6
	4 times month	52	16.7	16.7	90.4
	None	30	9.6	9.6	100.0
	Total	311	100.0	100.0	

The above Table 4.18 indicates that the distribution of how many times it occurs in every month 122(42.8%) responses 1-2 times month and 96(30.9%) responses 3 times month and 52(16.7%) 4 times month and 30(9.6%) None at this indicate that majority of respondents are 1-2 times month The folllowing figure 4.18 shows tha graph of table 4.18

If you find any problem then how many times it occur in every month?
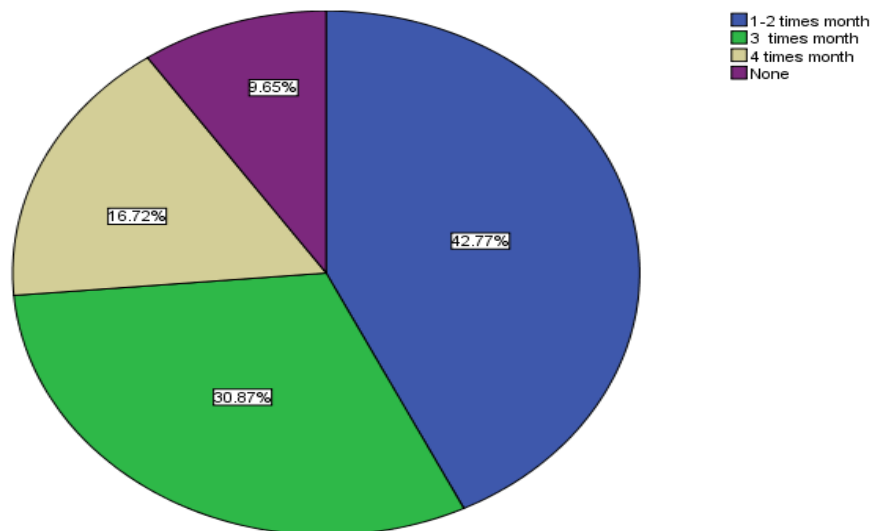
Figure 4.18 how many times it occurs in every month?

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4.3.19 Do You Face any Difficulty while using intentionally?

Table 4.19 Do You Face any Difficulty while using intentionally?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	187	60.1	60.1	60.1
	No	124	39.9	39.9	100.0
	Total	311	100.0	100.0	

The above Table 4.19 indicates that the distribution of any Difficulty while using intentionally 187(60.1%) responses Yes and 124(39.9%) responses No at this indicate that majority of respondents are Yes, The folllowing figure 4.19 shows tha graph of table 4.19

Figure 4.19 Do You Face any Difficulty while using intentionally?
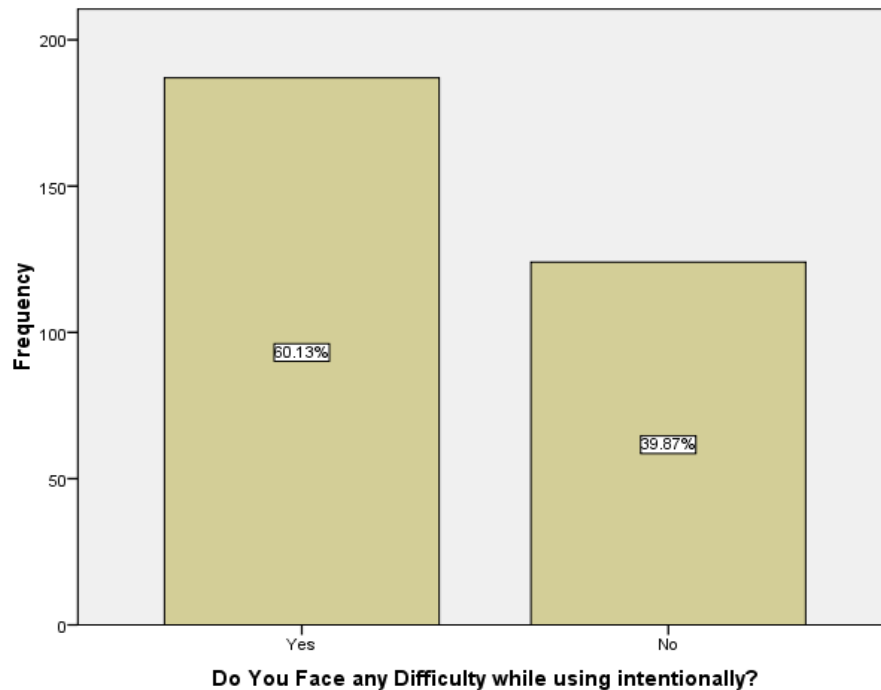
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4.3.20 Have your bank done anything to prevent such problems above?

Table 4.3.20 Have your bank done anything to prevent such problems above?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	202	65.0	65.0	65.0
	No	109	35.0	35.0	100.0
	Total	311	100.0	100.0	

The above Table 4.20 indicates that the distribution were 202(65.0%) responses yes where another 109(35.0%) responses No at this indicate that majority of respondents are Yes The folllowing figure 4.20 shows tha graph of table 4.20

Figure 4.20 Have your bank done anything to prevent such problems above?

4.3.21 If yes, did it solve all the problems faced or not?

Table 4.21 If yes, did it solve all the problems faced or not?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	252	81.0	81.0	81.0
	No	59	19.0	19.0	100.0
	Total	311	100.0	100.0	

The above Table 4.21 indicates that the distribution were 252(81.0%) responses yes where another 59(19.0%) responses No at this indicate that majority of respondents are Yes The folllowing figure 4.21 shows tha graph of table 4.21
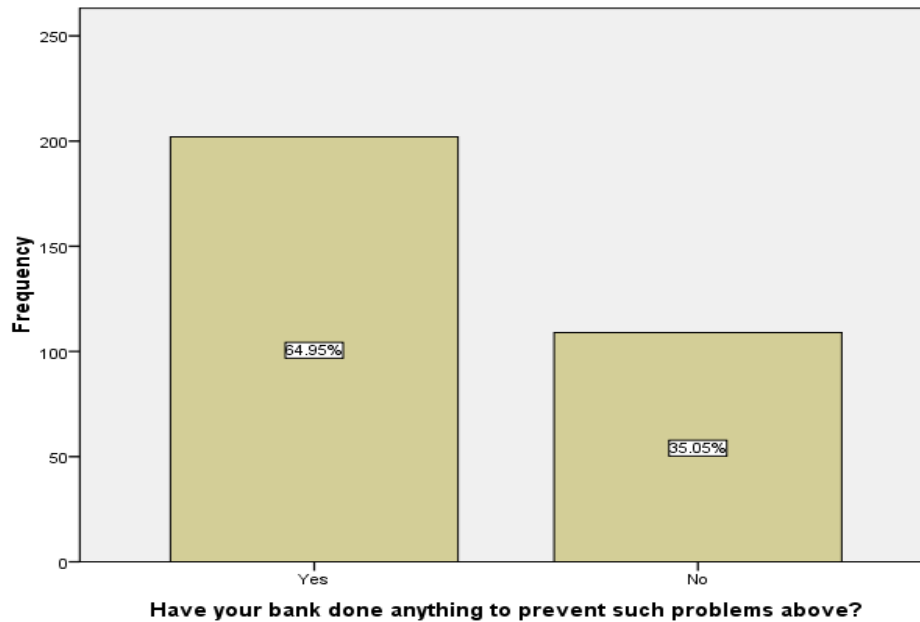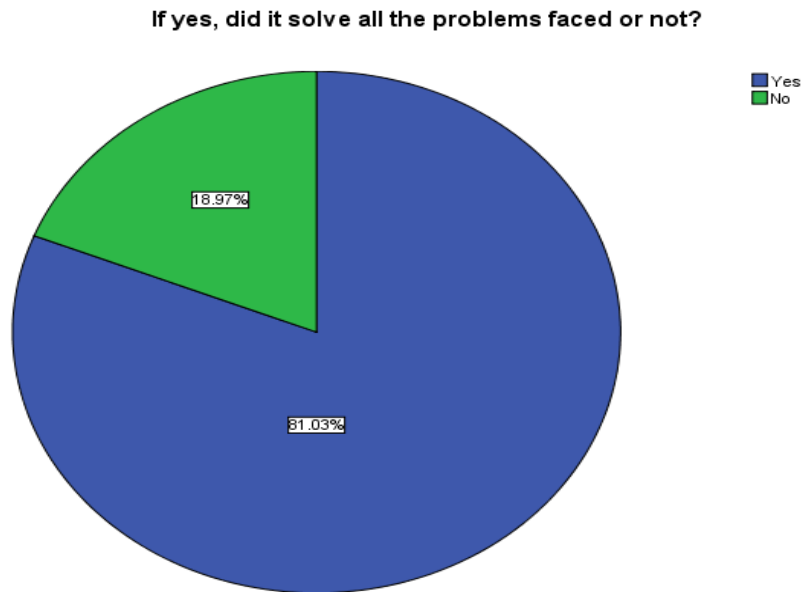

Figure 4.21 If yes, did it solve all the problems faced or not?

4.3.22 What would you suggest your bank should do in order to avoid Re-occurrences of such problems in future?

Table 4.22 What would you suggest your bank should do in order to avoid Re-occurrences of such problems in future?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To mindful customer satisfaction	111	35.7	35.7	35.7
	To reply quickly user problem	118	37.9	37.9	73.6
	To develop Bank services	82	26.4	26.4	100.0
	Total	311	100.0	100.0	

The above Table 4.22 indicates that the distribution were 111(34.7%) responses To mindful customer satisfaction and 118(37.9%) responses To reply quickly user problem and 82(26.4%) To develop Bank services at this indicate that majority of respondents are To reply quickly user problem, The folllowing figure 4.22 shows tha graph of table 4.22
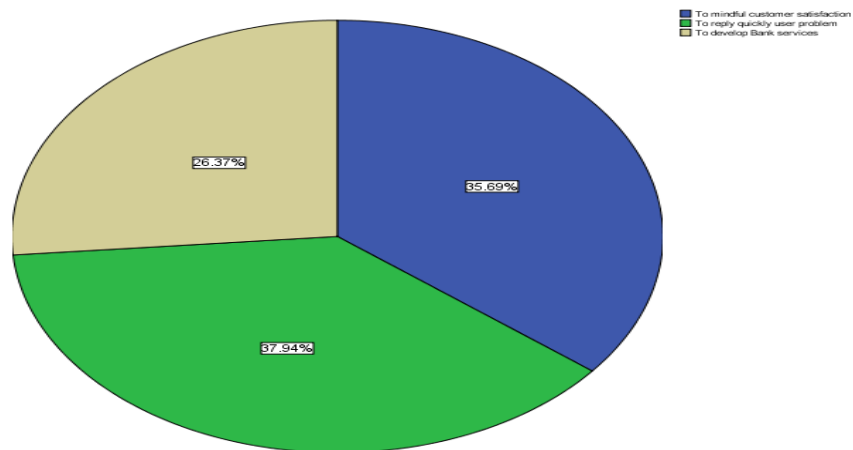
Figure 4.22 What would you suggest your bank should do in order to avoid Re-occurrences of such problems in future?

4.3.23 How reliable ATM services are?

Table 4.23 How reliable ATM services are?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very reliable	205	65.9	65.9	65.9
	Reliable	45	14.5	14.5	80.4
	Neutral	52	16.7	16.7	97.1
	Not reliable	9	2.9	2.9	100.0
	Total	311	100.0	100.0	

The above Table 4.23 indicates that the distribution were 205(34.7%) responses Very reliable and 45(37.9%) responses Reliable and 52(16.7%) Neutral at this indicate that majority of respondents are Very reliable The folllowing figure 4.23 shows tha graph of table 4.23
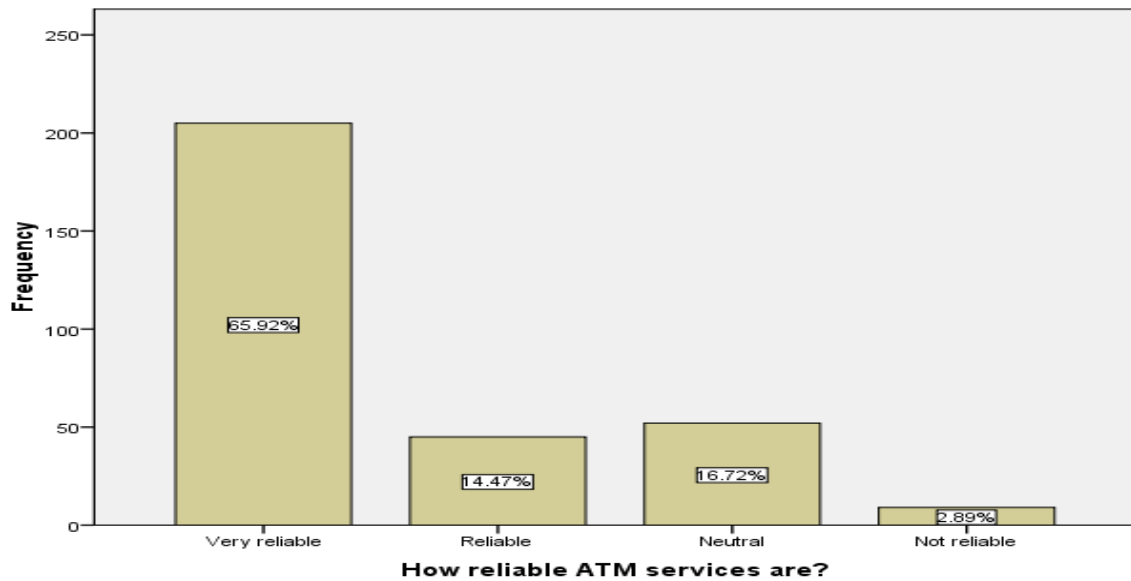
Figure 4.23 How reliable ATM services are?

4.3.24 How easy is it to use ATM in withdrawing money?

Table 4.3.24 How easy is it to use ATM in withdrawing money?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very easy	224	72.0	72.0	72.0
	Easy	70	22.5	22.5	94.5
	Neutral	17	5.5	5.5	100.0
	Total	311	100.0	100.0	

The above Table 4.24 indicates that the distribution were 244(74.0%) responses Very easy and 70(22.5%) responses Easy and 17(5.5%) Neutral at this indicate that majority of respondents are Very easy The folllowing figure 4.24 shows tha graph of table 4.24
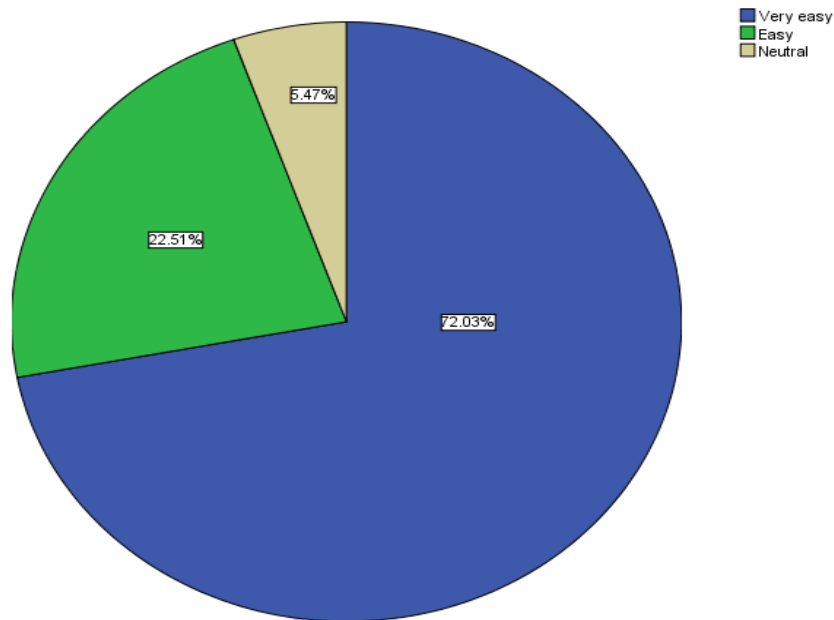
Figure 4.24 How easy is it to use ATM in withdrawing money?

4.3.25 How safe is the ATM?

Table 4.3.25 How safe is the ATM?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very safe	151	48.6	48.6	48.6
	Safe	88	28.3	28.3	76.8
	Neutral	46	14.8	14.8	91.6
	Not safe	26	8.4	8.4	100.0
	Total	311	100.0	100.0	

The above Table 4.25 indicates that the distribution were 151(48.6%) responses Very safe and 88(28.3%) responses safe and 46 (14.8%) Neutral and 26(8.4) responses not safe at this indicate that majority of respondents are Very safe The folllowing figure 4.25 shows tha graph of table 4.25
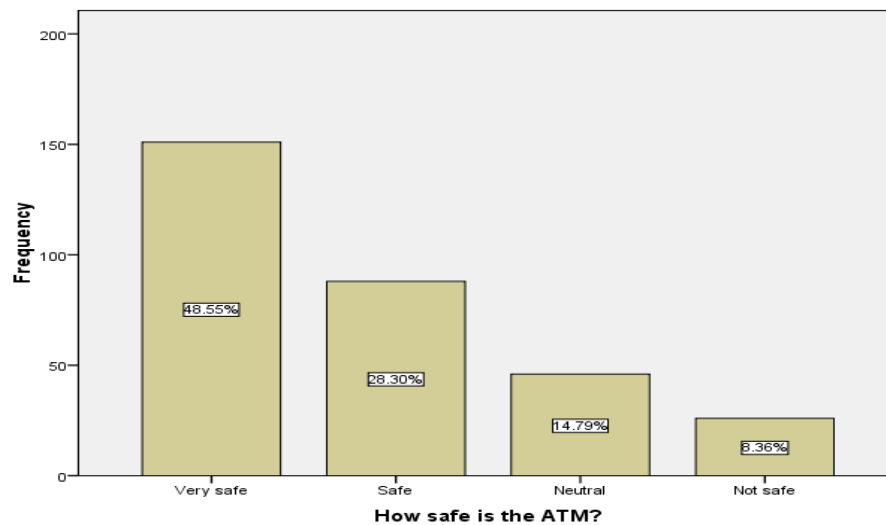

Figure 4.25 How safe is the ATM?

4.3.26 How useful is the ATM?

Table 4.3.26 How useful is the ATM?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very convenient	188	60.5	60.5	60.5
	Convenient	59	19.0	19.0	79.4
	Neutral	37	11.9	11.9	91.3
	Not convenient	27	8.7	8.7	100.0
	Total	311	100.0	100.0	

The above Table 4.26 indicates that the distribution were 188(60.5%) responses Very convenient and 59(19.0%) responses convenient and 37 (11.9%) Neutral and 27(8.7%) responses not convenient at this indicate that majority of respondents are Very convenient The folllowing figure 4.26 shows tha graph of table 4.26

Figure 4.26 How useful is the ATM?

4.3.27 Rate your satisfaction level of using ATM card?

Table 4.27 Rate your satisfaction level of using ATM card?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excellent	151	48.6	48.6	48.6
	Very Good	80	25.7	25.7	74.3
	Good	62	19.9	19.9	94.2
	Bad	18	5.8	5.8	100.0
	Total	311	100.0	100.0	

The above Table 4.27 indicates that the distribution were 151(48.6%) responses Excellent and 80(25.7.%) responses Very Good   and 52 (19.9%) Good and 18(5.8%) responses not convenient at this indicate that majority of respondents are Excellent The folllowing figure 4.27 shows tha graph of table 4.27
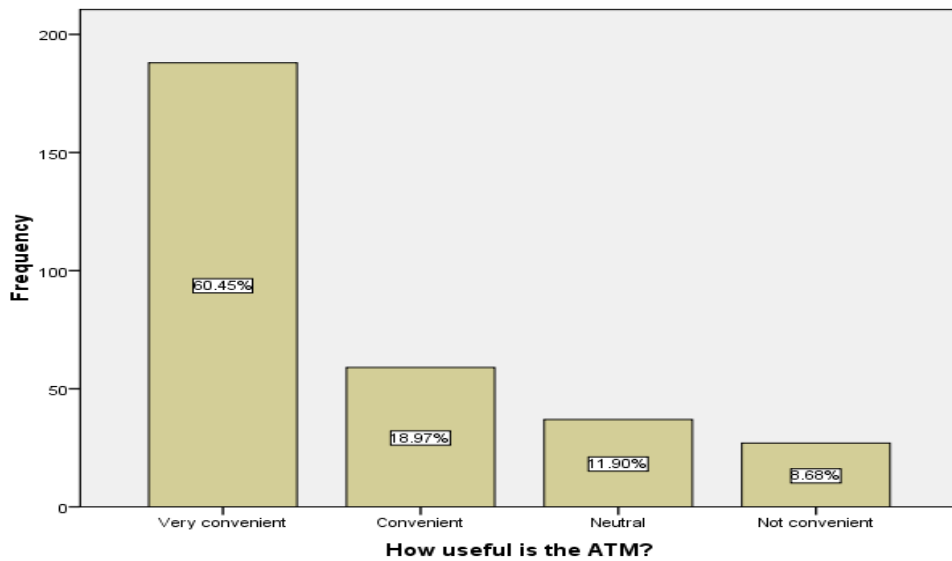
Figure 4.27 Rate your satisfaction level of using ATM card?

4.3.28 If you are a Business man can you satisfied with ATM card?

Table 4.28 If you are a Business man can you satisfied with ATM card?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	66	21.2	21.2	21.2
	No	245	78.8	78.8	100.0
	Total	311	100.0	100.0	

The above Table 4.28 indicates that the distribution were 66 (21.2%) responses yes and 245(78.8%) responses No at this indicate that majority of respondents are No The folllowing figure 4.28 shows tha graph of table 4.28
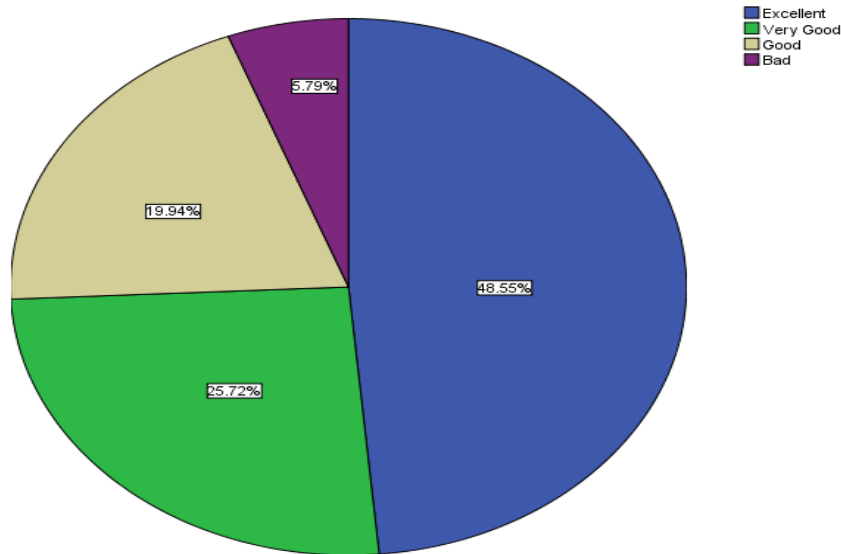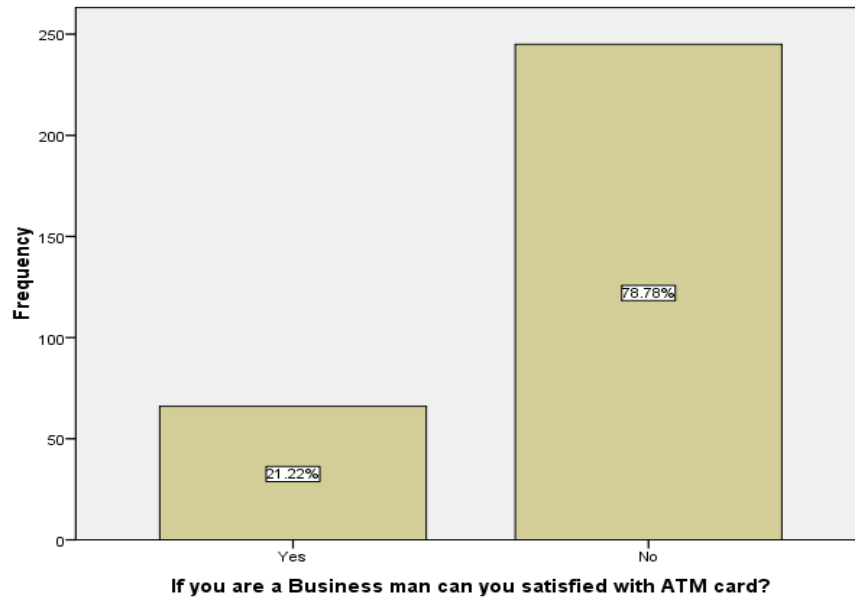

Figure 4.28 If you are a Business man can you satisfied with ATM card?

4.3.29 If No Why?

Table 4.29 If No Why?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid I used More amount of 50,000 TK.	60	19.3	19.3	19.3
Booths are not available in all places	145	46.6	46.6	65.9
ATM Booths Are not always up	106	34.1	34.1	100.0
Total	311	100.0	100.0	

The above Table 4.29 indicates that the distribution were 60 (19.3%) responses I used More amount of 50,000 TK and 158(46.1%) responses Booths are not available in all places and 106(34.1%) ATM Booths Are not always up at this indicate that majority of respondents are Booths are not available in all places The folllowing figure 4.29 shows tha graph of table 4.29.
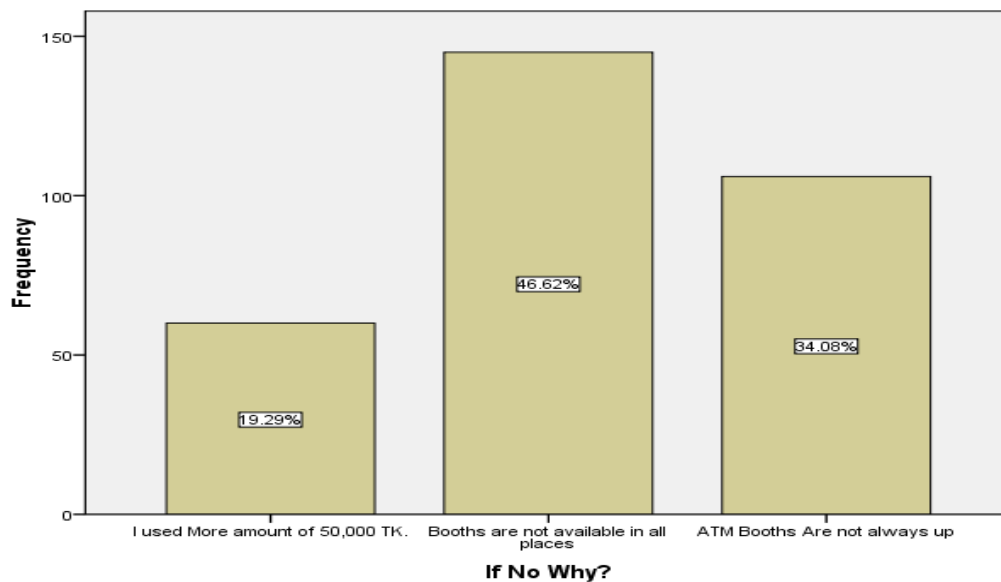
Figure 4.29 If No Why?

4.4 Summary

This chapter I discussed results of the survey and the results of the survey include analysis of experimental results, and also descriptive analysis, this research Questions I get good responses that makes research to become helpful the output of this descriptive and frequency analysis.

CHAPTER 5

SUMMARY OF THE STUDY, CONCLUSION AND

RECOMMENDATIONS

5.1 Introduction

In this chapter will discuss the findings of the results, conclusion and recommendation of this study, first it will be discussed the major findings of each study as confirmed in the research objectives, second the conclusion from the findings of the study, lastly the researchers will suggest recommendation of this study and areas future research.

5.2 Summary of the study

After findings the researcher focused on to discuss the questions asked the respondents.

5.2.1 What is your occupation?

About 90(28.9%) employed and 79(25.4%) business and 110(35.4%) student and 32(10.3%) none this indicate that majority of respondents are studens

5.2.2 Do you hold an Account with any Bank Bangladesh?

About 176(88.7%) responses Yes and 35(11.3%) responses No this indicate that majority of respondents are Yes

5.2.3 If yes, are you aware of the existence of ATM banking?

About 272(87.5%) responses Yes and 39(12.5%) responses No this indicate that majority of respondents are Yes

5.2.4 If yes, do you have an ATM card?

About 272(87.5%) rewsponses Yes and 39(12.5%) responses No this indicate that majority of respondents are Yes

5.2.5 Which Bank ATM Card You Have?

About 30(9.6%) responses city bank and 8(2.6%) responses easterm bank and 79(25.4%) reponses brack bank and 116(37.3%) response DBBl bank ans 78(25.1%) responses are Islamic bank lTD this indicate that majority of respondents are DBBL

5.2.6 Which Purpose do you use your ATM Card?

About 190(61.1%) responses Marketing/Shopping and 27(8.7%) responses business purpose and 94(30.2%) reponses belling this indicate that majority of respondents are Marketing/Shopping

5.3 Conclution

Most of the researches conducted on customer satisfaction based on service quality had indicated positive co-existence of such technologies. This research also indicated that, high number of respondents was satisfied with type of ATMs they used both in terms of their mode of operation and access. The construct perceived ease of use and perceive accessibility had high positive perception of the respondents. While the security construct has negative perception of the respondents. This generally indicated that most of the customers used the ATM as a result of its provision of quick access to money and ease of operation but not mainly on its optimum security. Therefore, it is imperative for banks stakeholders not to restrict their service quality only on the ease of use and access but also to improve their service quality on security.

5.3 Recommendation

The responses obtained from the surveyed respondents were all customers from different banks in bangladesh State. Based on the result obtained from the analyzed data the following recommendations are hereby stated.

- ❖ The banks should deploy the use of such ATMs that are friendly oriented, meaning those that are made easier to use.
- ❖ The banks should also consider placing ATMs in the public places as an important strategy to customer satisfaction, which will stimulate ease of access to both ATMs and finances.
- ❖ The banks should not only assign security measure at ATMs centers but also monitor the security operations at the ATMs centers.
- ❖ They should also create more awareness on how to ensure self-security to customers, such as to stop responding to unnecessary email and text message except otherwise, sharing pin with others and so on

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APPENDIX

Part I Biodata

Please tick applicable option appropriately.

1. What is your gender?

Male ☐   Female ☐

2. How old are you?

Years ☐   Months ☐

3. What is your occupation?

Employed ☐   business ☐   student ☐   None ☐

Part II Background information

4. Do you hold an Account with any Bank Bangladesh?

Yes ☐   No ☐

5. If yes, are you aware of the existence of ATM?

Yes ☐   No ☐

6. If yes, do have any ATM card?

Yes ☐   No ☐

7. Which Bank ATM Card You Have?

City Bank ☐

Eastern Bank ☐

Brac Bank ☐

DBBL Bank ☐

Islamic Bank LTD ☐

8. Which Purpose do you use your ATM Card?

Marketing/Shopping ☐   Business purpose ☐   Belling ☐

Part III services offered by ATM

9. The services offered by ATM?

    a. Cash withdrawal ☐

    b. Balance inquiry ☐

    c. Statement inquiry ☐

    d. PIN change ☐

    e. Cash deposit ☐

    f. Funds transfer ☐

10. If not, would you like to see added other services?

Yes ☐   No ☐

Part IV Effectiveness ATM

11. How do you rate ATM services in terms of?

    a. Its available functions/ services offered.

       a) Very effective ☐

       b) Effective ☐

       c) Neutral ☐

       d) Ineffective ☐

       e) Very ineffective ☐

    b. Charges associated with deposit and withdrawal?

    a) Very costly ☐

    b) Costly ☐

    c) Neutral ☐

    d) Cheap ☐

    e) Very cheap ☐

c. Security of your money?

Very secure ☐ Secure ☐ Moderate Insecure ☐ Very insecure ☐

d. Time

Very effective ☐ Effective ☐ Neutral ☐ Ineffective ☐

Very ineffective ☐

12. How long do you often take in the queue before accessing the ATM service?

0-5 minutes ☐ 6-10 Minutes ☐
11-15 Minutes ☐ 16+minutes 11 ☐

13. Do you experience problem using ATM?

Yes ☐ No ☐

14. If yes, what kind of problem(s) do you face?

Network/ Machine breakdown ☐

Limited amount of money to be withdrawn ☐

Complication ☐

Card retention ☐

Card swallowing ☐

15. If you find any problem then how many times it occur in every month?

Times ☐

16. Do You Face any Difficulty while using intentionally?

Yes ☐ No ☐

17. Have your bank done anything to prevent such problems above?

Yes ☐ No ☐

18. If yes, did it solve all the problems faced or not?

Yes ☐ No ☐

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19. If no in 14 and 16 above, what would you suggest your bank should do in order to avoid Re-occurrences of such problems in future?

To mindful customer satisfaction ☐

To reply quickly user problem ☐

To develop Bank services ☐

Part V: Level of satisfactions of user receiving ATM services?

20.How reliable ATM Services?

Very reliable ☐   reliable ☐   Neutral ☐   not reliable ☐

21. How easy is it to use ATM in withdrawing money?

Very easy ☐   Easy ☐   Neutral ☐

22. How Safe is the ATM?

Very Safe ☐   Safe ☐   Neutral ☐   Not safe ☐   Not all safe ☐

23. How useful is the ATM?

Very convenient ☐

Convenient ☐

Neutral ☐

Not convenient ☐

24. Rate your satisfaction level of using ATM card?

Excellent ☐

V. Good ☐

Good ☐

Bad ☐

V. bad ☐

25. If you are a Business man can you satisfied with ATM card?

Yes [ ]   No [ ]

26. If No Why?

I used more amount of 50,000 TK   [ ]

Booths are not available in all places   [ ]

ATM booths are not always Up   [ ]

Measurement of user satisfaction on DBBL ATM banking in BD

27%	27%	3%	%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	www.westeastinstitute.com Internet Source	7%
2	juniperpublishers.com Internet Source	5%
3	siteresources.worldbank.org Internet Source	2%
4	ir.knust.edu.gh Internet Source	2%
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