A Research on

ATM booth Users' Satisfaction: A Study on Dinajpur City, Bangladesh

MBA (Evening) Program

A Thesis Submitted in Partial Fulfillment for the Degree of Masters of Business Administration (Major in Marketing)

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September 2016.

Dedicated

To

My Parents

Certificate of Supervisor

This is to certify that the thesis titled **ATM Booth Users' Satisfaction: A Study on Dinajpur City, Bangladesh**, submitted for the award getting degree of Master of Business Administration (MBA) Evening with specialization in marketing to the Hajee Mohammad Danesh Science and Technology University (HSTU) is a record of bona fide research carried out by Md. Ismail Hossain (ID-E140503048) under my supervision. No part of the project paper has been submitted for any degree, diploma, title or recognition before.

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Certificate of Co-Supervisor

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Declaration

I, Md. Ismail Hossain student of Master of Business Administration (MBA) Evening with specialization in Marketing of Hajee Mohammad Danesh Science and Technology University (HSTU) to hereby declare that the thesis report on **ATM booth Users' Satisfaction: A Study on Dinajpur City, Bangladesh**, has not been submitted by me for any degree, diploma, title or recognition before.

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Acknowledgment

It is a great opportunity for me to write about subject like **ATM booth Users' Satisfaction: A Study on Dinajpur city**). At the time of preparing this thesis paper I am gone through different books and websites which help me to get acquainted with new topics. I am actually focusing on those topics which are important for me to understand about this subject easily.

Firstly, I express my gratefulness to Almighty Allah who has enabled me to pursue my study.

I acknowledge with gratitude to my respective teacher and also my supervisor Mr. Jamal Uddin, Assistant Professor and my co-supervisor Mr. Abul Kalam, Assistant Professor who has always been sincere and helpful in making me understanding the different system of legal research and conceptual problems in my thesis paper.

Apart from me this thesis paper will certainly be immense importance for those who are interesting to know about this subject. I hope they will find it comprehensible.

I have tried hard and soul to gather all relevant documents regarding this subject. I don't know how far I am able to do that. Furthermore I don't claim all the information in this term paper is included perfectly. There may be shortcoming, factual error, mistaken opinion which are all mine and I alone am responsible for those but I will try to give a better volume in future.

Thank you
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Acronyms and Abbreviations

ATM   : Automated Teller Machine

CSR   : Corporate Social Responsibility

DBBL : Dutch Bangla Bank Limited

ERQ   : Exporter Retention Quota

FC   : Foreign Currency

GDP   : Gross Domestic Product

MAC : Money Access Card

PIN   : Personal Identification Number

RFCD : Resident Foreign Currency Deposit

Abstract

The purpose of this study is to identify the factors which affects customers' satisfaction level on ATM services in Bangladesh, for instance, speed of the ATM, location and number of ATM booth, sufficient amount of cash in the ATM, quality of notes, network capacity, security, safety and privacy of ATM, power backup, manners of guards and their consent to other related issues on ATM services. To carry out this study, a survey was conducted and 200 copies of a structured questionnaire were distributed to the banks' customers'. Out of these, 196 of first part and 178 of satisfaction measurement factors were returned. Various statistical analytical tools and tests, such as, descriptive analysis, Z-test, and ANOVA test were conducted to test the hypothesis and collected data. The study finds that security/safety/privacy of ATM is ranked number one and represents maximum satisfaction of ATM users. The customers' are satisfied with the PIN (Personal Identification Number) of ATM card and they are also happy with the cash withdrawal accuracy/swiftness, quality of notes, manners of ATM guard, speed of the delivery of ATM cards, power backup of ATM, pay-in-slips in the ATM, Charge/fee/cost of ATM cards, maximum limit of cash withdrawals, sufficient cash in ATM and the overall satisfaction of the customers' represented in the last row which came out to be 3.8539 slightly lower than 4. However, customers' are not satisfied with the sufficient number of ATM booth, network capacity of ATM and complaint book in the ATM.

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Chapter-1

Introduction

1.1 Prelude

Customers are one of the most important factors for an organization. To be successful, organizations must focus on the customers' needs and wants. Through fulfilling customers' demands and satisfying them, a company can achieve their goal easily. Because when a customer is satisfied with the products and services of an organization, he/she becomes loyal to the company's product and that leads him to repurchase it. But satisfying customers and creating long term relationship with them is very critical task. In this high competition based world, every company competes with each other by offering new and innovative products and services according to the customer's demand and customers also switch to that brand from which they get more benefits. In this situation, every company should be very conscious to satisfy the customers for the company's overall success. The banking sector of Bangladesh is becoming competitive day by day; new banks are opening, existing banks are trying to add innovative products in its product line and make their services more efficient, new technologies are coming for convenient banking. Among all of the banks operating in Bangladesh, Dutch- Bangla Bank Limited is one of the prominent commercial banks of Bangladesh. The bank has started its journey on June 3, 1996 and within 16 years it has brought a revolutionary change in the banking sector. The bank always gives priority to their customer's demands and focuses on customers' satisfaction. For this reason, time to time they add new products and services, add new technologies and update their software and employs qualified and trained employees to serve customers properly. DBBL grew its reputation through CSR activities and now they are one of the largest donors in Bangladesh. The bank has currently 111 branches, 1,940 ATM booths and 153 fast tracks all over Bangladesh.

1.2 Statement of the problem

The current Bangladesh Economic Update focuses that the present situation of banking sector has been deteriorating in terms of growth of credit and disbursement and risk management.

Besides this backdrop, questions are being raised concerning the far-sighted deregulation ofthe financial sector. Growth in investment exerts impact on the growth in GDP. The decline in the growth in credit illustrates the poor condition of investment which might drag down the current growth in GDP. For example, the government requires investment rate to rise at 32.0 percent of GDP for achievement of 7.2 percent rate of growth in GDP in FY 2013-14. Finally, the interest rate spread has seen many ups and down in this year and in the month of October 2013, the rate was below 5 percent. But the fact is that, in April 2013, it was also seen below 5 percent and after that it increased as earlier trend. In both of the cases, it is seen that advances remain relatively too high and this is the obstacle of taking loan by the business community. In such a highly competitive service industry, the importance of customer satisfaction should be highlighted. Improved clients satisfaction and loyalty gives a company to be one step ahead than its rivals and allows it flourish in the industry. Bank can improve its client's satisfaction and loyalty by escalating its efficiency; for example exploiting economies of scale and learning effects, adopting flexible products technologies, reducing customer defection rates, getting R and D function to design products, upgrading the skills of employees through training, introducing self-managing teams, linking pay to performance building a companywide commitment to efficiency through strong leadership, and designing structures that facilitate cooperation among different functions in pursuit of efficiency goals.

Efficacy of customer service is related with progression of operation. We can identify the efficacy of customer service by studying the progress of "Dutch-Bangla Bank Ltd." From starting to till date. The progress of "Dutch-Bangla Bank Ltd." is very rapid with the concern of its profit making and growth of its operation within the country towards the country's economy.

The competitive advantage of any firm depends on the quality of a firm's products and services. Customer service plays a pivotal role in the development of quality and particularly if the company's product is service. In banking, the competitive edge is almost exclusively derived from the quality of service. Reichheld and Sasser (1990 as cited in Alhemoud, 2010) shows that "customer satisfaction is an evaluation by the customer after buying an industry's goods and services". Many industries along with banks are paying greater attention to customer service quality and customer satisfaction for reasons such as increased competition and deregulation. Figures of various surveys have shown that the costs of acquiring a new customer are more expensive than retaining

accessible ones. Therefore customer satisfaction, customer relationships and service quality became a serious issue.

1.3 Research objectives

The study mainly aims to indentify the customer satisfaction towards ATM services of in Dinajpur City, Bangladesh. The main objectives of the studies are-

1.3.1 General objective

The core objective is the customer measuring satisfaction of ATM booth users.

1.3.2 Specific objectives

Some specific objectives of this study are-

1. To know the factors influences of ATM card user in Dinajpur city.

2. To measure the satisfaction level of ATM card users.

3. To find out the major problems faced by users while using ATM card.

1.4 Definition of key terms

Online banking

Online banking allows a user to execute financial transactions via the internet. Online banking is also known as "internet banking" or "web banking." An online bank offers customers just about every service traditionally available through a local branch, including deposits, which is done online or through the mail, and online bill payment.

Customer

A customer is an individual or business that purchases the goods or services produced by a business. Attracting customers is the primary goal of most public-facing businesses, because it is the customer who creates demand for goods and services. Businesses often compete through advertisements or lowered prices to attract an ever-larger customer base.

Satisfaction

A happy or pleased feeling because of something that you did or something that happened to you. The act of providing what is needed or desired: the act of satisfying a need or desire. A result that deals with a problem or complaint in an acceptable way

Customer satisfaction

Customer satisfaction measures how well the expectations of a customer concerning a product or service provided by your company have been met. Customer satisfaction is an abstract concept and involves such factors as the quality of the product, the quality of the service provided, the atmosphere of the location where the product or service is purchased, and the price of the product or service.

ATM card

An ATM card is any payment card issued by a financial institution that enables a customer to access an automated teller machine (ATM) in order to perform transactions such as deposits, cash withdrawals, obtaining account information, etc. ATM cards are known by a variety of names such as bank card, MAC (money access card), client card, key card or cash card, among others. Most payment cards, such as debit and credit cards can also function as ATM cards, although ATM-only cards are also available. Charge and proprietary cards cannot be used as ATM cards. The use of a credit card to withdraw cash at an ATM is treated differently to a POS transaction, usually attracting interest charges from the date of the cash withdrawal. Interbank networks allow the use of ATM cards at ATMs of private operators and financial institutions other than those of the institution that issued the cards.

1.5 Importance of the study

There is no doubt, a number of excellent researches have been conducted about ATM services throughout the world. But, day-by-day uses of ATM service are increasing, so it is an important tool for bank in their service delivery channels. Besides, there is no limits for service delivery expectation in customers perception, different customers wants different types of features, services in their ATM services also they face different types of problem when using ATM services. Therefore, we think that, the findings of the study may be very useful for all banks in Dhaka city. The ATM division of the bank to identify

positive and negative aspects and to know the recommendations of the customers. Finally, the bank management can take corrective actions to improve their service delivery quality.

1.6 Research Methodology

1.6.1 Nature of the study

The research is the form of descriptive design. Both qualitative and quantitative approach was used in this study.

1.6.2 Sample Size and Sampling Method

The sample size of the study is 40. We have selected the sample respondent purposively. The population of the study uses the ATM card user of DBBL in Dinajpur city. One commercial bank (DBBL) was purposively selected for this study. 15 employees, 5 teachers, 5 students, 5 housewives and 10 businessman were selected for this study as per convenience and co-operation with them.

1.6.3 Sources of Data

Primary data were collected from farmers, Employee, student, businessman. The secondary data had been collected from various newspapers, magazines, internet and Bangladesh Govt. websites etc. Furthermore, different working papers, journals and articles have been studied to enrich the literature of the study.

1.6.4 Tools of Data collection

The primary data for this study were collected through self-administrated questionnaire prepared by researcher. The questionnaire includes both open ended and close ended question. 5 point likert scale (where, 1= Strongly Disagree; 2= Disagree; 3=Neutral; 4=Agree; 5= Strongly Agree were used in this study. Besides this secondary data were also used.

1.6.5 Data analysis Techniques

Microsoft office package like Microsoft word, Microsoft Excel, Graphical technique (such as pie chart, percentage, etc.) have been used for summarizing and illustrating the collected data systematically.

1.7 Scope and Limitations

The scopes and limitations of the study are the following:

- Most of the customers dislike disclosing their personal information.

- Many individuals are not familiar with this type of work.

- Lack of experience in research work.

- Time and budget are limited.

1.8 Layout of Thesis

The findings of the study are presented here in the form of a dissertation. The chapter outlines of the thesis are as follows:

Chapter- 1 **Introduction:** Introduction chapter includes: prelude, statement of the problem, research question, research objectives, and definition of key terms, importance of the study, and methodology of the study, scope and limitations of the study.

Chapter- 2 **Literature review:** This chapter includes a brief review of results of some previous studies which are related to the present research work and research gap found on those studies.

Chapter- 3 **An Overview of Dutch-Bangla Bank and its ATM cards in Bangladesh:** This chapter provides an overview of Dutch-Bangla Bank and different types of ATM cards of DBBL in Bangladesh.

Chapter- 4 **Data analysis and interpretation:** This chapter includes analysis of primary data which were collected from the respondent through questionnaire.

Chapter- 5 **Findings, Recommendations and Conclusion:** This chapter includes findings, recommendations and conclusions.

References

Appendix

Chapter-2

Literature Review

Vijay M. Kumbhar (2011) the main purpose of the study, to find the key factors that influences the customer satisfaction of ATM services provided by public and private sector banks. This study is based on primary data through the regression analysis. The study finds that cost effectiveness, easy to use and responsiveness has significant influences the overall customers" satisfactions of ATM services. Also, private commercial banks provide more satisfactory services to customers.

Muhammad Asif Khan (2010) the research finds that convenience, efficient operation, security and privacy, reliability and responsiveness are significant dimensions of ATM service quality and that factors positively and strongly influence the customer's satisfaction of ATM service.

Cabas (2001) noted that investment opportunities, reduction in costs, satisfaction of customers and competitiveness as motives to install and add new ATM to the existing network.

J. Ramola and Dr. Ajay Kumar Sharma (2012) main point of the study, customers are satisfied or not with the ATM services. The research finds that there is no limit of customer satisfaction and no specific factors for determining the level of customer's satisfactions because level of satisfaction is depends on so many factors. Lastly, highlight some factors like – usage of ATM, availability of ATM, privacy in transactions, instruction given to access the ATM, and maximum withdrawal limit which affect the uses and satisfaction of ATM services.

Parvin and Hossain (2010) a study conducted on satisfaction of debit card users in Bangladesh. Their study concluded that generally users of debit card are satisfied. A number of cases, users are satisfied like - availability of taka in ATM booth but in the question of network services users are not satisfied. They also reveal that if bank is able to improve the problem of network services and solving of problem related to debit card then bank can fully satisfied their debit card users. Which helps to the retain of debit card holders and maximize the profit of the bank.

According to Castleberry and Resurreccion (1989) the physical location of banks "delivery channels influence perception of customers about quality. Consistent delivery of services, physical dimensions and staff interaction with customers, trustworthy processes and procedures, positively affect delivery of services quality.

Lebanc (1990) in a study of ATM users in Canada, established that major reasons for using ATM were accessibility, freedom to do banking at all times, and to avoid waiting lines. The study also found the users" apprehension about the risk associated with its use and complexity of the machine in executing the transaction.

Lovelock (2000) identified secure and convenient location, adequate number of ATM, user-friendly system, and functionality of ATM.

Shamsdouha, Chowdhury and Ahsan (2005) found that 24 hours service, accuracy, and convenient locations were the main predictors of customer satisfaction. The study also indicated lack of privacy in executing the transaction, fear of safety and complexity of the machine were the major cause of concern for the customers.

Joseph and Stone (2003) examined the United States customers" perception of ATM quality and found that user-friendly, convenient locations, secure positions, and the numbers of ATM provided by the banks are essential dimensions of ATM service quality.

Motwani D. and Shrimali D. (2012) the study address that the awareness level and satisfaction of customers is the subject of ATM services. Finally, disclose that awareness levels is depends on demographic profile of customers.

Pijush Chattopadhy and Dr. (Smt.) S Saralelimath (2012) the study finds that most of the customers are highly satisfied with ATM services and they understand it is an essential tool. Notwithstanding ATM has some drawback, but it is still preferable distribution channel for the banks and customers. Also, study outline bank should be ensured the undisrupted and efficient operations of ATM services for the better results.

Moutinho and Brownlie (1989) found that accessibility and location of ATMs significantly affect users" satisfaction. The research found that customers were willing to accept new offerings through ATMs. Waiting in queue to use the ATM was the major cause of dissatisfaction among the users

Howcroft (1991) noted that dissatisfaction among customers is associated with frequent interruptions and breakdown of ATMs. Intense competition and technology-based new

services are shaping customers loyalty. The concept of ATM is well known modern technology and is developing regularly. Undoubtedly, a reasonable number of theoretical and empirical researches have been done throughout the world regarding customers" satisfaction level on ATM services.

Richard L. Oliver (1997) defined customer satisfaction as "satisfaction is the customers fulfilled response. It is a judgment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption related-fulfillment".

Johnson A. Edosomwan (1993) said in his book that "a satisfied customer will recommend excellent products and services to their friends and help the enterprise to increase its market share and profitability".

Mcandrews (2003) talked about the various utilities of ATMs which has given world wide popularity. The utilities include withdrawal of cash as per convenience of the customers than during the banking hours at branches. Besides providing off time and off shore services, there is reduction of cost of servicing.

Humphrey *et al.* (2003) in their study came to the conclusion that electronic payments are considerably cheaper than their paper based alternatives. Similarly ATMs are most cost efficient way to deliver certain depositors services than branch offices. They analyzed that the share of electric payments in 12 European countries rose from 0.43 in 1987 to 0.79 in 1999 and ATMs expanded while the number of branch offices was constant, bank operating costs are estimated to be $32 billion lower than they otherwise might have been resulting a saving of 0.38% of 12 nations GDP.

Adepoju and Alhassan (2010) stated that ATMs were originally developed as just cash dispensers; they have evolved to include many other bank-related functions. In some countries, especially those whose benefit from a fully integrated cross-bank ATM network, ATMs include many functions which are not directly related to the management of one's own bank account, such as: Paying routine bills, fee and taxes (utilities, phone bills, social security, legal fees, taxes etc.), Printing bank statement, Updating passbooks, Loading monetary value into stored value cards, Purchasing and so on. Since banking industries have been providing numerous services through the ATM to their customers" and the usage of ATM has also been enhanced over the last two decades and therefore, it is very important to determine whether the customers are satisfied or dissatisfied with the ATM services with respective to some influencing factors.

Singh and Komal (2009) argued that there is direct relation between fee charged and customer satisfaction. Fee charged by the banks is one of the variables taken for checking customer satisfaction level. If customer feels that the fee charged by the bank is reasonable then he is satisfied and vice-versa.

Moutinho and Brownlie (1989) found that accessibility and location of ATMs significantly affect users' satisfaction. Tong (2009) proposed that customer perceived satisfaction is an essential determinant of success in the technology-based delivery channels. Researchers also have stated that users' satisfaction is an essential determinant of success of the technology-based delivery channels.

Lymeropoulos _et al._ (2006); **Gursoy and Swanger (2007)** who suggested that the ability of firms to satisfy customer needs is a key to their long-term business success. Most studies on customer satisfaction have been guided by confirmation/disconfirmation theory which posits that customers" compare perceived service with expected service the outcome of which may determine whether they are satisfied, dissatisfied or delighted.

Khan (2010) argued that ATM service quality positively and significantly contributes toward customer satisfaction. The developments of technologies have enabled organizations to provide superior services for customers' satisfaction (Antony _et al._, 2003).

Jabnoun and AlTamimi (2003) found that service quality in banks is critical for satisfaction and retention of customers. **Islam _et al._ (2007)** found that significant relationship of ATM service quality with customers' satisfaction.

Dilijonas _et al._ (2009) mentioned that adequate numbers of ATMs, convenient and secure location, and user-friendly system, speed, minimum errors, high uptime, cash backup, cost and service coverage are essential service quality aspects of ATM service.

Liao and Cheung (2002) argued that expectation of security is essential in shaping customers" perception of service quality. In an another study in Bangladesh found that 24 hours service, accuracy, and convenient locations were the main predictors of customer satisfaction (Shamsuddoha _et al._, 2005).

Yoo and Donthu (2001); Szymanski and Hise (2000) empirically found that customer's perception of security and privacy played an essential role in their satisfaction.

Madu and Madu (2002) found that the concern of customers about security and privacy, while using this service, is a major cause of their dissatisfaction. Sing (2011) found that availability of cash has the highest overall customer satisfaction (70.75%) followed by location/proximity of ATM (60.5%) and time to process request (56.5%). The study also found that response to query (47.75%), availability of shared/networked ATM (45.5%) and number of ATMs in locality has the lowest satisfaction level (44%).

Shamsuddoha, Chowdhury and Ahsan (2005) found that 24 hours service, accuracy and convenient location are the main predictors of customer satisfaction. The study also indicates lack of privacy in executing the transaction, fear of safety and complexity of the machine as the major cause of concern of the customers.

Adeniran and Junaidu (2014) investigated that the extent to which Automated Teller Machine (ATM) services in terms of their ease of use, availability of money, transaction cost and service security affect the customer satisfaction It also indicates that customers are satisfied with the ATM ease of use, transaction cost and service security but not satisfied with the ATM availability of money. In the past studies have been mentioned that fee charged and cost, accessibility and convenient location of ATM, ATM service quality, speed, high up time, 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 (70.75%) and the lowest satisfaction on the number of ATMs in the locality (44%).

Since most of the literatures are not found the extent of customers' satisfaction on ATM services based on influencing factors in Bangladesh, this paper is an attempt to reduce the research gap in this regard. Thus, on the basis of the above literatures this research paper aim at identifying the factors affecting customers' satisfaction level on ATM services in Bangladesh. Particularly, this research tries to assess level of customers' satisfaction on ATMs services in Bangladesh by investigated the role of five important factors in achieving the anticipated satisfaction such as confidentiality of the PIN, available cash in ATM, quality of notes, the network capacity of ATM and security, safety and privacy of ATM.

Chapter -3

An Overview of Dutch-Bangla Bank and its ATM cards in Bangladesh

3.1 Brief History of Dutch-Bangla Bank Limited

Dutch Bangla Bank Limited (DBBL) is the first joint venture commercial bank of Bangladesh. DBBL was formed under the Bank Companies' Act, 1991 and incorporated as a public limited company under the Company Act, 1994. The bank has started its official operation from June 3, 1996. The bank was the outcome of an effort by local shareholders lead by M Sahabuddin Ahmed (founder chairman) and the Netherlands development finance company (FMO). DBBL is listed with the Dhaka stock exchange and Chittagong stock exchange from the year 2001. DBBL has started its rapid growth from the year of 2000. DBBL always gives priority to their customers and try to provide them best banking experience. For this reason they offer one-stop counter service to clients covering: Consumer Banking, Commercial Banking (Deposit Accounts), Travelers Cheque, Foreign and local Remittances, Financial Services, Corporate Banking, Asset and liability management, Liquidity and capital resources management, information technology etc. DBBL is the one of the fastest growing online banks in private sector. The rapid emergence of DBBL is an important event in the banking history of Bangladesh. The bank achieved its reputation through corporate-social works. DBBL is one of the highest corporate donors of Bangladesh and highest contributor in CSR activities among the banks in Bangladesh. DBBL is the first Bangladeshi bank that started to use automated banking system from the year of 2003 and to establish this system the bank has spent more than 2 billion taka. Over the years, Dutch Bangla Bank Limited playing an important role on Bangladesh's financial sector and built itself as one of the pillars of Bangladesh's economic zone. The bank has strong network throughout the whole country with 111 branches, 1940 ATM booths and 153 first tracks.

Mission: Dutch Bangla Bank engineer enterprise and creativity in business and industry with a commitment to social cause. "Profits alone" do not hold a central focus in the bank's operation; because "man does not live by bread and butter alone".

Vision: Dutch Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living. DBBL's essence and ethos rest on a cosmos of creativity and the marvel-magic of a charmed life that abounds with spirit of life and adventures that contributes towards human development.

3.2 Brief Description of ATM

Automated Teller Machine (ATM): These are cash dispensing machine, which are frequently seen at banks and other locations such as shopping centers and building societies. Their main purpose is to allow customer to draw cash at any time and to provide banking services where it would not have been viable to open another branching. An automated teller machine or automatic teller machine (ATM) is computerized telecommunications device that provides a financial institution's customers a method of financial\transactions in a public space without the need for a human clerk or bank teller. On most modern ATMs, the customer identifies him or herself by inserting a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip that contains his or her card number and some security information, such as an expiration date or CVC (CVV). Security is provided by the customer entering a personal identification number (PIN).Using an ATM, customers can access their bank accounts in order to make cash withdrawals (or credit card cash advances) and check their account balances. Many ATMs also allow people to deposit cash or checks, transfer money between their bank accounts, pay bills, or purchase goods and services.

3.3 ATM Networks

With more than 1000 of ATM booths all over the country, DBBL's has the largest ATM networks in Bangladesh. DBBL offering free access to its ATM network for its subscriber. This network helped DBBL gaining more popularity and confidence among subscriber and expanding banking opportunity to mass people. This entire network is being maintained by its own IT staff without any 3rd party dependency.

With this vast number of ATMs installed, Dutch-Bangla Bank initiated a co-branded ATM initiative in Bangladesh where the bank would provide ATMs and networking free

of charge to any bank's branches. Mutual Trust Bank was the first bank to take the advantage and the first co-branded ATM in Bangladesh started operation on 28 May 2008.

ATM network/DBBL Nexus participating banks

A DBBL ATM booth.

3.4 Different Types of ATM Cards of DBBL

Instant Debit Card

Issuance Fee (1st year): Free

Annual Fee (2nd year onwards): BDT 460 (including VAT)

Customers are no longer required to wait for their debit cards after opening an account with Dutch-Bangla Bank. Now customers instantly get their Dutch Bangla Bank nexus debit cards along with PIN after opening an account in any Dutch Bangla Bank branch. It is a traditional magnetic strip based card. Moreover, a customer can get instant replacement of his/her lost or damaged debit cards. This reduces customer hassle and brings additional satisfaction to them.

All transactions of Nexus Instant cards are secured with PIN. This card can also be used in all Dutch Bangla Bank ATMs, POS terminals and Dutch Bangla Bank Nexus Payment Gateway (for e-commerce shopping).

VISA Debit Card

Issuance Fee (1st year): BDT 805 (including VAT)

Annual Fee (2nd year onwards): BDT 805 (including VAT)

Dutch Bangla Bank issues chip based Visa branded debit cards called 'VISA Debit'. This card consists of both EMV chip and Magnetic stripe for wider acceptance. VISA Debit card is accepted in all VISA chip based and magnetic stripe based POS/ATM terminals and in internet for ecommerce transactions.

Since this card is EMV chip based card, the transactions of this card are more secured. It protects cardholders by preventing copying of card data and ensures a liability shift benefit which protects cardholders in non-EMV terminals

MasterCard Debit

Issuance Fee (1st year): BDT 920 (including VAT)

Annual Fee (2nd year onwards): BDT 920 (including VAT)

Dutch Bangla Bank issues EMV chip enabled debit cards of MasterCard known as "MasterCard Debit" cards. This card consists of both EMV chip and Magnetic stripe for wider acceptance.

This card can be issued for any MasterCard accepting POS terminal or ATM, and can be used for e-commerce transactions as well. Since this card is EMV compliant chip based card, the transactions of this card are more secured which protects cardholders by preventing copying of card data and ensures a liability shift benefit which protects cardholders in non-EMV terminals.

VISA International Debit Card

Issuance Fee (1st year): USD 17.25 (including VAT)

Annual Fee (2nd year onwards): USD 17.25 (including VAT)

Dutch Bangla Bank issues VISA international debit card. As per Bangladesh Bank's circular, an international card can be issued against customer foreign currency account like Resident Foreign Currency Deposit (RFCD) account, Foreign Currency (FC) account or Exporter Retention Quota (ERQ) account. These cards consist of both EMV chip and Magnetic stripe for wider acceptance and cannot be used locally.

This card can be issued for any VISA card accepting POS terminal or ATM. Since this card is EMV compliant chip based card, the transactions of this card are more secured which protects cardholders by preventing copying of card data and ensures a liability shift benefit which protects cardholders in non-EMV terminals.

MasterCard International Debit Cards

Issuance Fee (1st year): USD 17.25 (including VAT)

Annual Fee (2nd year onwards): USD 17.25 (including VAT)

Dutch Bangla Bank issues MasterCard international debit card. As per Bangladesh Bank's circular, an international card can be issued against customer foreign currency account like Resident Foreign Currency Deposit (RFCD) account, Foreign Currency (FC) account or Exporter Retention Quota (ERQ) account. These cards consist of both EMV chip and Magnetic stripe for wider acceptance and cannot be used locally.

This card can be issued for any MasterCard card accepting POS terminal or ATM. Since this card is EMV compliant chip based card, the transactions of this card are more secured which protects cardholders by preventing copying of card data and ensures a liability shift benefit which protects cardholders in non-EMV terminals.

3.5 Customer satisfaction

Customer satisfaction is a business term which is the degree of satisfaction level provided by the goods and services of a company. It is a relative term which varies upon company's internal and external factors. In brief, customer satisfaction isn't only determined by company's products and services but also by competitors' products and services. For example: if a restaurant tries their level best to serve high quality foods for

customers that isn't enough; they have to serve better quality than competitors to earn highest customer satisfaction. When the organization is able to meet the expectations of customers then the numbers of repeated customers increase. But company's job doesn't end at the level of selling the products they also have to be conscious about after sale services if they want influence repurchase decision of customers. Now-a-days market is highly *24* competitive so if an organization wants to earn customers satisfaction then they have to be totally customer focused and take the strategic decisions on the best interest of customers.

3.6 Importance of customers' satisfaction

Customer satisfaction is one of the most important elements of all marketing activities for commercial organization. The significance of customer satisfaction is as follows:

▪ Satisfying customers is needed to expand the business and gain a higher market share.

▪ To earn profit customer satisfaction is very important. Because customers are satisfied with the products of a company they repurchase that product again and again and this will help the company to gain profit.

▪ Customer satisfaction has a significant effect on employees' salary. Because customers repurchase rates lead to improved profitability of a company which helps to increase employees' salary and bonuses.

▪ Customer satisfaction also builds a positive image and increases the brand value of the firm.

▪ Customer satisfaction helps a company to achieve its goal and earn reputation.

3.7 Parameters used to measure customers' satisfaction level

Measuring customers' satisfaction is a complex process. It varies depending on the nature and product of the organization. But there are few popular ways to measure it and accuracy of the result depends on the organization because it's the organization who

decides the population and sample size and how they will conduct the research. The following methods are widely used for measuring customer satisfaction:

▪ **Face to face interview:** in this type of interview respondent are interviewed face to face in their home, office or any other places. The interviewer task is to ask the questions and record the responses of the interviewee.

▪ **Online survey:** Questionnaires are given to the different familiar site and when people visit those sites they get the questionnaire form.

▪ **Interview over telephone:** On telephone interview process interviewer call people randomly from the telephone book and ask them a series of questions. It is an easy way to gather information rapidly.

▪ **Questionnaire survey:** Questionnaires are usually paper-and-pencil instruments that the respondent completes which are provided by the interviewer.

▪ **Trend analysis from company's sales:** Customer satisfaction level can be determined from the increase or decrease trend of sales also. If the sales increase then organization can assume customers are satisfied with the facility and vice versa.

▪ **Analysis from Customer loyalty and retention rate:** From the brand value, customer satisfaction level can be estimated. Customer brand loyalty is a significant indicator to their satisfaction level.

3.8 Tools to ensure customers' satisfaction level

To satisfy the customers, organizations continuously try to improve the quality of products and services. They also check customers' satisfaction level over time by monitoring and surveying. This monitoring and surveying helps organization to understand which factors satisfy customers and which factors creates dissatisfaction on customers mind. Tools that are used to ensure customers satisfaction are:

▪ **High quality products and services:** Providing quality products is very important to continue business in long run because customers never accept low quality products. According to the market dynamics, a customer expects more values from the product then

he actually pays. So organizations have to keep in mind that they meet customer expectation. Moreover, providing better quality helps to create goodwill in market.

▪ **Delivery of the product and service on time:** Delivery of products and services on time is one of the important tools to satisfy the customers. Organizations try to deliver the ordered products of customers as soon as possible. Because if they delay to provide services to customers, it may create bad impression on customers mind.

▪ **Information transparency:** It is very important for an organization to provide enough information to their clients about the products and services they offer. They should disclose accurate information to the customers. If they change any sought of ingredients then they should updated those information for their customers within the shortest possible time.

▪ **Fair treatment:** Employees should treat every customer fairly. They should not bias with those customers who are their known person or relative. Because if they are biased with some customers then it will create negative attitude on other customers mind.

▪ **Timeliness:** Customers always want the service in right time. Sometimes it may happen that because of delayed delivery, product becomes obsolete to customer. So organization should have to keep in mind that customer service at right time is crucial factor to earn customer satisfaction.

3.9 Importance of measuring customers' satisfaction level

▪ By measuring customer satisfaction level, organizations can understand customers' preference and take actions.

▪ When organization identifies the contributing factors of customer satisfaction then they can improvise the satisfaction level more.

▪ After analyzing the data, organization can understand which features should change and which features should add to attract the customers. So measuring customer satisfaction ensures customer friendly business strategy and product design.

▪ Through qualitative research, organization can get brief idea about the perception of a customer about a particular product.

▪ It also gives idea about how to serve the vulnerable customers who are hard to reach.

▪ Overall measuring customer satisfaction level helps an organization to improvise its business

and the improvisation has direct impact on organization's profitability.

3.10 Tools used by DBBL to satisfy their customers

DBBL is a customer focused bank. The management of DBBL strives to give their customers comfortable banking experience by implementing unique and customer friendly policies. Those are:

▪ **Availability:** DBBL has 111 branches, 1940 ATM booths and 153 first tracks throughout Bangladesh. DBBL has the highest number of ATM booths because they want to ensure the customers banking facility any time anywhere. Moreover, all the ATM booths and fast tracks are open 24 hours a day.

▪ **Timeliness:** DBBL tries to meet the customer needs within shortest possible time. When any customer come to a branch for any sought of problem like need urgent cheque book or new ATM card, then the customer care employee solve the problem on priority basis.

▪ **Helpline:** DBBL also facilitates the customers with a dedicated hotline number to assist on any kind of banking related problems.

▪ **Special service:** It is the policy of DBBL that a client has to take or renew Cheque book and ATM card from that branch in which he opened the account. But it is very often occurring that client migrates from one district to another within Bangladesh. DBBL provides special kind of service for this kind of migrants, under this special consideration; client can withdraw Cheque book or ATM card from the nearest branch he lives.

▪ **Evening banking facility:** Some of DBBL branches provide evening banking facility. But this kind of facility is only available to busy business areas where customers have transaction needs on evening hours also.

▪ **Fair treatment:** It is mandatory that for all the employees of DBBL to treat any client in professional manner. Every branch also has a complain box where customers can write

about their dissatisfaction about customer service. The complain box is checked weekly by the manager of the branch and proper actions are taken in regard of the complains.

▪ **Special care:** Foreigners, Women, physically disabled and illiterate customers are treated with extra care.

▪ **Promotional activities:** They use billboards, advertisements and brochures to aware people about their products and services. Moreover, DBBL spends a large portion of profit in CSR activities.

Chapter-4

Data Analysis and Interpretation

4.1 Gender distribution of the respondent

Table 4.1

Gender distribution of the respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Male**	22	55	55	55
	Female	18	45	45	100
	Total	40	100	100	

Source: Field Survey, 2016.

Chart 4.1

Gender distribution of the respondent
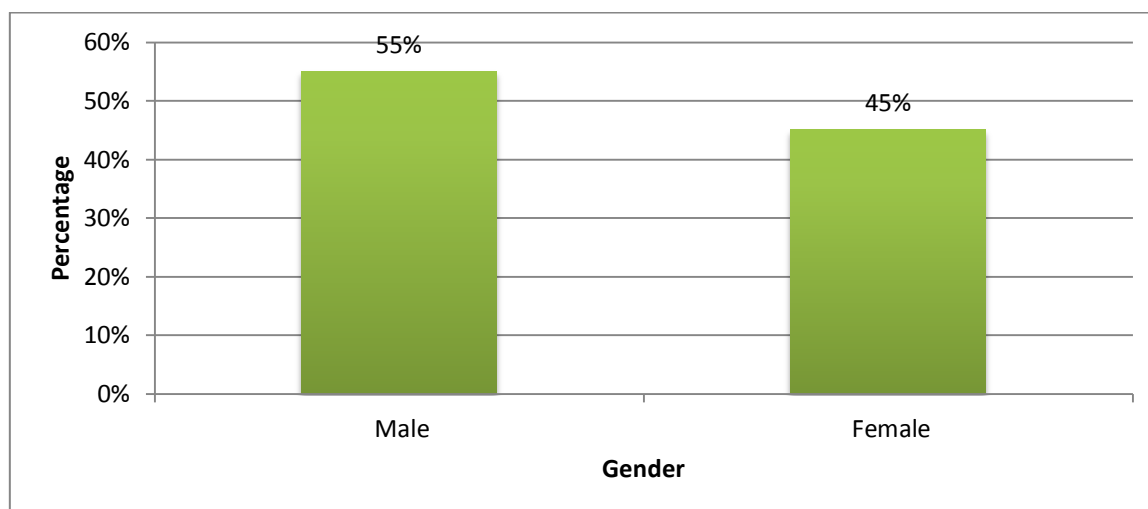
Interpretation: From above Table 4.1, high percentages of the respondent 55% were male, while female constituted about 45% of the population.

4.2 Age distribution of the respondent

Table 4.2

Age distribution of the respondent

	Age	Frequency	Percent	Valid Percent	Cumulative Percent
	18-24	9	22.50	22.50	22.50
	25-31	11	27.50	27.50	50
Valid	**32-38**	13	32.50	32.50	82.50
	39-45	4	10	10	92.50
	46-above	3	7.50	7.50	100
	Total	40	100	100	

Source: Field Survey, 2016.

Chart 4.2

Age distribution of the respondent
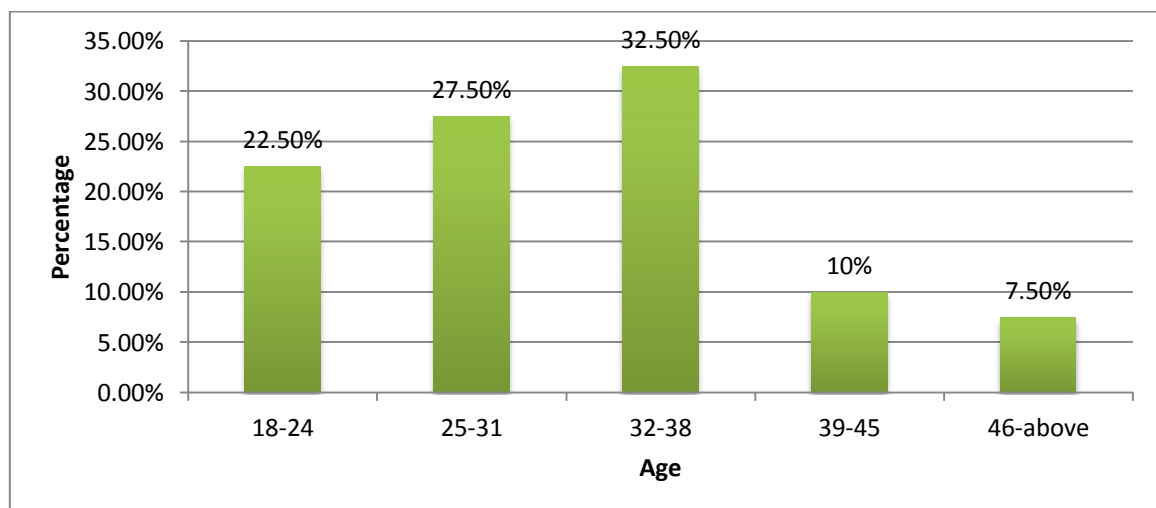
Interpretation: From above Table 4.2, the age distribution of customer in the study area reveals that majority of the respondent 32.5% fell in the age group of 32-38 years, about 27.5% were between 25-31 years, 22.5% between 18-24 year, about 10% were between 39-45 years and about 7.5% were between 46-above years.

4.3 Profession of the respondent

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Table 4.3

Profession of the respondents

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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Business person**	10	25	25	25
	Student	5	12.50	12.50	37.50
	Teacher	5	12.50	12.50	50
	Housewife	5	12.50	12.50	62.50
	Employee	15	37.50	37.50	100
	Total	40	100	100	

Source: Field Survey, 2016.

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Chart 4.3

Profession of the respondents

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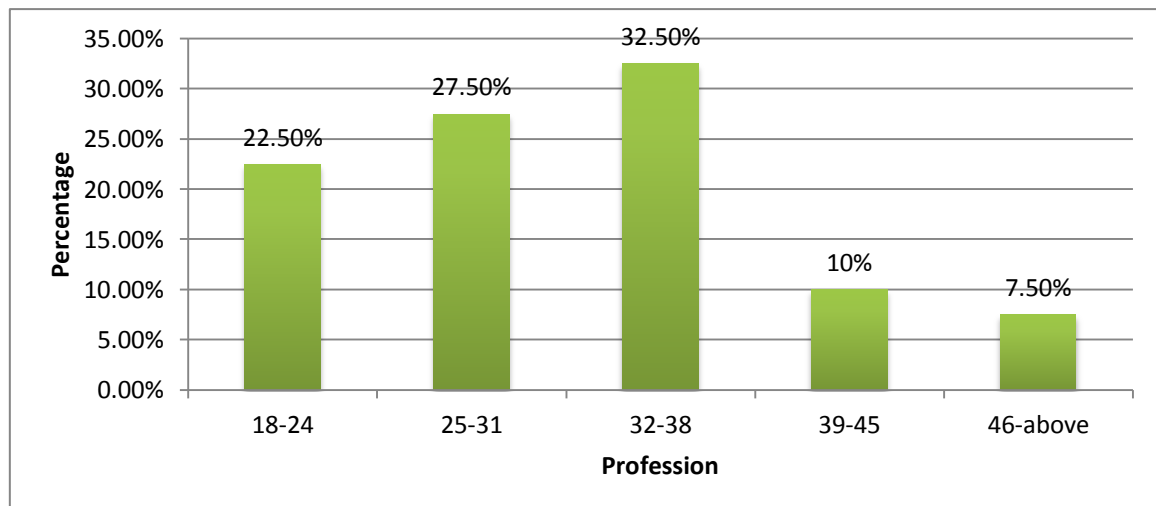
Interpretation: From above Table 4.3, 37.50% of the respondent were employee as their occupation, while 25% of the respondent were consumer and 12.50% were the profession of student, teacher and housewife's.

4.4 Education level of the respondent

Table 4.4

Education level of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Below S.S.C**	2	5	5	5
	H.S.C	4	10	10	15
	Graduate	22	55	55	70
	Post Graduate	12	30	30	100
	Total	40	100	100	

Source: Field Survey, 2016.

Chart 4.4

Education level of the respondents
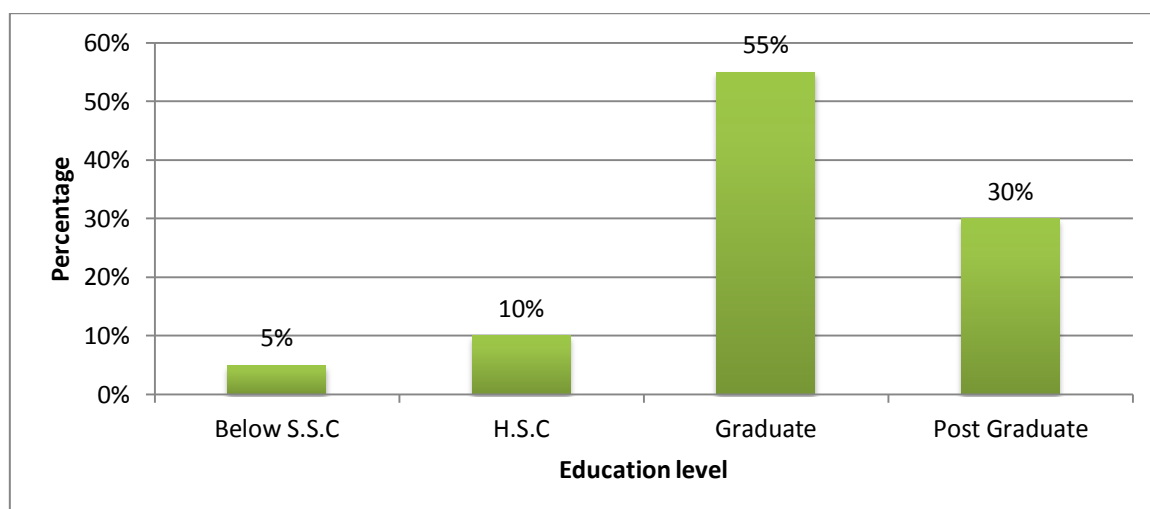
Interpretation: From above Table 4.4, 55% respondent education were graduation, 30% were post graduate, 10% were below H.S.C and 5% were below S.S.C.

4.5 Income level of the respondent

Table 4.5

Income level of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Below-10000**	11	27.50	27.50	27.50
	10000-20000	15	37.50	37.50	65
	20000-30000	10	25	25	90
	30000-Above	4	10	10	100
	Total	40	100	100	

Source: Field Survey, 2016.

Chart 4.5

Income level of the respondents
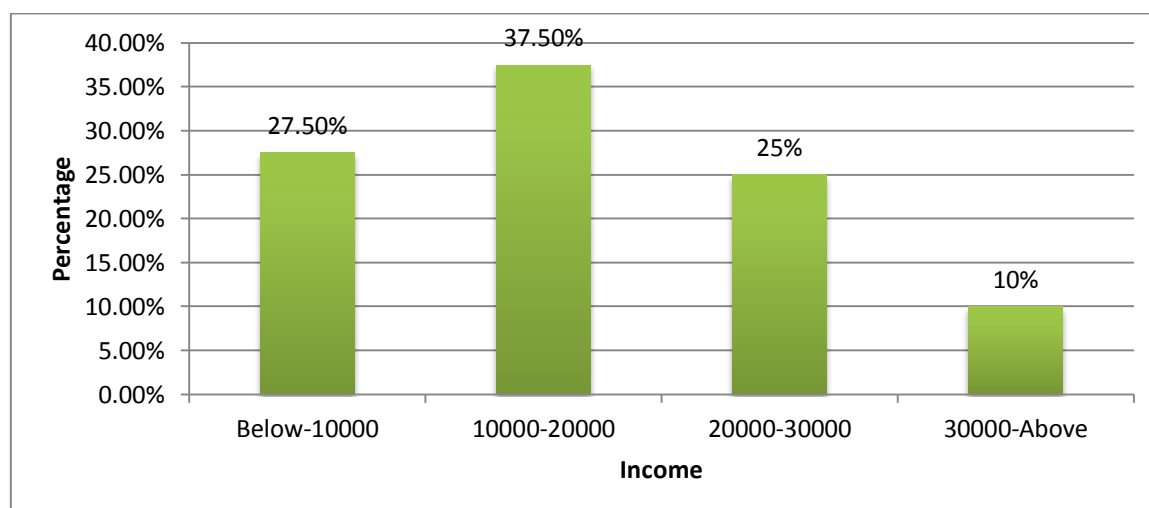
Interpretation: From above Table 4.5, the income level of respondent in the study area reveals that majority of the respondent 37.50% fell in the group of 10000-20000, about 27.50% were below-10000, about 25% were between 20000-30000 and about 10% were between 30000-above.

Factors:

4.6 Information about always availability of cash

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Table 4.6

Information about always availability of cash

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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Strongly Disagree**	4	10	10	10
	Disagree	3	7.50	7.50	17.50
	Neutral	8	20	20	37.50
	Agree	15	37.50	37.50	75
	Strongly Agree	10	25	25	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above Table 4.6 show that 37.50% respondent expressed agree that they always available cash on ATM booth, 25% were strongly agree,20% were neutral,10% were strongly disagree and 7.50% were disagree.

4.7 Information of quickly response in problems

Table 4.7

Information of quickly response in problems

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Strongly Disagree**	6	15	15	15
	Disagree	2	5	5	20
	Neutral	7	17.50	17.50	37.50
	Agree	17	42.50	42.50	80
	Strongly Agree	8	20	20	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above table 4.7, majority of the respondent 42.50% fell in the group of agree to information about quickly response in problems, about 20% were strongly agree, 17.50% were neutral while 15% were strongly disagree and only 5% were disagree .

4.8 Information about sufficient number of ATM booth

Table 4.8

Information about sufficient number of ATM booth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Strongly Disagree**	3	7.50	7.50	7.50
	Disagree	2	5	5	12.50
	Neutral	3	7.50	7.50	20
	Agree	17	42.50	42.50	62.50
	Strongly Agree	15	37.50	37.50	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above Table 4.8 show that 42.50% respondent expressed agree that there are sufficient number of ATM booths in Dinajpur city, while 37.50% respondent expressed strongly agree, 7.5% respondent were neutral and strongly disagree and 5% were disagree.

4.9 Information about no hidden charge

Table 4.9

Information about no hidden charge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Strongly Disagree**	8	20	20	20
	Disagree	11	27.50	27.50	47.50
	Neutral	4	10	10	57.50
	Agree	9	22.50	22.50	80
	Strongly Agree	8	20	20	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above table 4.9, majority of the respondent 27.50% fell in the group of disagree on the question that DBBL have no hidden charge, about 22.50% were agree, 20% were strongly agree and strongly disagree and 10% were neutral.

4.10 Information about proper guideline to block ATM card

Table 4.10

Information about proper guideline to block ATM card

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Strongly Disagree**	6	15	15	15
	Disagree	8	20	20	35
	Neutral	5	12.50	12.50	47.50
	Agree	13	32.50	32.50	80
	Strongly Agree	8	20	20	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above Table 4.10 show that 32.50% respondent expressed agree that DBBL have proper guideline to block ATM card, On the other hand 20% respondent expressed strongly agree and disagree, about 15% were strongly disagree and only 12.50% were neutral.

Satisfaction /Dissatisfaction:

4.11 Satisfaction level on 24 hours access

Table 4.11

Satisfaction level on 24 hours access

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Highly Dissatisfied**	6	15	15	15
	Dissatisfied	11	27.50	27.50	42.50
	Neutral	5	12.50	12.50	55
	Satisfied	12	30	30	85
	Highly Satisfied	6	15	15	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above table 4.11, majority of the respondent 30% fell in the group of satisfied that they satisfy on 24 hours access, about 27.50% were dissatisfied, 15% were highly dissatisfied and highly satisfied, about 12.50% were neutral.

4.12 Satisfaction level of security and safety

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Table 4.12

Satisfaction level on security and safety

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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Highly Dissatisfied**	4	10	10	10
	Dissatisfied	9	22.50	22.50	32.50
	Neutral	8	20	20	52.50
	Satisfied	12	30	30	82.50
	Highly Satisfied	7	17.50	17.50	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above Table 4.12 show that majority of the respondent 30% fell in the group of satisfied that they satisfy on security and safety of ATM booth, about 17.50% were highly satisfied, 20% were neutral while 10% were highly dissatisfied and only 22.50% were dissatisfied.

4.13 Satisfaction level on network ability

Table 4.13

Satisfaction level on network ability

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Highly Dissatisfied**	8	20	20	20
	Dissatisfied	11	27.50	27.50	47.50
	Neutral	7	17.50	17.50	65
	Satisfied	7	17.50	17.50	82.50
	Highly Satisfied	7	17.50	17.50	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above Table 4.13, majority of the respondent 27.50% fell in the group were dissatisfied and 20% were highly dissatisfied that they satisfy on network ability, about 17.50% were satisfied, 17.50% were highly satisfied and about 17.5% were neutral.

4.14 Satisfaction level on using ATM booth

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Table 4.14

Satisfaction level on using ATM booth

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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Highly Dissatisfied**	11	27.50	27.50	27.50
	Dissatisfied	7	17.50	17.50	45
	Neutral	12	30	30	75
	Satisfied	8	20	20	95
	Highly Satisfied	2	5	5	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above Table 4.14 show that majority of the respondent 30% fell in the group of neutral, 27.50% were highly dissatisfied that they satisfy on using DBBL ATM booth, about 20% were satisfied, about 17.50% were dissatisfied and 5% were highly satisfied.

4.15 Satisfaction level on transaction issues

Table 4.15

Satisfaction level on transaction issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**Highly Dissatisfied**	11	27.50	27.50	27.50
	Dissatisfied	7	17.50	17.50	45
	Neutral	11	27.50	27.50	72.50
	Satisfied	6	15	15	87.50
	Highly Satisfied	5	12.50	12.50	100
	Total	40	100	100	

Source: Field Survey, 2016.

Interpretation: From above Table 4.15, majority of the respondent 27.50% fell in the group were highly dissatisfied and 17.50% were dissatisfied on the satisfaction level of transaction issues, about 15% were satisfied, 12.50% were highly dissatisfied and 27.50% were neutral.

4.16 Problem faced by business person, student, teacher, housewife and employee

Table 4.16

Problem faced by business person, student, teacher, housewife and employee

Sl. No	Name of the problem	Frequency	Percentage
1	Security problem	30	75%
2	Network problem	33	82.50%
3	Transaction problem	27	67.50%
4	Electricity problem	35	87.50%
5	Information problem	23	57.50%
6	Difficulty in use	32	80%
7	Yearly charge	36	90%
8	Other problem	23	57.50%

Source: Field Survey, 2016.

Chart 4.6

Problem faced by business person, student, teacher, housewife and employee
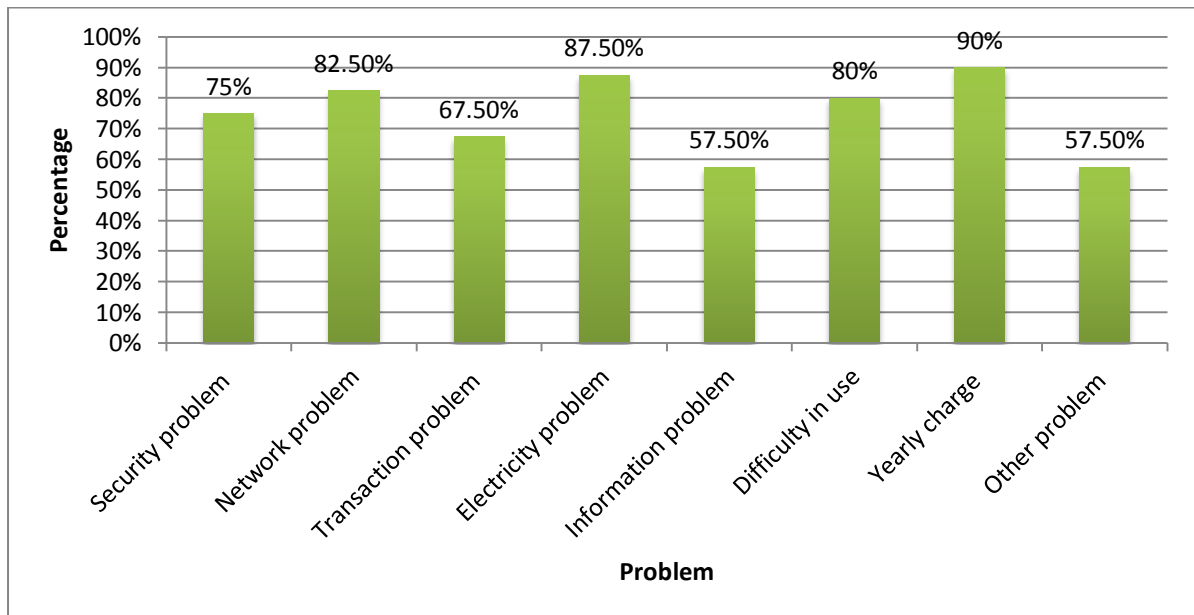
Interpretation: From above table 4.16, Most of the business person, teacher, student, housewife and employee were faced various types of problem in ATM booth. 75% of the respondent face security problem, 82.50% were network problem, 67.50% were faced transaction problem, 87.50% were faced electricity problem, 57.50% were faced information problem, 80% were faced difficulty in using, 90% were faced problem in yearly charge and 12.50% were faced others problem.

Chapter- 5

Findings, Recommendations and Conclusions

5.1 Findings of the study

This research worked helped to find out some of the factors that are mostly important in case of ATM booth users :

- High percentages of the respondent 55% were male, while female constituted about 45% of the population.
- The age distribution of customer in the study area reveals that majority of the respondent 32.5% fell in the age group of 32-38 years, about 27.5% were between 25-31 years, 22.5% between 18-24 year, about 10% were between 39-45 years and about 7.5% were between 46-above years.
- 37.50% of the respondent were employee as their occupation, while 25% of the respondent were consumer and 12.50% were the profession of student, teacher and housewife's.
- 55% respondent education were graduation, 30% were post graduate, 10% were below H.S.C and 5% were below S.S.C.
- The income level of respondent in the study area reveals that majority of the respondent 37.50% fell in the group of 10000-20000, about 27.50% were below-10000, about 25% were between 20000-30000 and about 10% were between 30000-above.
- 37.50% respondent expressed agree that they always available cash on ATM booth, 25% were strongly agree,20% were neutral,10% were strongly disagree and 7.50% were disagree.
- Majority of the respondent 42.50% fell in the group of agree to information about quickly response in problems, about 20% were strongly agree, 17.50% were neutral while 15% were strongly disagree and only 5% were disagree.
- 42.50% respondent expressed agree that there are sufficient number of ATM booths in Dinajpur city, while 37.50% respondent expressed strongly agree, 7.5% respondent were neutral and strongly disagree and 5% were disagree.

- Majority of the respondent 27.50% fell in the group of disagree on the question that DBBL have no hidden charge, about 22.50% were agree, 20% were strongly agree and strongly disagree and 10% were neutral.

- 32.50% respondent expressed agree that DBBL have proper guideline to block ATM card, On the other hand 20% respondent expressed strongly agree and disagree, about 15% were strongly disagree and only 12.50% were neutral.

- Majority of the respondent 30% fell in the group of satisfied that they satisfy on 24 hours access, about 27.50% were dissatisfied, 15% were highly dissatisfied and highly satisfied, about 12.50% were neutral.

- Majority of the respondent 30% fell in the group of satisfied that they satisfy on security and safety of ATM booth, about 17.50% were highly satisfied, 20% were neutral while 10% were highly dissatisfied and only 22.50% were dissatisfied.

- Majority of the respondent 27.50% fell in the group were dissatisfied and 20% were highly dissatisfied that they satisfy on network ability, about 17.50% were satisfied, 17.50% were highly satisfied and about 17.5% were neutral.

- Majority of the respondent 30% fell in the group of neutral, 27.50% were highly dissatisfied that they satisfy on using DBBL ATM booth, about 20% were satisfied, about 17.50% were dissatisfied and 5% were highly satisfied.

- Majority of the respondent 27.50% fell in the group were highly dissatisfied and 17.50% were dissatisfied on the satisfaction level of transaction issues, about 15% were satisfied, 12.50% were highly dissatisfied and 27.50% were neutral.

- Most of the business person, teacher, student, housewife and employee were faced various types of problem in ATM booth. 75% of the respondent face security problem, 82.50% were network problem, 67.50% were faced transaction problem, 87.50% were faced electricity problem, 57.50% were faced information problem, 80% were faced difficulty in using, 90% were faced problem in yearly charge and 12.50% were faced others problem.

5.2 Recommendations

The following steps should be taken to improve the consumer's satisfaction regarding the ATM card of Dutch-Bangla Bank Limited:

- Dutch-Bangla Bank's ATM should available in useful location.
- Dutch-Bangla Banks should focus on the promptness of service or delivery.
- Dutch-Bangla Banks ATM card should be durable.
- Dutch-Bangla Bank should response quickly about ATM card problem.
- In Dinajpur city most of the female are not use ATM card for their money transaction. So, DBBL should increase their female users of ATM card.
- Most of the ATM card users DBBL of the city in age of 39-45 years. So, the authority needs to concern about young generation for increase ATM users.
- In Dinajpur city most of the people are farmer and businessman. In this study they are not using any Debt or credit card for regular purpose. So, DBBL needs to focus on this section to improve their ATM services.
- Most of the people of this city is middle income person, they doesn't have enough opportunities to get credit card from bank. So, the DBBL looks after this problem for better result.
- The cash availability of the ATM both is 37.50% in this city. So, DBBL needs to increase their cash availability in the booth.
- The information of quickly response in problems in 47.50% in total, the most majority of customers is not satisfied to problem solving. So, the DBBL should be solving the problems of customers as possible.
- The most of majority of the customers in this city are disagree (27.50%) and 57.50% customers are neutral about authority of this bank should be decrease their hidden change.
- The most important thing is satisfaction level on network ability in Dinajpur city is dissatisfied. The DBBL needs to improve their network strongly.

5.3 Conclusion

This research study successfully identified the influencing factors of customers' satisfaction level on ATM services in Bangladesh. The furthermost, significant thing found in the study revealed that customers are highly satisfied with the security/safety/privacy and confidentiality of Personal Identification Number (PIN) of the ATM card. On the other hand, customers are not satisfied with network capacity of ATM and sufficient number of ATM booth in the Sylhet City in Bangladesh. Thus, this research has provided valuable information and knowledge to the banking authorities to enhance better ATM services to enrich customers" satisfaction level on ATM services in order to survive in the competitive world. Henceforth, bank management should reflect the recommendations of the customers and must take indispensable steps to increase ATM services to enhance ATM usage. One of the limitations of this study is that primary data have been collected only from the Sylhet City in Bangladesh. This study would have provided with better applications if it were not limited within the Sylhet City in Bangladesh among the customers" of ATM having age range of 20 to 35 years as including different age group from whole region of Bangladesh may provide better results in future. It is evident that PIN (Personal Identification Number) confidentiality, available cash in the ATM, quality of notes, the network capacity, security, safety and privacy are not the only determining factors that influence customers' satisfaction level on ATM services. The other factors that contribute to customers' satisfaction include trust, value, and image of the bank (Ranaweera and Prabhu, 2003). There are many other factors disregarded in this study which may have important effect on the customers" satisfaction level on ATM services. In spite of that, this study examined five important factors and this study makes a fruitful viewpoint for further research to incorporate many other factors which may have influence on customers" satisfaction on ATM services.

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APPENDIX-A

Questionnaire

ATM booth user's satisfaction: A study on Dinajpur city, Bangladesh

Dear respondent,

I, am a student of MBA (Evening), Dept. of Marketing, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University (HSTU), Dinajpur. I would like to invite you to participate in a research study which aims at collecting data about ATM booth users satisfaction: A study on Dinajpur city.

You are requested to fill it out this questionnaire with as much accuracy as possible.

Demographic profile of the respondents:

1. Name: …………………………...

2. Address: ……………………………………………………………….......................

3. Sex: a) Male   b) Female

4. Age: a) 18-24   2) 25-31   3) 32-38   5) 39-45

          e) 46-above

5. Profession: ....

6. Monthly Income:

          a) Below 10000   b) 10000-20000

          c) 20000-30000   d) 30000-Above

1. Factors:

Here, 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

Sl. No	Content	1	2	3	4	5
1	DBBL have always available cash in ATM machine.					
2	DBBL have sufficient number of ATM booth in Dinajpur.					
3	DBBL response quickly about ATM card problem.					
4	DBBL has proper guideline to block ATM card.					
5	DBBL have competitive price for ATM card.					
6	DBBL have prompt customer service /delivery.					
7	DBBL provide clear direction to operate ATM.					
8	DBBL have no hidden charge.					

2. Mention your satisfaction level on the following factors:

Here, 1= Highly dissatisfied, 2= Dissatisfied, 3= Neutral, 4= Satisfied,

   5= Highly Satisfied

Sl. No	Content	1	2	3	4	5
1	24 hour access					
2	Security and safety					
3	Lower cost of convenience					
4	Network ability					
5	Transaction issues					
6	Ease of use					
7	ATM booth environment					
8	Provide clear information					

3. Problem related:

1	Security problem
2	Network problem
3	Transaction problem
4	Electricity problem
5	Information problem
6	Difficulty in use
7	Yearly charge
8	Other problem

Thank you for your co-operation

Signature of the respondent …………………………………….............