

**Customer Perception towards ATM Service:
A Study report on Dutch-Bangla Bank Limited (Saidpur Branch).**



**HAJEE MOHAMMAD DANESH SCIENCE AND TECHNOLOGY
UNIVERSITY, DINAJPUR.**

Internship Report

By

Rehana Parvin

Student ID. E-140503046
MBA (Evening) in Finance
Department of Finance
HSTU, Dinajpur.

MASTER OF BUSINESS ADMINISTRATION (MBA)

(This internship report has been prepared for submission into the Department of Finance, Hajee Mohammad Danesh Science & Technology University, Dinajpur, as a partial requirement for fulfillment of MBA Degree in Finance)

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SUPERVISED BY:

Md. Jamal Uddin
Assistant Professor & Chairman
Department of Marketing
Faculty of Business Studies
HSTU, Dinajpur.

CO-SUPERVISED BY:

Shahnaz Parvin
Assistant Professor
Department of Finance & Banking
Faculty of Business Studies
HSTU, Dinajpur.

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Assistant Professor & Chairman

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Assistant Professor



Department of Finance
HAJEE MOHAMMAD DANESH SCIENCE AND TECHNOLOGY
UNIVERSITY, DINAJPUR.

OCTOBER 2016

*Dedicated to My Beloved
Parents & my Honorable
Teachers*

Letter of Transmittal

Oct, 2016

To
Md. Jamal Uddin
Assistant Professor & Chairman
Department of Marketing
Faculty of Business Studies
Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200

Subject: Submission of Internship Report on "Customer Perception towards ATM Service: A Study on DBBL"(Saidpur Branch).

Dear Sir

This a great pleasure to submit my internship report on "Customer Perception towards ATM Service: A Study report on DBBL", which is a part of MBA (Evening) program. To you for your kind consideration, I made sincere effort to study related documents, materials, observe operations, examine related records, and collect primary data regarding attitude for preparation the report.

Within the time, I have tried my best to complete the pertinent information as comprehensive as possible.

Therefore, I will be very much glad to bear from you for further clarification.

Sincerely yours,

Rehana Parvin

Student ID. E-140503046

MBA (Evening) in Finance

Department of Finance

Faculty of Business Studies

HSTU, Dinajpur.

Declaration

I, am Rehana Parvin, Student ID No. E-140503046 MBA (Evening) in Finance, Department of Finance. Submitted my enrich the report. I believe that it was a great experience and it has enriched both my knowledge and experience internship report entitled "Customer Perception towards ATM Service: A Study report on DBBL"(Saidpur Branch), after completing my internship program. I have tried my level best to get together as much information as possible to.

This report has been submitted in partial fulfillment of the requirement for the degree of Master of Business Administration MBA (Evening) in Finance at Hajee Mohammad Danesh Science and Technology University, Dinajpur.

Rehana Parvin

Student ID. E-140503046
MBA (Evening) in Finance
Department of Finance
Faculty of Business Studies
HSTU, Dinajpur.

Certificate of Supervisor

I, hereby declare that the Internship report entitled "Customer Perception towards ATM Service: A Study report on DBBL"(Saidpur Branch), is a useful record of the Internship work done by **Rehana Parvin**, Student ID No. E-140503046 MBA (Evening) in Finance, Department of Finance, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. This report represents an independent and original work prepared on the basis of primary and secondary data collected and analyzed by the candidate. This report has not been accepted for any other degree and is not concurrently submitted in candidature of any other degree.

This entire work has been planned and carried out by the candidate by my supervision and guidance. In my opinion, this report is sufficient in terms of scope and quality for the award of the degree of Master of Business Administration MBA (Evening) in Finance from Hajee Mohammad Danesh Science and Technology University, Dinajpur.

**SUPERVISOR
OF THE**

**Internship Program
Md. Jamal Uddin**

Assistant Professor & Chairman
Department of Marketing

Certificate of Co-Supervisor

I, hereby declare that the Internship report entitled "Customer Perception towards ATM Service: A Study report on DBBL", is a useful record of the Internship work done by **Rehana Parvin**, Student ID No. E-140503046 MBA (Evening) in Finance, Department of Finance, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. This report represents an independent and original work prepared on the basis of primary and secondary data collected and analyzed by the candidate. This report has not been accepted for any other degree and is not concurrently submitted in candidature of any other degree.

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Internship Program
Shahnaz Parvin
Assistant Professor
Department of Finance & Banking
Faculty of Business Studies
HSTU, Dinajpur.

Acknowledgement

At first, I would like to express my gratefulness and harmony to the ALLMIGHTY the supreme authority of the Universe, without whom we would be nothing. Next I would like to express my kindness to my Beloved Parent whose continuous inspiration enrages me to make a right move in my life.

I am grateful towards some respected persons for their advice, suggestions, direction and cooperation which have enabled me to have an experienced in the dynamic environment such like in banking sector.

I would like to thank my honorable supervisor Md. Jamal Uddin or Assistant Professor Department of Marketing Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur, whose help, suggestions and co-operations, the total report will be valuable.

I would like to thank my honorable co-supervisor Shahnaz Parvin, Assistant Professor, Department of Finance & Banking, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur, whose help, suggestion and co-operation in preparing the report.

I would like to thank from the deep of my heart to those people who are related with making of this report and make it a success.

I would like to express my indebtedness to my report all the teachers, Department of Marketing, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur, for helping me and giving assistance in preparing the report.

Rehana Parvin

Oct-2016

Acronyms and Abbreviation

ATM	:	Automated Teller Machine
CRT	:	Cathode Ray Tube
DBBL	:	Dutch Bangla Bank Ltd.
DPS	:	Deposit Plus Scheme
LCD	:	Liquid Crystal Display
LAN	:	Local Area Network
PIN	:	Personal Identification Number
POSS	:	Point of Sale
IVR	:	Interactive Voice Response
SWIFT	:	Society for Worldwide Interbank Financial Telecommunication
WAN	:	Wide Area Network

Abstract

E-Banking provides various e-channels for using banking services like ATMS, credit cards, debit cards, internet banking, mobile banking, electronic fund transfer (EFT), electronic clearing system etc. ATM is the most acknowledged than any other e-channels. The ATM industry has seen explosive growth in recent times. The present study has made an attempt to find out the perception of customers regarding various issues related to ATM service. The demographic relations among various issues are also highlighted in this study. To achieve the objectives a survey of 100 respondents who are using ATM services has been conducted and the collected data was analyzed with the help of SPSS by using appropriate statistical techniques. After banking hour transaction and advertisements influence customers most to adopt ATM service. But most of the customers have negative agreements regarding the factors, difficult to remember PIN of ATM card, it is more expensive than traditional banking, difficult for root level people, network problem and difficult to use card. Findings also support that younger people who are frequent users of ATM card, security/safety/privacy of ATM is ranked number one and represents maximum satisfaction of ATM users. The customers' are satisfied with the transition after banking hour, cash withdrawal accuracy/swiftness, quality of notes, manners of ATM guard, power backup of ATM, pay-in-slips in the ATM, sufficient cash in ATM, 22% customers are strongly satisfied by using ATM card, 41% customers are satisfied by using ATM card, 12% customers are dissatisfied by using ATM card.

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CHAPTER-1

INTRODUCTION

1.1 Prelude

ATMs (Automated Teller Machines) were introduced to the world in 1983. These modern marvels of technology were well received by customers because they made it possible for them to access money from their credit cards or debit cards 24 hours per day with a quick and simple system. ATMs also made it possible for customers to travels in a safer manner they no longer had to carry large amounts of cash with them. Instead, they could access money anywhere in the world with the help of the ATM. Although ATMs made certain aspects of life safer, it did make it easier for counterfeiters and thieves to take advantage of unsuspecting customers.

ATMs means neither “avoids traveling with money” nor “any time money” but certainly implies both. Slim ATM cards are fast replacing confounding withdrawal forms as a convenient way of getting your money from banks. In a way, they are rewriting the rules of financial transaction. Automated teller machines (ATMs) were the first well-known machines to provide electronic access to customer. With advent of

Automated Teller Machines (ATM), banks are able to serve customers outside the banking hall. ATM is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hour's restrictions and paper based verification.

ATMs have made hard cash just seconds away all throughout the day every at corner of the globe. AQTMs allow us to do a number of banking functions- such as withdrawing cash from one's account, making balance inquiries and transferring money from one account to another using a plastic, magnetic-stripe card and personal identification number issued by the financial institution. While ATMs facilitate a variety of banking transactions for customers, their main utility has been for cash withdrawal and balance enquiry, Statement of the Problem the Banking business in India is vast and constantly expanding. No organization can remain happy with the existing products to cope with the competitors. Banks are no exception to this situation. The Bank has identified enhancing technology as a vital driver for its growth. Today the banks are to be well equipped with developed technology in order to retain its customers s well as to attract more new customers. Providing Automated teller machine is one of the technical facilities offered by the banks to its valued customers. ATM is a part of the electronic financial transactions systems that can mechanically accept deposit, issued withdrawal, transfer funds between accounts, collect bills and make small loans. As the user of ATM is increasing day by day. It is important to make a study to gain insight about the customer satisfaction level with respect to various aspects of ATM services offered to them.

1.2 Statement of the problem

Study about ATM banking service. For that purpose I would like to interest to conduct this Banking business in Bangladesh is vast and constantly expanding. No organization can remain happy with the existing products to cope with the competitors. Banks are no exception to this situation. Bank has identified enhancing technology as a vital driver for its growth. Today the banks are to be well equipped with developed technology in order to retain customers as well as to attract more new customers. Providing Automated teller machine is one of the technical facilities offered by the banks to its valued customers. ATM is a part of the electronic financial transactions

systems that can mechanically accept deposit, issued withdrawals, transfer funds between accounts, collect bills and make small loans. As the user of ATM is increasing day by day. It is important to make a study to gain insight about the customer satisfaction level with respect to various aspects of ATM services offered to them. I would like to conduct this study because in the international level initiated different studies on different aspects of ATM banking service. But at the national level there are very few studies initiated towards ATM banking service. Moreover, in Bangladesh there is hardly any study.

1.3 Research questions

RQ 1 : What are the factors affecting ATM service?

RQ 2 : What is the satisfaction level of DBBL ATM?

RQ 3 : What are the problems that customers facing regarding DBBL ATM users?

1.4 Objectives of the study

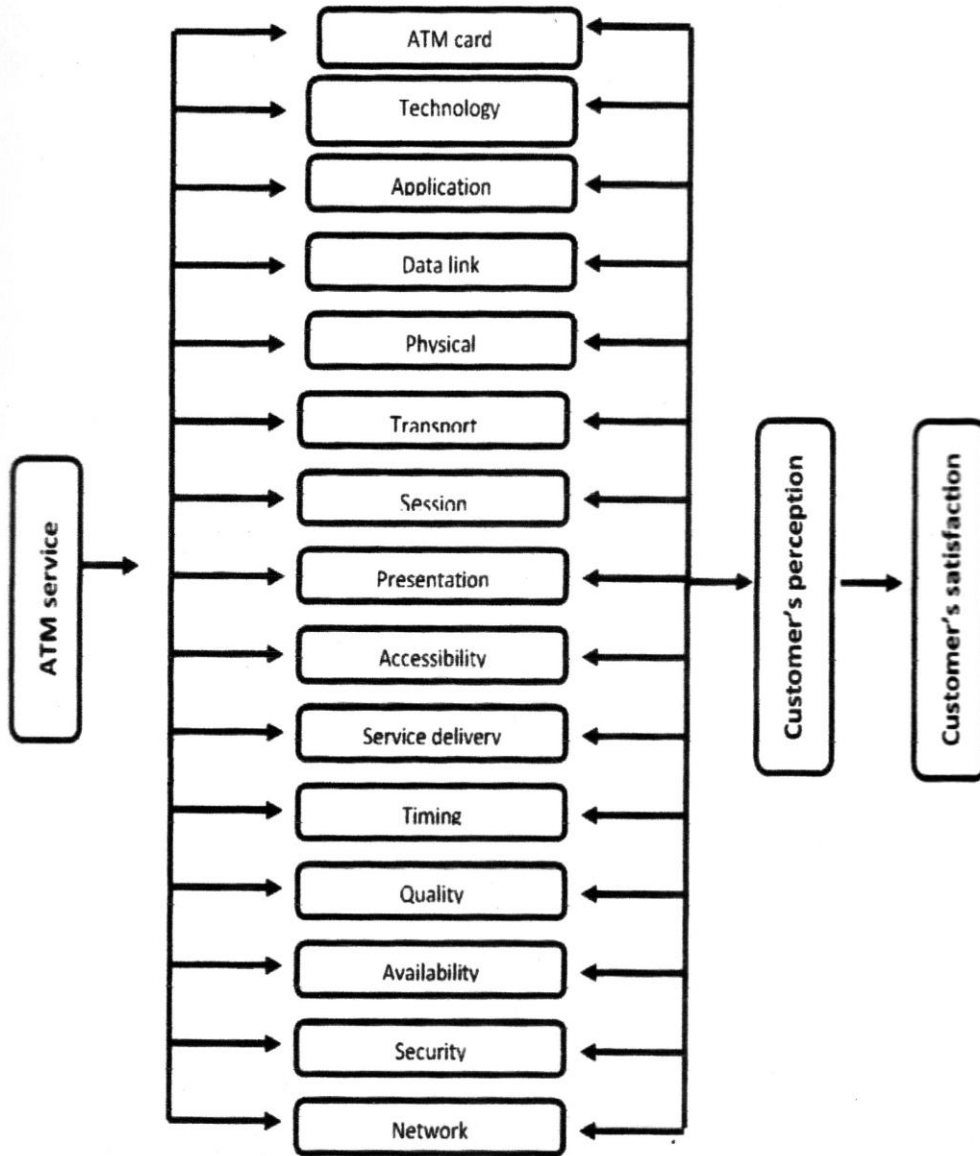
Core objective of the study to know customer perception towards ATM service

Specific objectives

- 1 To identify the factors affecting ATM service.
- 2 To investigate the satisfaction of existing ATM both uses of DBBL.
- 3 To find out the problems faced by ATM cards of DBBL.

1.5 Conceptual Framework

Figure 1.1
Conceptual Framework



1.6 Definition of key terms

ATM

Automated Teller Machine (ATM) is the most modern computerized telecommunication electronic device that enables customers “to conduct financial transactions generally outside the normal banking hours without the need of a human clerk or a bank teller. To ensure security, safety, privacy and accuracy the banking authority gives to their customers” a plastic ATM card with a magnetic strip that contains a unique card number and Personal Identification Number (PIN). Security is provided by the customer entering personal identification number (PIN). ATMs are offering 24 hours banking services to bank customers like cash withdrawal, funds transfer, balance inquiry, card to card transfer and bill payment, accept deposits etc. As far as the customer satisfaction is concerned with regard to e-banking services. ATM services play an important role as they make easy of banking transactions for customers.

Sophisticated ATM technology

The present era is the era of sophisticated technology. In our Bangladesh we are in the age of sophisticated technology and we have entered into the digital era in regards to banking activities. Dutch Bangla Bank is the pioneer of modern sophisticated technology in our country especially, ATM banking services and Online banking service. The ATM banking service is very helpful now, because it replaces the paper money by plastic money. By ATM banking customer can check balance online, payment of bills, transfer of funds and remote deposit. It is totally paperless banking.

Service delivery by Bank

There are five ways to stand out from the crowd and deliver excellent customer service

- Respond as quickly as possible
- Know your customer
- Fixed your mistake
- Go the extra mile
- Think long term – A customer is for life.

Dutch Bangla Bank as well as other commercial bank provides these customer service regarding ATM banking service.

Customer service

Customer service is the process of ensuring customer satisfaction with a product or service. Often, customer service takes place while performing a transaction for the customer. Such as making a sale or returning an item. Customer service can take the form of an in person, interaction, a phone call, self-service system, or by other means.

Customer perception

Customer perception refers to the process by which a customer selects, organizes, and interprets information/stimuli inputs to create a meaningful picture of the brand or the product. It is a three stage process that translates raw stimuli into meaningful information. Each individual interprets the meaning of stimulus in a manner consistent with his/her own unique biases, needs and expectation. Three stages of perception are exposure, attention and interpretation.

Figure 1.2

The stages of perception



Source: www.boundless.com > ... > Introduction to Perception

In a simple term, it is how a customer see's a particular brand with whatever he or she has been able to understand by watching the products, its promotions, feedback etc. It is the image of that particular brand in the mind of the customer.

Customer satisfaction

The degree of satisfaction provided by the goods or services of a company as measured by the number of repeat customers. In this study I found that most of the customers are benefited by using DBBL ATM card and it bring economic mobility in their life.

1.7 Importance of the study

Since the usage of ATM has been increasing day by day in Bangladesh and the users of ATM and other technology based transaction is safe and secured and easy to transfer funds from one account to another account, so it ensures cash withdrawal accuracy, save time and cost. Not only is this the ATM considered as one of the key factor that brings the sustainable development and mobility in the economy of a country. Bangladesh is one of the most economically rising countries in the world, so for the betterment of the rising economy as well as the whole country it should be introduced more and more sophisticated and ultra-modern technology in banking sector. ATM banking is very helpful. In one hand it is great ability to check and transfer the balance and in other hand it is helpful in saving time of the customer. It also helps the banking sector to save the paper. Most of banks are now providing ATM banking service.

In spite of global economic development we should develop ourselves in modern banking. ATM services are one of the key factors that bring economic mobility quickly in the country. ATM service that already discussed is considered as a very important tool to improve our economy as well as our country by adding mobility. Through this study we will try to find out what ATM provider are thinking about this. What kinds of forces are influencing the impact of ATM service of customer satisfaction? The findings will help the policy makers of the Government and Central Bank as well as every commercial bank to innovate latest technology regarding ATM services in our country.

1.8 Research methodology

For preparing this study, I used both Primary and Secondary data. Primary data most of the necessary information has been collected by from the personal observation. I worked in different side and collect information. Secondary data the details of the bank and the selected department have been collected from secondary sources. The relevant

information of other private banks has been collected from annual reports, web pages and other published documents.

1.8.1 Nature of the study

This study regarding Consumer's perception towards ATM service is a descriptive research because I just want to draw a picture of the topic as what are the factors that influence customers. The study also describes the customers' satisfaction level and problems regarding ATM service. In general two types of research methods are being used quantitative and qualitative. I would like to go for quantitative method in our research as it is a precise way.

1.8.2 Sample size and sampling method

The population of the study was the customer of DBBL in Saidpur Branch was purposively selected for this study and 100 bank customers were selected by using convenience sampling method. Data are collected from the respondent as per convenience and co-operative with them.

1.8.3 Sources of Data

Primary data are collected from the respondents of the DBBL in Saidpur town. The secondary data has been collected from various sources such as: newspapers, magazines, internet and commercial banks websites, Bangladesh Bank websites and reviews etc. Furthermore, different working papers, journals and articles have been studied to enrich the literature of the study.

1.8.4 Tools of data collection

The primary data for this study collected through self-administrated questionnaire prepared by researcher. The questionnaire includes both open ended and close ended question. A five point likert scale (where, 1 is strongly satisfied, 2 is dissatisfied, 3 is neutral, 4 is satisfied and 5 is strongly dissatisfied) used in this study. Some dichotomous questions also used to know the consumer opinion in this study. Besides this secondary data also used.

1.8.5 Data analysis techniques

Microsoft office package like Microsoft word, Microsoft Excel, Graphical technique (such as pie chart, bar chart, percentage etc.) have been used. And also SPSS has been used for analyzing the data. Some analytical techniques like Frequency Distribution of demographic profile, Frequency Distribution of ATM service preferable than traditional banking, Frequency distribution of improvement of service, economic mobility by ATM service, and satisfaction of customer by existing ATM service. Descriptive statistics have been used for analysis the factor that affecting customer perception and the problem regarding ATM service.

1.9 Scope and limitation

In Bangladesh ATM services is provided in different Banks, but DBBL is the pioneer of the providing ATM services in our country. By providing ATM services to customers it help them to save time and money. The scope of the present study will be limited to analyze the ATM services in Dutch Bangla Bank Ltd. The study found that the customers are satisfied with the withdrawal of cash from ATM service and not satisfied with the safety measure taken at ATM centers. This report will be helpful to those people who intend to prepare further researches on the banking industry of Bangladesh in future. From this report they can gather knowledge about the products and services offered by DBBL, tools uses for satisfy their customers, customers' satisfaction level on ATM service, DPS service, mobile banking service and customer care service of DBBL and so on. As the preparing time of this report was short and I didn't visited all the departments of the bank so there may be some lacking on information about the services provided by DBBL.

Limitations of the study are, officials of DBBL haven't disclosed some information as those are highly confidential to be disclosed. Sample size is too small to figure out the real picture of customer satisfaction in the context of the 170 million people. Some of the customers were hesitating and weren't interested to fill up the survey form. As the study time is only 3 months so I haven't got the opportunity to collect broad idea about the banking sector of Bangladesh.

1.10 Layout of the Thesis

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

- Chapter- 1 Introduction:** Introduction chapter includes: prelude, statement of the problem, research question, research objectives, definition of key terms, importance of the study, 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 ATM service and customer perception:** This chapter focuses on Automated teller machines (ATMs), existing ATM component parts, ATM networks, inter-connectivity of ATM networks for enhanced access, benefit of ATM, ATM networks, ATM of Dutch Bangla Bank Ltd. perception, factors influencing perception, elements of perception, the plan-conceptual approach.
- Chapter- 4 Data analysis and interpretation:** This chapter includes analysis of primary data which were collected from the respondents through questionnaire.
- Chapter- 5 Findings, Recommendations and Conclusion:** This chapter includes findings, recommendations, conclusion and scope for further research.

Reference

Appendices

CHAPTER-2

REVIEW OF LITERATURE

2.1 Review of literature

Tajul Islam (2015), conducted a study on “Customers’ satisfaction and ATM Services” the purpose of this study was 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. This research study was based on primary data. To achieve the study objectives, a well design structured questionnaire has been prepared and distributed among the study respondents selected on random sample basis. The questionnaire was divided into two parts; first part of questionnaire contains demographic characteristics and ATM card related information of ATM card holders and second part of the questionnaire contains factors which affect satisfaction level of customers” on ATM services. The study was 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.

Anshu Thakur and Vishal Geete (2014), conducted a Study on 'Customer Satisfaction of Credit Cards and ATM Services” the Objective of this study were the awareness and usage of ATM services, to identify the association between occupation and purpose of using ATM cards, to rank the reasons to choose the ATM card facility among the selected samples, to study the factors influencing the possession of credit cards. The data was to collect both primary and secondary Source. The sampling design of the

research study consists of the following categories namely students, employed persons, professional and others. Random sampling techniques are adopted.

It is a probabilistic sampling method where the samples were drawn from the various places. The respondents of the sample size are 50. The sample design used is convenience sampling. When the population elements were selected for inclusion in the sample based on the ease of access, it is called convenience sampling. This method is also known as accidental sampling because the respondents whom the researcher meets accidentally were included in the sample. The statistical tests used in the analysis of data, Z-Test & percentage analysis for preparing pie-chart. Finding of this study was the overall satisfaction or dissatisfaction of customers with regards to expected and actual services quality of ATM & Credit card services in this research expressed satisfaction with the services. About 80% of the people were satisfied with the service. These customers suggested that the bank is yet to instill confidence among the customers that it has the ability to provide excellent services dependably and accurately.

Lasisi Ma A Ruf Adeniran and Dr Abubakar Sambo Junaidu (2014), Conducted a Study on “Automated Teller Machine (ATM) And User Satisfaction” objection of the study were, to know how user perceive ease of use of ATM. To know how availability of money in the booth affect user satisfaction. To know how transaction cost affect user satisfaction. To know how service security affect user satisfaction. In the methodology of the study has one Independent Variable (satisfaction) four dependent variables perceived ease of use, availability of money in the booth, transaction cost and service security. Data will be collected on user satisfaction through the use of questionnaire. Finding was this study investigates 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. The results indicate that the impact of ATM services in terms of their ease of use, transaction cost and service security is positive and significant. However the result also indicates that the impact of ATM services in terms of availability of money is positive but insignificant. The positive impact implies that the more the improvement of the ATM services in terms of their ease of use, availability of money, transaction cost and service security, the more the satisfaction of customers in the use of ATM.

DR .L. Leo Franklin and A. Vellimalarru by (2014), conducted a Study on “ Customer Perception towards Services Provided by Banks Specially A. T .M. Services.

Objectives of the study were to study the awareness level of customers toward ATM services provided by bank. To study the existing practices of customers towards the use of ATM cards. To study the opinion of customers towards the ATM services provided by banks. To analyses the various problems faced by customers in ATM centers. To study the satisfaction level customers towards the ATM services of bank. To provide suggestions on the basis of the results of the study. Methodology of the Study was to collect data from primary and secondary sources. Primary data was collected by questionnaire method. Second data was collected from respective books, journals, magazines and available websites in the field. Findings were Maximum 80% of people know about ATM cards only TV& radio Advertisements, only 10% of peoples know about the same through Newspapers& Posters each. 84%of the respondents are having two banks ATM cards, where 8%of them are having three banks cards and 8% of the respondents are having four banks cards 48% of people are using the card only for the purpose of withdrawal of money form their account, Only 20% of the people are using the card for deposit & to know the balance respectively. The 36% of the respondents are visiting the bank once in a week, 30% of them are visiting in once in a day and 20% of them are visiting the once in a 3 days. The 92% of people knows that the ATM cards services as debit cards. The 52% of respondents are agreeing that on services are imposed for debit purchase.

Dr. (Mrs.) Smita V. Bhide, Mrs. Shraddha M.Bhome (2014), conducted a study on A Study of “ Customer’s Preference towards ATM Services in Co-Operative Bank in Thane City”. Objective of the study were to study the awareness and preference to use ATM services offered by select Cooperative banks in Thane city. To study the problems faced by customers while using ATM services offered by select cooperative banks in Thane city. To identify the association between age and preference to use ATM services by select cooperative banks in Thane city. To identify the impact of customers’ demographics on their awareness level bout ATM service. The various secondary information sources used for the present research include the journals and magazines and also include websites of banks, a well-structured questionnaire was prepared and distributed to the customers of

various banks in Thane District at the ATM terminals. The five point likers scale is used for data collection. The data collected was analyzed through Percentages, frequencies and chi – square tests are applied for the analysis of data. Charts were also prepared. Hypostudy: Ho: There is no significant association between the age and various dimension of satisfaction level of customers. Ho: There is no significant difference between genders with regard to various dimensions of satisfaction level of customers. Ho: There is no significant difference among Educational qualification of the respondents and satisfaction level of customers. The findings of the study were , there is an increase in the usage of these machines that banks have started offering are now being used by customers, Waiting in long queues is one of the bigger problems faced by ATM users. This shows the need of additional machines to be installed at these high- demand areas, ATM depleted cash at a aster rate than what banks had assumed. This hints the inadequate cash management and the need for better forecasting of daily cash requirements at various locations

Dr. R. Seetha Lakshmi and Dr. P. Kavitha (2013), was conducted a study, the aim of this paper was to examine the customer satisfaction in ATM service provided by bank. For this investigation primary data was collected from 100 respondents through a structured questionnaire . Collected data was analyzed according to the objectives of the present research and result of the statistical analysis indicates that there is no relationship between the demographic factors and customer satisfaction. Empirical evidence indicates that customer’s satisfaction in location and process of withdrawing the money under ATM scheme is high, whereas the satisfaction is comparatively low in the aspects of transaction charge and prompt delivery of ATM card. Hence it is suggested that banks should proactively monitor customers’ preferences with regard to the transaction fee; delivering of ATM card promptly and issue of new cards due to loss of original cards in order to retain their customers.

Mohammed Shakhawat Hossain, Aminul Haque Russel and Lakkha Chandara Robidas (2015), the main purposes of this study were , to identify the significant factors that affect the quality of ATM services. To examine the level of customer satisfaction of ATM services in Dhaka city. To make some recommendations to improve service quality of ATM. This study is an attempt to find out the significant factors that affecting the customer’s satisfaction in ATM (Automated Teller Machine) service. The results of reliability test. Factor analysis, and regression analysis focuses that cost of service of

ATM, ATM network, security in transactions of ATM, location of ATM Centers, and maximum withdrawal limit per day were the most vital factors in customers satisfaction of ATM services. Finally it was evident from that study; overall 62% of the customers were satisfied by using ATM services.

Afroza Parvin and Md. Shajahan Hossain (2010), conducted a study on “ Satisfaction of Debit Card Users in Bangladesh.” A Study on Some Private Commercial Banks objectives of the Study were, to measure the satisfaction level of debit card users of different private Commercial banks, to find out major problems faced by the card users, to recommend some policy measures for the better service delivery and customer retention with a view to achieving wealth maximization goal. In this methodology, the study had been used both primary and secondary data. Primary data were collected by interviewing the cardholders using a questionnaire (which includes both open ended and closed-ended question). The sample size of the study is 200 selected from nine private commercial banks located in khulna city using convenient sampling method. This study was considered the following factors to measure the customer satisfaction, availability of ATM booth, service quality, different value using denominated notes, availability of transaction receipt, availability of money etc. For measuring factor basis satisfaction, a 5 point Likert-type scale had been used ranging from highly dissatisfied (1) to highly satisfied (5). It was assumed that $100\% = 5 =$ highly satisfied. So, the class interval would be liked: highly dissatisfied=0%-19%, dissatisfied=20%-39%, neutral=40%- 59%, satisfied= 60%-79% and highly satisfied=80%-100%. The class interval was 20%. To ensure the timely questionnaire, a pilot survey had been conducted. Then the final questionnaire had been made up with the correction in case of need. Finally, the questionnaire survey had been completed through the interview method. Secondary data had been collected from different books, articles, websites, etc. It was found from the study that 14 percent users were belong to 15-29 age group, while the highest number of users belonged to 25-29 age group, Out of 200 respondents, 176 were male (88percent) and 24 were female (12 percent). Most of the respondents (50 percent) completed their undergraduate program while very few (4percent)belong to M Phil. Level. Out of 200 respondents. 20 percent were teachers, 1- percent banker and the highest number of respondents (25 percent) were involved in business. Eighteen percent and 15 percent were respectively doctors and students. Out of 47 private banks presently operating in

Bangladesh, only 9 banks were selected for this study, Highest numbers of respondents (47 percent) were selected from Dutch Bangla Bank Limited and the lowest numbers were selected from Standard Chartered Bank and Arab Bangladesh Bank Limited.

Parvin and Hossain (2010), a study conducted on “ satisfaction of debit card user in Bangladesh,” Their study concluded that generally users of debit card were satisfied. A number of case, users were satisfied like – availability of taka in ATM booth but in the question of network services users were not satisfied. They also reveal that if bank was 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 helped to retain of debit card holders and maximize the profit of the bank.

Sunita Bishnoni (2013), conducted a study of “customer’s perception regarding Automated Teller Machine in DELHI and NCR”. E-banking provided various e-channels for issuing banking services like ATMs, credit cards, debit cards, internet banking, and mobile banking etc. The objectives of the study were, to provide a groundwork investigation of the various ATM transaction, reasons to use ATM cards various problems while using ATM card services, to analyze the relationship between various demographic variables and ATM services provided by various bank. Looking at the changing environment, awareness, technological up gradation and innovation in banking sector, there was a need to study the behavior of customers and their perception regarding technological issues in banking sector. The study was a step in that direction and the perception of ATM customers across various demographic factors. The study concluded that ATM was increasing day by day and simultaneously, the number of ATM users also increasing and it was the part of bank. Thus the findings of the study might be very useful for bank officials and it might also help the ATM section of the bank to develop their future plans and strategies.

2.2 Research gap

ATM banking services is a system that helps to keep the world habitable as well as performance of the banks. The review of literature reveals that various scholars at the

international level have initiated different studies on different aspects of ATM banking service. But at the national level there are very few studies initiated towards ATM banking service. Moreover, in Bangladesh there is hardly any study about ATM banking service. The present study will be an attempt to fill this gap.

CHAPTER-3

ATM SERVICE AND CUSTOMER PERCEPTION

ATM means neither “avoids traveling with money” nor “but certainly implies both. Slim ATM cards are fast replacing confounding withdrawal forms as a convenient way of getting your money from banks. In a way, they are rewriting the rules of financial transaction. A smart person no longer needs to carry a wallet-full of paper money on his person. All he needs to do is fish out an ATM (automated teller machine) card, insert it in the slot, punch in a few details and go home with hard cash.

3.1 Automated teller machines (ATMs)

ATM was the first well-know machines to provided electronic access to customers. With advent of Automated Teller Machines (ATM), banks are bale to serve customers outside the banking hall. ATM is designed to perform the most important function of bank. It is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hour’s restrictions and paper based verification ATMs have made hard cash just seconds away all throughout the day at every corner of the globe. ATM allow you to do a number of baking functions – such as withdrawing cash from one’s account, making balance inquiries and transferring money form one account to another – using a plastic, magnetic-strip card and personal identification number issued by the financial institution.

3.2 Existing ATM component parts

Modern ATM machines has the following components part/sub system, has the following components parts which can be divided into input system, and output system.

a) Input system

- **Card reader** – The card reader captures the account information stored on the magnetic stripe on the back of an ATM/debit or credit card. The host processor uses this information to route the transaction to the cardholder’s bank.
- **Keypad** – The keypad lets the cardholder tell the bank what kind of transaction is required (cash withdrawal, balance inquiry, etc.) and for what

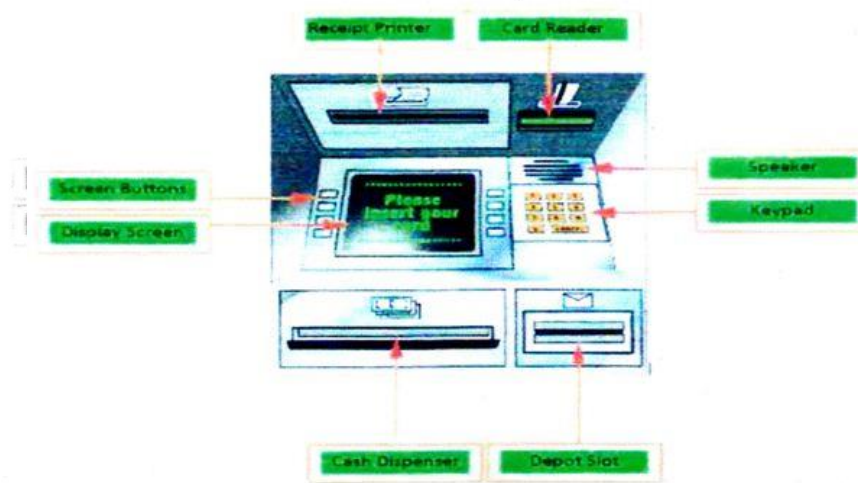
amount. Also, the bank requires the cardholder's personal identification number (PIN) for verification.

b) Output system

- **Speaker** - The speaker provides the cardholder with auditory feedback when a key is pressed.
- **Display screen** - The display screen prompts the cardholder through each step of the transaction process. Leased-line machines commonly use a monochrome or color CRT (cathode ray tube) display. Dial-up machines commonly use a monochrome or color LCD.
- **Receipt printer** - The receipt printer provides the cardholder with a paper receipt of the transaction.
- **Cash dispenser** - The heart of an ATM is the safe and cash-dispensing mechanism.

Figure: 3.1

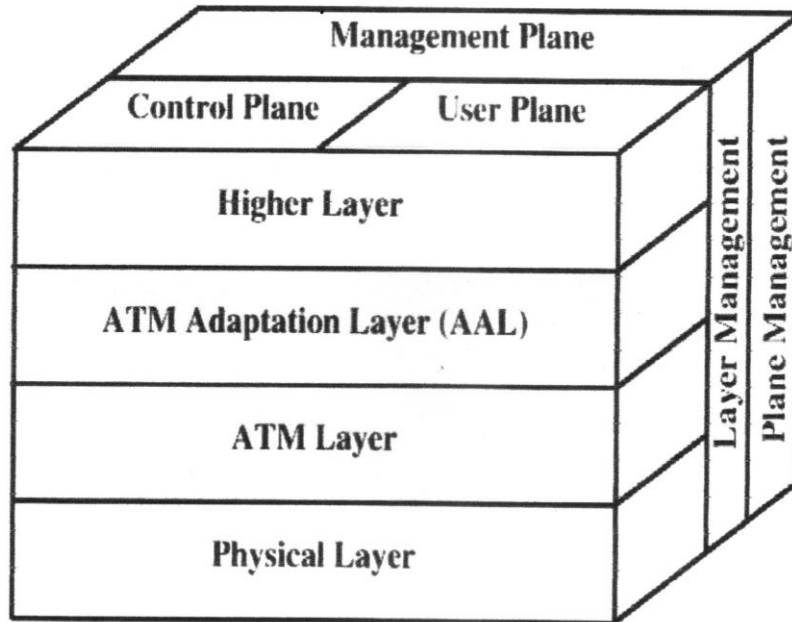
Components part a typical modern ATM.



Source www.atmmarketplace.com

Figure: 3.2

Protocol architecture of ATM



Source: <http://flylib.com/books/en/4.329.1.181/1/>

Figure: 3.3

ATM working principle

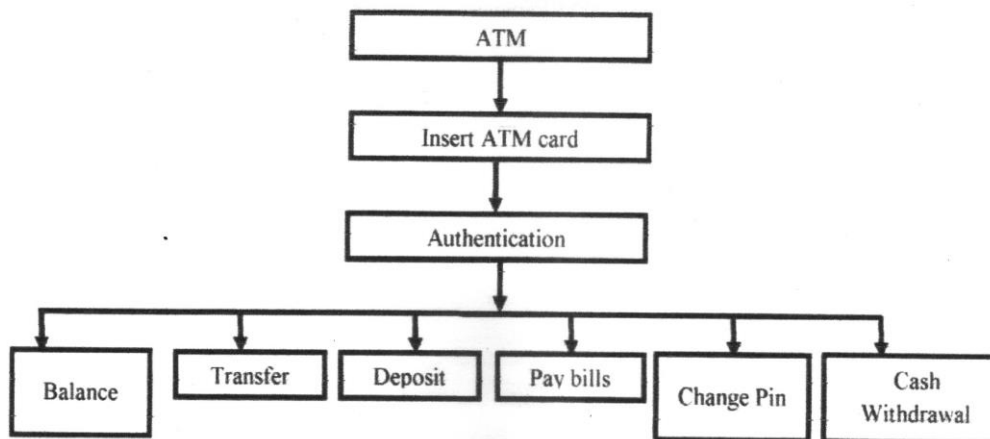
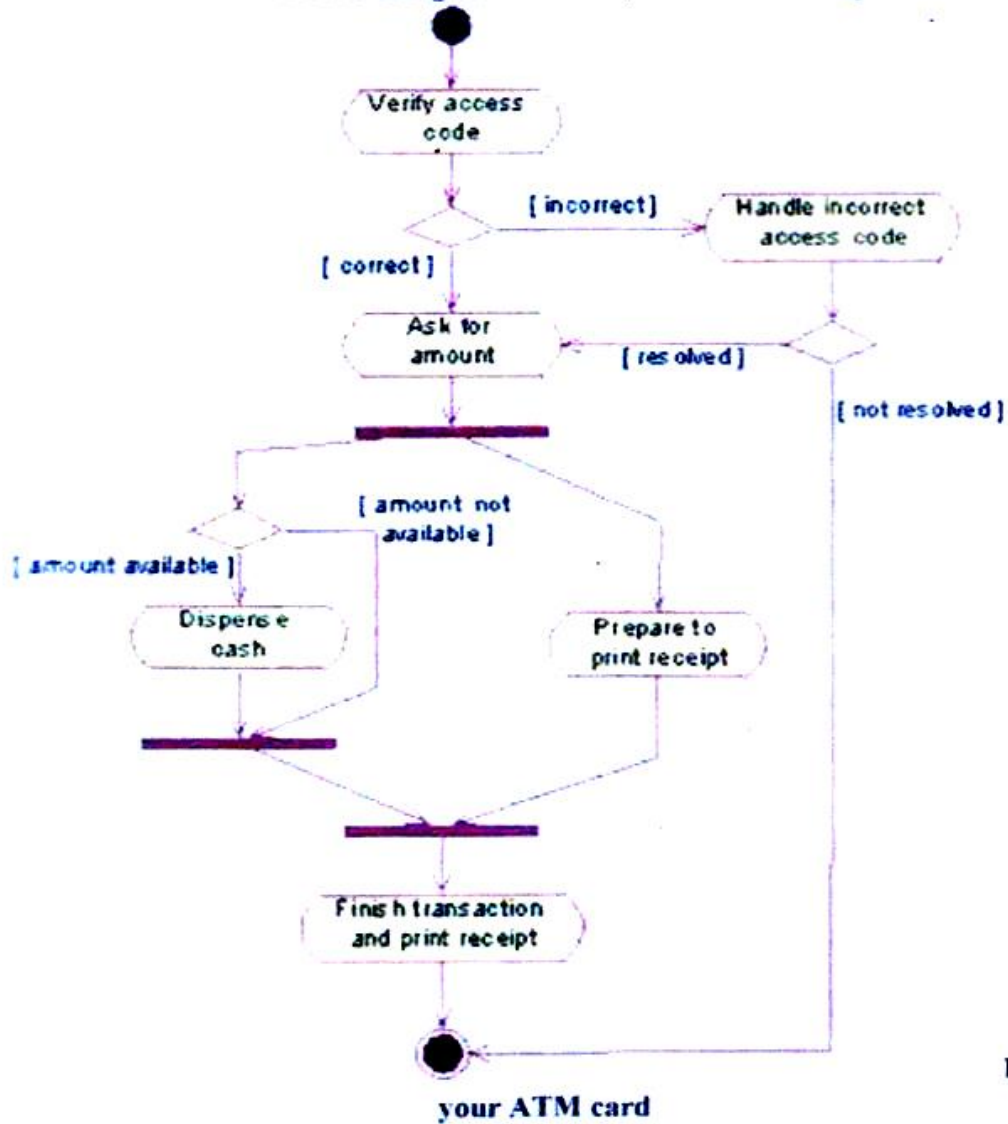


Figure: 3.4

• **ATMs using cash withdrawal a case activity**



Insert

your ATM card

- 2 The system authenticates your PIN number
- 3 The system displays the type of transactions on the screen
- 4 Choose the transaction to be performed
- 5 System ask if you wish to print the receipt of your transaction
- 6 Click Yes (if you want receipt), and No (if you don't want receipt)
- 7 After completion of transaction, system ask whether you want to perform another transaction

8. If Yes step 1-7 will be repeated, if No, the machine will eject your card, and then prompt the user to remove his/her card.
9. After completion of every transaction the machine print the receipt of transaction
If Yes to question 6, otherwise no receipt.

3.3 ATM networks

The ATMs of a bank are connected to the accounting platform of the bank through ATM switches. Inter-bank ATM networks are created by setting up apex level switches to communicate between the ATM switches of different bank. The inter-bank ATM networks facilitate the use of ATM cards of one bank at the ATM(s) of other banks for basic service like cash withdrawal and balance enquiry. Banks owning the ATMs charge a fee for providing the ATM facility to the customers of other banks. The ATM deploying bank from the card issuing banks recovers this fee referred to as 'interchange fee' However the interchange fee is not fixed across banks and depends on the terms of bilateral / multilateral arrangements. Banks with larger ATM network treat interchange fee as an important stream of revenue.

3.4 Inter-connectivity of ATM networks for enhanced access

Inter- connectivity of ATM networks provides access to the customers to use any ATM in the country irrespective of the bank. With which the customer is banking. There are a number of ATM network switches such as Q-Cash DBBL, ATM card, Most ATM switches are also linked to VISA or MasterCard gateways. Providing relief to millions of for cash withdrawals or balance enquiries will be charged with very minimum fee. As of their bank. Sonali Bank of Bangladesh (SBL) is the oldest and largest bank in the country. Recently it includes the ATM service named Q-Cash.

ATMs, of course, are an established part of the payments landscape. But ATMs do not represent a payments type per se; rather, they are an electronic means of dispensing cash. They offer a convenient alternative to more traditional dispenser, such as bank tellers and automobile drive-through facilities. Significant, even dramatic, changes are reshaping

the ATM industry. Including heavy consolidation and a decline in the number of ATM networks Yet, the industry remains diverse. National networks have gained in importance

but operate alongside many regional networks. Installation of off-premise ATMs in recent years has not only improved consumer convenience, but has expanded business opportunities for nonbank ATM operators as well as for ATM networks.

3.5 Benefits of ATM

The high-level benefits delivered through ATM services deployed on ATM technology using international ATM standards can be summarized as follows:

- Dynamic bandwidth for bursty traffic meeting application needs and delivering High utilization of networking resources; most applications are or can be viewed as inherently bursty, for example voice is bursty, as both parties are neither speaking at once nor all the time; video is bursty, as the amount of motion and required resolution varies over time.
- Smaller header with respect to the data to make the efficient use of bandwidth. Can handle mixed network traffic very efficiently: Variety of packet sizes makes traffic unpredictable. All network equipments should incorporate elaborate software systems to manage the various sizes of packets. ATM handles these problems efficiently with the fixed size call.
- Cell network, all data is loaded into identical cells that can be transmitted with complete predictability and uniformity.
- Class-of-service support for multimedia traffic allowing applications with varying throughput and latency requirements to be met on a single network.
- Scalability in speed and network size supporting link speeds of T1/E1 to OC-12 (622Mbps).
- Common LAN/WAN architecture allowing ATM to be used consistently from one desktop to another, traditionally, LAN and WAN technologies have been very different, with implications for performance and interoperability. But ATM technology can be used either as a LAN technology or a WAN technology.
- International standards compliance in central-office and customer-premises environments allowing for multivendor operation. (Source. Version 2 CSE IIT, Kharagpur)

3.6 ATM of Dutch Bangla Bank LTD

DBBL has put its level of innovation and standard of customer support to a new height by setting another milestone in the history of banking sector by adding two units of Mobile ATM booths to its existing ATM network. DBBL has become the first Bank in the Country to provide such unique service convenience to the customers. The DBBL Mobile ATM Booth, which is outfitted in a custom-made van provides free anywhere anytime banking services in short notice.

DBBL has allowed other banks to join its ATM/POS network. Partner banks are charged a subsidized TK. 10 by DBBL (but partner banks may levy additional charges for end-consumer). Customers of the following partner banks in Bangladesh are enjoying access to the DBBL ATM/POS network:

- Mutual Trust Bank Limited
- Commercial Bank of Ceylon
- Standard Chartered Bank
- Bank Asia Limited
- National Credit & Commerce Bank Limited
- United Commercial Bank Limited
- South East Bank Limited
- The Prime Bank Limited
- The City Bank Limited
- First Security Bank Limited
- Mercantile Bank Limited
- Trust Bank Limited
- Jamuna Bank Limited
- ShahjalalIslami Bank Limited
- Janata Bank Limited
- Sonali Bank Limited
- National Bank Limited

3.7 DBBL IT

Dutch-Bangla Bank has always been careful about environment. DBBL has taken initiatives to make its IT infrastructure a “ Green IT ”. Environment friendly options like virtualization, power management and proper recycling habits towards certifying our data centers as “Green” are under process.

3.8 Call center

Considering the growing number of customers, card holders & transactions, DBBL has taken steps to setup a Call Center. It will be a world renowned Cisco hardware-based call center comprising of all the services a call center can provide, e.g, Interactive Voice Response (IVR) by virtue of which the customer will be able to choose his options using the keypads of a touch or cell phone and listen to the responses related to his account or card or transactions from the system. The hardware has already been setup. At present. The integration with the existing systems are in progress.

3.9 Up gradation of core banking systems and ATM switching systems

The number of branches of DBBL is growing steadily every year. The customer base is growing every day. To cope with the huge volume of transaction and provide the customers the best services using latest technology the Bank has decided to upgrade its core banking system and other related software & hardware. The Board of Directors has already approved required budget and international tender has already been floated The evaluation of the submitted proposals is under process DBBL’s future IT projects

3.10 ATM expansion

Dutch-Bangla Bank has planned to install another 1000 ATMs by the end of 2010 mainly to cover rural areas. Reorganization and Redesign of delivery channels Dutch-Bangla Bank is redesigning the delivery channels to make the entire system more efficient and faster for the end customers. After the redesign, Clients will experience faster and more personalized service.

3.11 E-payment gateway

A payment gateway is an essential part of an online payment system. It is necessary in order to process all of the following inter-bank on-line transactions.

- a) Account-to-account transfer transactions or debit / credit card transactions on the web for on-line merchant payment against purchase of goods and services.
- b) Inter-bank ATM/POS transaction using debit / credit cards, and
- c) Inter-bank Internet or SMS banking transaction for fund transfer (instant remittance) and utility bill payment.

Including making deposits and monitoring balance. More recently, some ATMs have begun to offer more options, such as postage stamp purchases

3.12 Number and of shared ATM networks

The number of shared ATM networks peaked in the mid-1980s. The number has declined steadily since then. And today 39 shared ATM networks operate. The decline has been caused by a decrease in the number of new entrants into the industry and by consolidation through mergers and acquisitions. A number of factors account for the consolidation First, a ruling from the Supreme Court in 1985 upheld a lower court ruling that ATMs were not bank branches. This has made it easier for banks to own ATMs across state lines and therefore easier for bank-owned networks to merge with out-of-state networks Second, network effects and economies of scale have made it economical to operate larger networks.

3.13 ATM card services

DBBL is the market leader of ATM card service. They have 1,940 ATM booths and 153 first tracks throughout the country. They offer different types of ATM cards to its customers

Table 3.1
Types of ATM card

Debit card	Credit card	Virtual card
i. Nexus card	i. Master credit card	
ii. Master card	ii. Visa credit card	
iii. Visa electron debit		

Source: https://en.wikipedia.org/wiki/types_of_ATM

3.14 ATM service categories

Table 3.2
Service categories

Class	Example	Band width guarantee	No loss guarantee	Timing guarantee	Congestion Indication
CBR	Real time Audio and video streams	Guaranteed Constant rate	Yes	Maintained	No Congestion
RT-VBR	Video Conferencing	Guaranteed rate	Yes	Maintained	No Congestion
NRT-VBR	Multimedia Email	Guaranteed rate	Yes	Not Maintained	No Congestion
ABR	Web browsing	Guarantee Minimum	None	Not Maintained	Yes
UBR	File transfer	None	None	Not Maintained	None

Source: https://en.wikipedia.org/wiki/Traffic_contract/ATM

3.15 ATM services of DBBL

We can find DBBL ATMs beside our home. In our office premise, nearby market, university, college & school premises. Airport. Railway stations etc. throughout the country. Using any of the DBBL ATM pools any where in the country. You can perform the following.

- Account balance enquiry
- Cash withdrawal – 24 hours a day, 7 days a week, 365 days a year
- Cash deposit to a certain number of ATMs any time
- Mini statement printing
- PIN (Personal Identification Number) change

All the ATMs accept DBBL-NEXUS ATM / POS card, DBLL-Maestro/Cirrus Debit card and DBBL Credit card

Table 3.3
ATMs of DBBL

PRODUCTS	NAME	COUSTOMER	CHARGE
ATM	NEXUS Debit card	All a/c holders	Yes
ATM	Maestro Debit card	ALL a/c Holders	Yes
ATM	Maestro Debit card	ALL a/c Holders	Yes
ATM	DBL Credit card	Limited	Yes
Internet Banking		All a/c Holders	Yes
SMS Banking		All a/c Holders	Yes

Source: Annual report of **DBBL**, 2015

Treasury DBBL is well equipped for treasury operation through subscribing Reuters's terminal and operating in SWIFT network. It is also well equipped with competent human resources for efficient dealing DBBL's treasury quotes competitive exchange rate for major currencies.

- Sport Sale/Purchase
- Forward Sale/ Purchase

- Money market Inter bank& corporate
- SWAPS

3.16 Perception

“The study of perception is concerned with identifying the process through which we interpret and organize sensory information to produce our conscious experience of objects and object relationship.”

Perception is the process of receiving information about and making sense of the world around us. It involves deciding which information to notice, how to categorize this information and how to interpret it within the framework of existing knowledge.

A process by which individuals organize and interpret their sensory impressions in order to give meaning to their environment.

The process by which an individual selects, organizes, and interprets stimuli into a meaningful and coherent picture of the world.

3.17 The perceptual process

1. Sensation

- An individual’s ability to detect stimuli in the immediate environment.

2. Selection

- The process a person uses to eliminate some of the stimuli that have been sensed and to retain others for further processing.

3. Organization

- The process of placing selected perceptual stimuli into a framework for “storage”

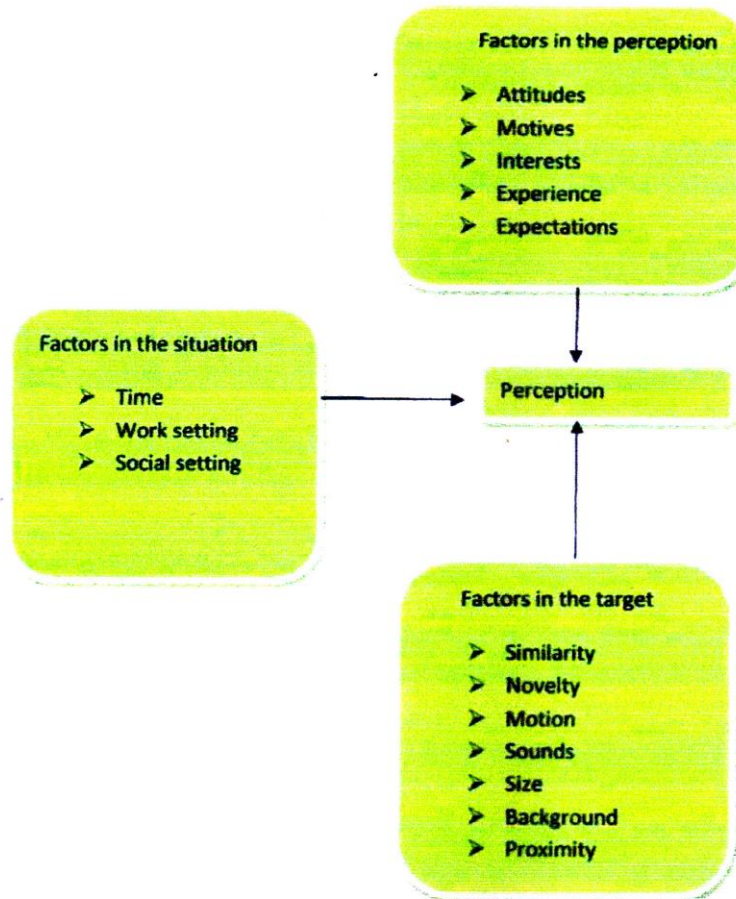
4. Translation

- The stage of the perceptual process at which stimuli are interpreted and give meaning.

3.18 Factors influencing perception

Factors influencing perception

Figure: 3.5



Source: <http://www.slideshare.net/PreethamPreetu/perception>

Dynamics of perception

- Sensation – immediate and direct response of the sensory organs to stimuli.
- Stimulus – any unit of input to any of the senses.
- Sensory receptors – Eyes, Ears, Nose, Mouth and Skin

The absolute threshold

- The lowest level at which an individual experience a sensation. [Detecting difference between “ something and nothing]

Sensory adaptation

- Getting used to senses

The differential threshold

- Minimal difference detected between two similar stimuli
- Ernest Weber 19th Century.

Marketing applications

- Negative changes are not readily seen (price rise, reduce in quantity)
- Positive changes are clearly seen.

3.19 Elements of perception

- Perceptual Selection
- Perceptual Organization
- Perceptual Interpretation

Perceptual selection

- Stimuli get selected on two factors-
 - Customers **previous experience affects their expectation**
 - Motives at the time
- Nature of the stimulus

- Nature of the product, physical attributes, the package design, brand name and advertisements (includes copy, choice and sex of the mode, positioning, size of ad)
- CONTRAST- Difference creates more attention towards the ad.

Expectations

- People see what they want to see, based on previous experience, familiarity and preconditioned set of expectations.
- Marketers believed that high degree of sexuality creates more attention.

Motives

- People perceive the things they need and want- Stronger the need – Greater tendency to ignore unrelated things.
- People who are obese see ads related to gyms and diet.

Perceptual interpretation

- Stimulus is often highly ambiguous or weak.
 - **Washing Machine Story.**
 - **Projective techniques**
- Stereotypes
- Physical Appearances
- Descriptive terms
- First Impression
- Halo Effect

3.20 Physical features of product affecting perception

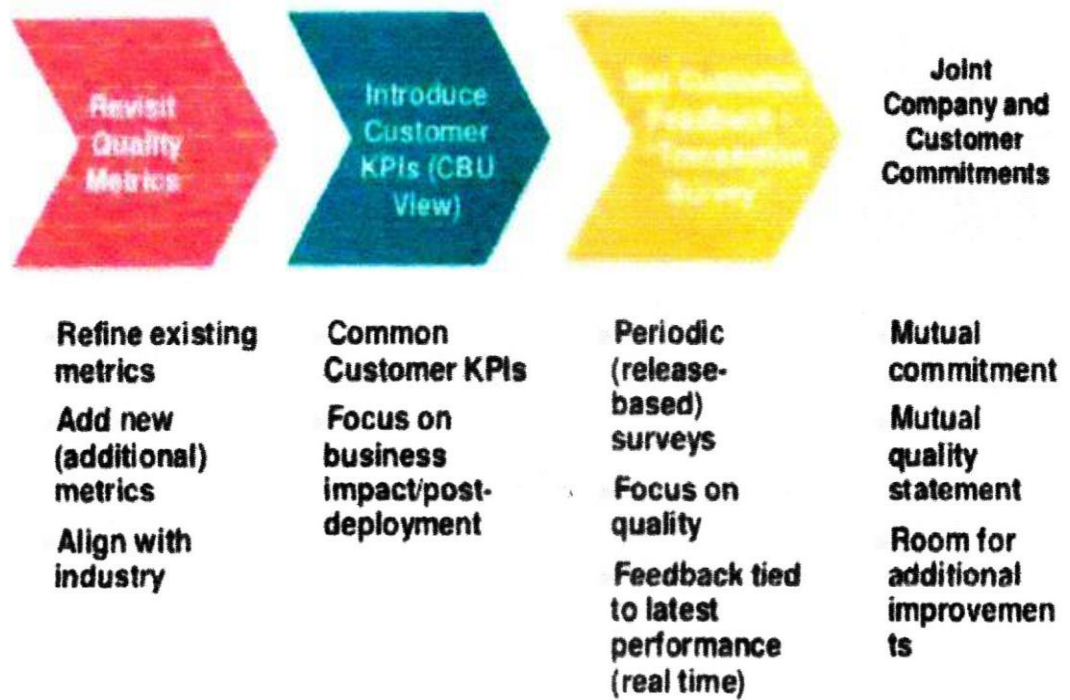
The most important factors which effect consumer perception are:

- Accessibility
- Availability
- Quality
- Durability
- Regular supply of product
- Mode of payment.

3.21 The plan-conceptual approach

Figur: 3.6

The plan-conceptual approach



Source: www.slideshare.net/rayjason/conceptual-approach

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 Demographic of the customer characteristics

Table 4.1

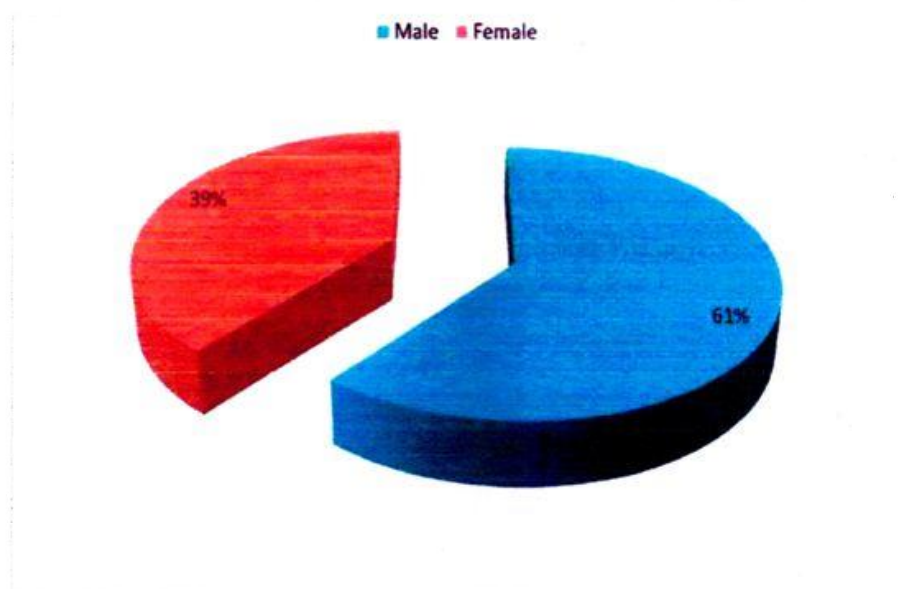
Gender distribution of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	61	61.0	61.0	61.0
	Female	39	39.0	39.0	100.0
	Total	100	100	100	

Source: Field survey, 2016.

Chart 4.1

Gender distribution of the respondents



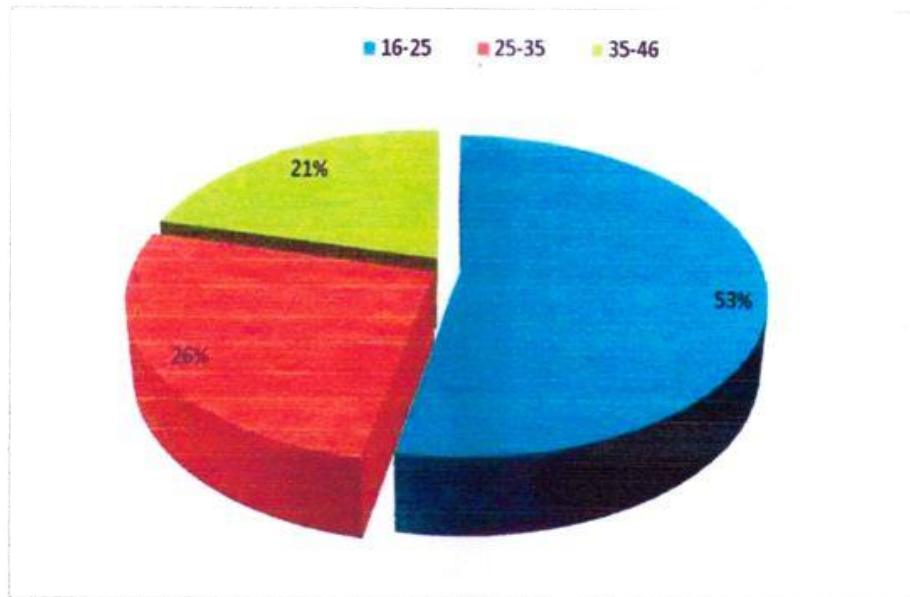
Interpretation: The sample size of research is 100 out of 100 peoples. 61 are male and 39 are female. And in percentage 61 % represents male and 39% represents female out of 100 percent.

Table 4.2
Age distribution of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	16-25	53	53.0	53.0	53.0
	25-35	26	26.0	26.0	79.0
	35-46	21	21.0	21.0	100.0
	Total	100	100.0	100.0	

Source: Field survey, 2016.

Chart 4.2
Age distribution of the respondents



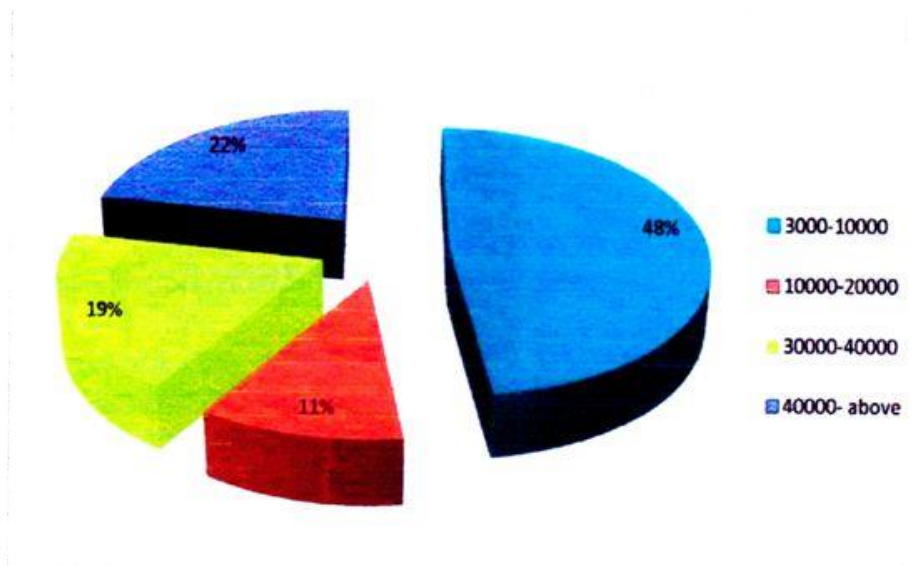
Interpretation: It was found that out of 100 respondents 53 people are of age between 16-25, 26 people are of age between 25-35 and 21 people are of age between 35-46. In percentage, 53% represents people aged between 16-25, 26% represents people aged between 25-35, 21% represents people aged between 35-46.

Table 4.3
Income per month of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3000-10000	48	48.0	48.0	48.0
	10000-20000	11	11.0	11.0	59.0
	30000-40000	19	19.0	19.0	78.0
	40000- above	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

Source: Field survey, 2016.

Chart 4.3
Income per month of the respondents



Interpretation. It was found that out of 100 respondents 48 peoples income are in 3000-10000, 11 peoples income are in between 10000-20000, 19 peoples income are in between 30000-40000, 22 peoples income are in between 40000- above and, 48% represents people whose income are in below 3000-10000, 11% represents people whose

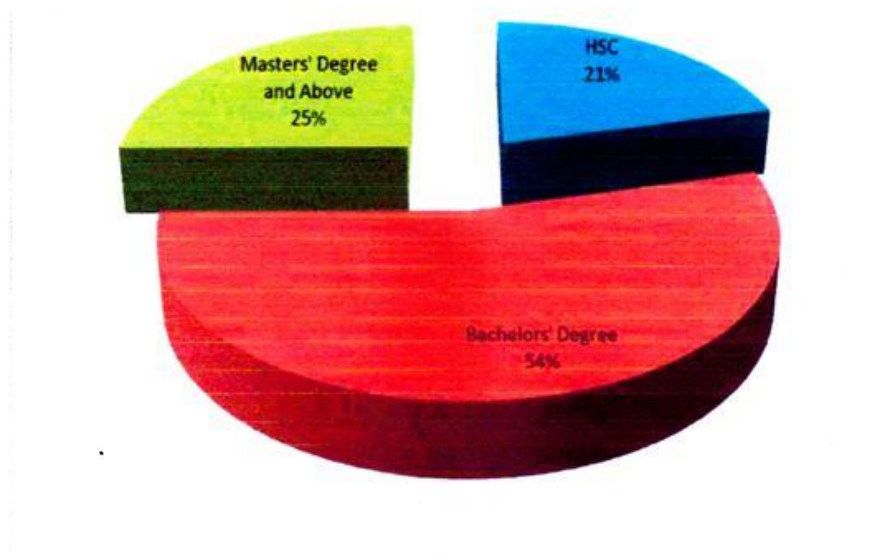
income are in between 10000-20000, 19% represents people whose income are in between 30000-40000, 22% represents peoples income are in 40000-above.

Table 4.4
Education level of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HSC	21	21.0	21.0	21.0
	Bachelors' Degree	54	54.0	54.0	75.0
	Masters' Degree and Above	25	25.0	25.0	100.0
	Total	100	100.0	100.0	

Source: Field survey, 2016.

Chart 4.4
Education level of the respondents



Interpretation: It was found that out of 100 respondents 21 peoples have completed HSC, 54 peoples have bachelors' degree and 25 peoples holding masters' degree and

above. In percentage 21% respondents have completed HSC, 54% have bachelors' degree and 25% respondents have completed masters' degree and above.

Table 4.5

Occupation of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	42	42.0	42.0	42.0
	Business	15	15.0	15.0	57.0
	Service holder	38	38.0	38.0	95.0
	Others	5	5.0	5.0	100.0
	Total	100	100.0	100.0	

Source: Field survey, 2016.

Charts 4.5

Occupation of the respondents



Interpretation: It was found that out of 100 respondents 42 peoples are students, 15 peoples are Business holders, 38 peoples are service holders, 5 peoples are others Professions. In percentage, 42% respondents are students, 15% are Businessman, 38% respondents are service holders, 5% respondents are others professions.

Table 4.6
ATM card use for transaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nexus Card	26	26.0	26.0	26.0
	Visa Card	21	21.0	21.0	47.0
	Mastre Card	43	43.0	43.0	90.0
	Virtual Card	10	10.0	10.0	100.0
	Total	100	100.0	100.0	

Source: Field survey, 2016.

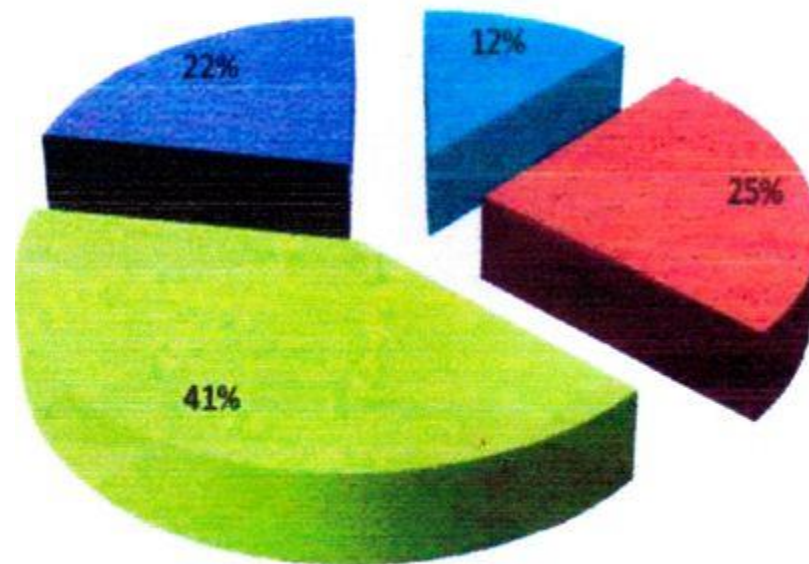
Chart 4.6
ATM card use for transaction



Chart 4.10

Satisfied by using existing ATM service

■ Disagree ■ Neutral ■ Agree ■ Strongly Agree

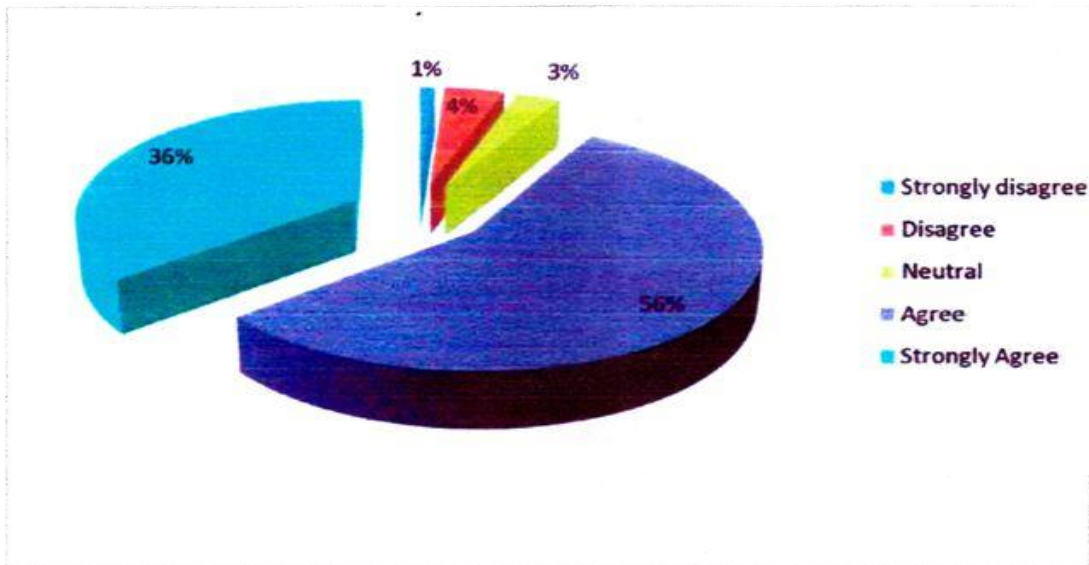


Interpretation: By using ATM card the satisfaction level of the respondents, out of 100 respondents 12 respondents are dissatisfied with that concepts, 41 respondents are satisfied, 25 respondents are neutral, and 22 respondents are strongly satisfied with that. Out of 100, in percentage, 12% respondent has dissatisfied, 25% respondents have neutral, 41% respondents have satisfied, and 22% respondents have strongly satisfied with the concept.

4.3 Analysis the factors that affecting consumer perception

For conducting this research, the research questionnaire was served to 100 respondents. In section 1 of the questionnaire respondents were asked about different factors that affecting consumer perception about ATM service such as security, effectiveness, brand image, quality, availability, advertising, timing, after sales service.

Chart 4.9
ATM service improvement



Interpretation: In the context of Bangladesh DBBL ATM service quality should improved than others in this concept out of 100 respondents 1 respondent is strongly disagree with that concepts,4 respondents are disagree,3 respondents are neutral,56 respondents are agree and 36 respondents are strongly agree with that. Out of 100, in percentage, 1% respondent has strongly disagreed, 4% has disagree, 3% respondents have neutral, 56% respondents have agree, and 36% respondents have strongly agreed with the concept.

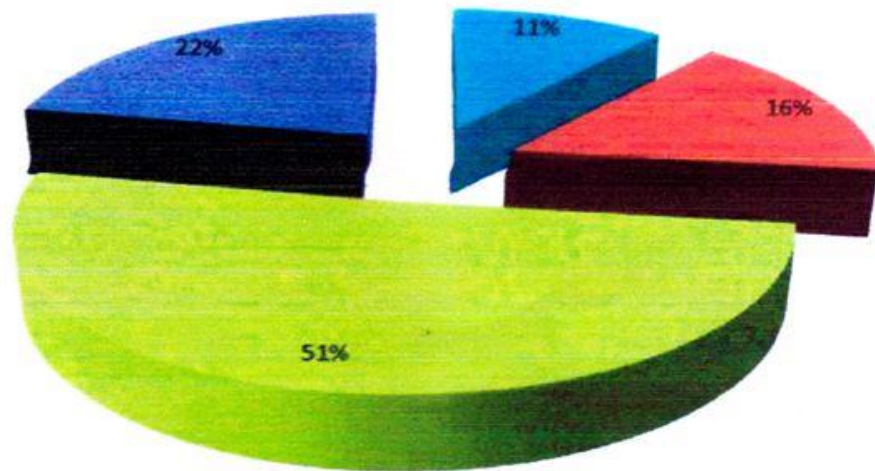
Table: 4.10
Satisfied by using existing ATM service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	12	12.0	12.0	12.0
	Neutral	25	25.0	25.0	37.0
	Satisfied	41	41.0	41.0	78.0
	Strongly Satisfied	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

Source: Field survey, 2016.

Chart 4.8
ATM service prefer ability

■ Disagree . ■ Neutral ■ Agree ■ Strongly Agree



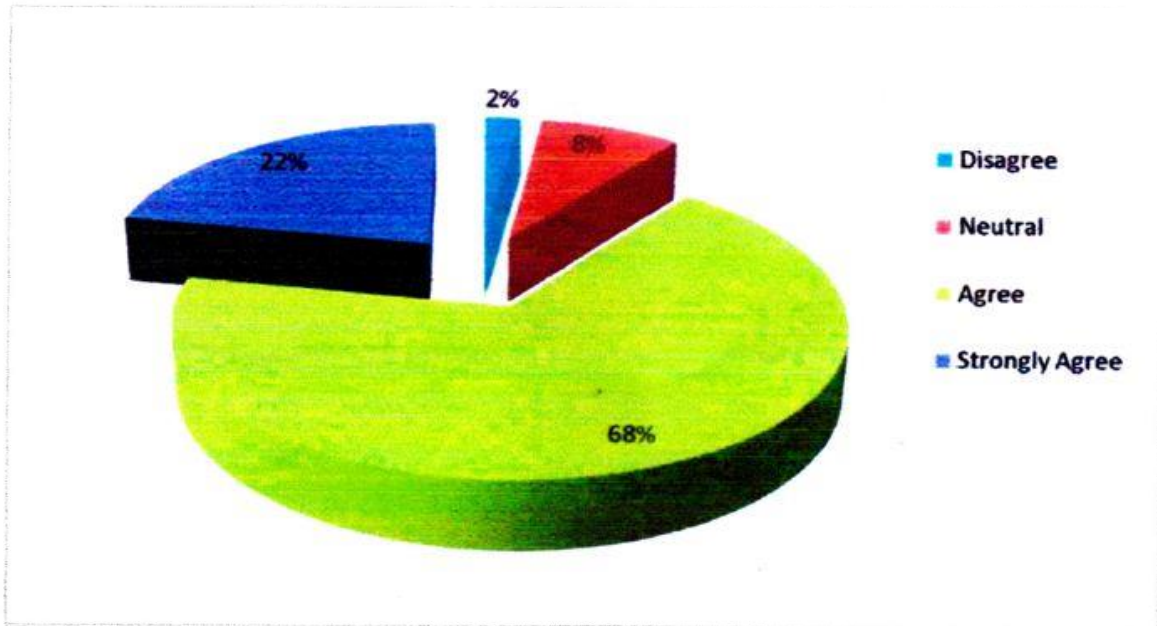
Interpretation: In the context of Bangladesh DBBL ATM service is more preferable than others in this concept 11 respondents are disagree with that concepts,16 respondents are neutral,51 respondents are agree, and 22 respondents are strongly agree with that. Out of 100,in percentage, 11% respondents have disagreed, 16% has neutral, 51% respondents agree, and 22% respondents have strongly agreed with the concept.

Table: 4.9
ATM service improvement

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	1	1.0	1.0	1.0
	Disagree	4	4.0	4.0	5.0
	Neutral	3	3.0	3.0	8.0
	Agree	56	56.0	56.0	64.0
	Strongly Agree	36	36.0	36.0	100.0
Total		100	100.0	100.0	

Source: Field survey, 2016.

Chart 4.7
Using ATM service our economy get new mobility



Interpretation: By using ATM service our economy gets new mobility by that concept, out of 100 respondents 2 people are disagree, 8 people are neutral, 68 people are agree and 22 people are strongly agree. In percentage, 2% respondents have disagreed, 8% has neutral, 68% respondents agree, and 22% respondents have strongly agreed with the concept.

Table: 4.8

ATM service prefer ability

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	11	11.0	11.0	11.0
	Neutral	16	16.0	16.0	27.0
	Agree	51	51.0	51.0	78.0
	Strongly Agree	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

Source: Field survey, 2016.

Interpretation: It was found that out of 100 respondents 26 peoples has used Nexus card, 21 peoples has used Visa card, 43 peoples has used Master card, 10 peoples has used Virtual card. In percentage, 26% respondents has used Nexus Card, 21% has used Visa Card, 43% respondents has used Master Card, 10% respondents has used Virtual Card.

4.2. Analysis the frequencies of some factors

Table: 4.7

Using ATM service our economy get new mobility

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	2.0	2.0	2.0
	Neutral	8	8.0	8.0	10.0
	Agree	68	68.0	68.0	78.0
	Strongly Agree	22	22.0	22.0	100.0
	Total	100	100.0	100.0	

Source: Field survey, 2016.

Table 4.11
Descriptive statistics of believe strength and believe evaluation

	N	Minimum	Maximum	Mean	Std. Deviation
ATM is more secure than paper money	100	1.00	5.00	4.0300	.83430
Cost effective compare to traditional banking	100	1.00	5.00	3.6000	.80403
Brand image	100	1.00	5.00	3.7200	.93290
Quality compare to paper money	100	1.00	5.00	4.0000	.77850
ATM card is more available than cheque	100	1.00	5.00	3.4800	1.03942
Advertising inspiring customer to purchase	100	2.00	5.00	4.1400	.75237
After sales	100	1.00	5.00	3.6200	.91872
After banking hours transaction	100	1.00	5.00	4.3900	.81520
DBBLM ATM service is more available	100	1.00	5.00	3.6500	1.12254
Valid N (listwise)	100		5.00		

Source: Filed survey, 2016.

Interpretation: From the above table of mean and std. deviation we can see that among all the belief strength questions, the question regarding the ATM service. The mean value is 4.3900 which means customers who are perceived that the ATM service is better than the other banking service and it indicates a strong belief strength with std. deviation .81520. Whereas the mean value for advertising is 4.1400 which indicates customers also have strong belief strength regarding this attribute with std. deviation .75237. The man value for the attributes security and quality are 4.0300 and 4.0000 respectively and indicates that customers have weak believe strength regarding these attributes. Whereas the mean value for the attribute brand image is 3.7200 that indicates moderate believe strength toward this attributes with std. deviation 0.93290. The mean value of after banking hour's transaction is 4.3900 which also represent negative evaluation regarding reputation of ATM service with std. deviation .81520. The mean value of the availability

of ATM is 3.6500 which indicate almost negative evaluation of availability regarding ATM service with std. deviation 1.1254.

4.4 Analysis the problem regarding ATM service

Table 4.12

Descriptive statistics of the problem regarding ATM service

	N	Minimum	Maximum	Mean	Std. Deviation
Helpful for root level people	100	1.00	5.00	3.0500	1.20080
New innovation should include	100	1.00	5.00	3.9700	.96875
Use in remote area	100	1.00	5.00	3.1000	1.34130
Expensive than traditional banking	100	1.00	5.00	2.9900	1.15902
ATM card is less time consuming	100	1.00	5.00	4.0400	.99412
Helpful for rural people	100	1.00	5.00	3.0900	1.20684
ATM network is more sound	100	2.00	5.00	3.1900	.96080
Remember of PIN	100	1.00	5.00	2.8700	1.16042
ATM card is more easier to use	100	1.00	5.00	3.7500	.90314
Valid N (listwise)	100				

Interpretation: From the above table of mean and std. deviation we can see that among all the belief strength questions, the question regarding the ATM service. The mean value of remember PIN is 2.8700 which means customers who are perceived that the ATM service is not better than cheques and it indicates a weak belief strength which std. deviation 1.16042. Whereas the mean value for expense is 2.9900 which indicate customers also have weak belief strength regarding this attribute with std. deviation 1.15902. The mean value for helpful for root level people and rural people quality is 3.0500 and 3.0900 respectively and indicates that customers have weak believe strength regarding these attributes. Whereas the mean value for the attribute of time consuming is 4.0400 that indicates higher believe strength toward this attributes with std. deviation 0.99412. The mean value of new innovation is 3.9700 which also represent positive evaluation regarding reputation of ATM service with std. deviation 0.96875.

CHAPTER – 5

FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

5.1 Findings

The demographic characteristics show that most of the ATM users are male (61.0%) and most of the respondents out of 100 respondents are young who are aged between 16-25 years (53.0%). There are significant numbers of respondents (42%) are students.

In identifying factors influencing customers to use ATM service, I have found that the most influencing and attractive factor among nine factors is, after banking hour by using ATM service customers gets money with average score of 4.3900, following advertising is essential to inspiring customers taking ATM card that is second most influencing factor with average score 4.1400, The mean value for the factors security, quality, brand image, availability, after sales service cost effectiveness and availability compare than cheque are 4.0300, 4.0000, 3.7200, 3.6500, 3.6200, 3.6000 and 3.4800 respectively. Security and quality which represents that these factors moderately influence customers to adopt ATM service. Whereas the man value for the factor, availability is 3.4800 that indicate this factor negatively influence customers to take ATM service. This means customers do not feel safe and secure while taking ATM service. While conducting this study according to the respondents' recommendation I have found that quality, brand image, availability, after sales service, cost effectiveness are considered to be important factors.

From the analysis of problems regarding factors, I have found that the most significant problem regarding ATM is difficult to remember PIN of the card with mean value 2.8700. The second most influencing factor that related to the problem with average score 2.9900. The mean value for the factors, help for root level people, ATM card use by rural people, ATM card use in remote area, network, easier to use, new innovation system, time consuming are 3.0500, 3.0900, 3.7200, 3.1000, 3.1900, 3.7500, 3.9700 and 4.0400 respectively. Timing and new innovation which represent that these factors are not problem for

adopted ATM service. The main problem that affecting customers is forget ATM card PIN, expensive, rural people do not use the card.

5.2 Recommendations

The findings of this study have confirmed that customers have more positive perception toward ATM service is DBBL. The recommendations are as follows:

1. The researcher should give the following suggestions to improve their customer's perception.
2. The banks improve their performance for the ATM facilities.
3. The bankers are provided the safety measures for ATM centers.
4. The bankers are increasing awareness to their customers about ATM, Debit Cards and Credit cards.

5.3 Conclusion

This research study successfully identified the influencing factors of customer's perception toward ATM services of DBBL. The furthest, significant thing found in the study revealed that customers are highly satisfied for the service of ATM after banking hour. On the other hand, customers are not satisfied with network capacity of ATM and sufficient number of ATM booth in the Saidpur town in Bangladesh. Thus, this research has provided valuable information and knowledge to the banking authorities to enhance better ATM services to enrich customer 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 Saidpur town in Bangladesh. This study would have provided with better application if it were not limited within the Saidpur town in Bangladesh among the customers of ATM having age range of 25 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. The other factors those will

enhance the perception of customer include trust, value and image of the bank. There are many other factors disregarded in this study which may have important effect on the customer's perception about 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.

5.4 Scope for further research

This research focused on various perception measurement factors and their effect on customer's satisfaction level on ATM services of DBBL. Thus, the study unlocks many opportunities for future studies to study ATM services and to find out the factors which may affect customer's perception towards ATM services in Bangladesh and other developing countries. The sample of current study covered only the Saidpur town in Bangladesh. Future study may have an opportunity to cover the whole Country.

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APPENDICES

Appendix 1

Questionnaire

Dear Honorable Respondent,

I am the student of MBA (Evening) semester III, Department of Marketing Faculty of Post Graduate Studies, Hajee Mohammad Danesh Science and Technology University (H.S.T.U), Dinajpur. I went to conduct a research study on “Customer Perception Toward ADM Service: A Study on DBBL, Bangladesh”. That’s why I am expecting your participation in this research. You will be asked to fill out short questionnaire.

Various demographical factors on the choice for ATM service

Name:.....

Address:.....

1. In which gender group you are?
 - a) Male:
 - b) Female:
2. In which age group you are?
 - a) 16-25
 - b) 25-35
 - c) 35-46
 - d) 46 and above
3. What is your level of education?
 - a) S.S.C
 - b) H.S.C
 - c) Bachelor
 - d) Masters and above
4. What is your profession?
 - a) Student
 - b) Business
 - c) Service holder
 - d) Others

5. What is your income?
- 3000-10000 Tk.
 - 10000-20000 Tk.
 - 30000-40000 Tk.
 - 40000 Tk-above.
7. What kind of ATM card use for transactions?
- Nexus card
 - Visa card
 - Master card
 - Virtual card

Please answer to the following questions to determine consumer perception by using Dutch-Bangla Bank ATM service.

Questions	Strongly disagree (SD)	Disagree (D)	Neutral (N)	Agree (A)	Strongly agree (SA)
9. Do you think by using ATM Service our economy gets new mobility?	1	2	3	4	5
10. Do you think ATM is more secure than paper money	1	2	3	4	5
11. By using ATM cards is it cost effective compare to traditional banking	1	2	3	4	5
12. ATM card is more qualityful compare to paper money	1	2	3	4	5
13. ATM card is more available than cheque	1	2	3	4	5
14. Do you think brand image is considering factor for availing a ATM	1	2	3	4	5

15. Advertising is essential to inspiring customers taking a ATM card	1	2	3	4	5
16. After sales service is important to having a ATM card	1	2	3	4	5
17. Do you think that you can get money after banking hour (4.00 pm) by using ATM Service and it is helpful to you?	1	2	3	4	5
18. Do you satisfied by using the existing ATM Booth Service of DBBL?	1	2	3	4	5
19. In the context of Bangladesh is DBBL ATM Booth Service is more preferable than others?	1	2	3	4	5
20. Do you think DBBL should improve the existing ATM Service	1	2	3	4	5
21. Do you think compared to all ATM Booth Service DBBL ATM Booth Service is more available?	1	2	3	4	5
22. Is it helpful for the root level people?	1	2	3	4	5
23. Do you think new innovation system should include in the existing ATM service?	1	2	3	4	5
24. Can we use the ATM service in remote area?	1	2	3	4	5

25. Is it expensive than traditional banking?	1	2	3	4	5
26. Do you think it is helpful for rural people?	1	2	3	4	5
27. ATM card is less time consuming	1	2	3	4	5
28. DBBL ATM network is more sound and always available almost all time	1	2	3	4	5
29. Is it difficult to remember PIN of ATM card	1	2	3	4	5
30. Is ATM card is more easier to use	1	2	3	4	5

Thanks for Participating this Survey