

The Impact of ATM on Banking Services

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“May the Almighty God Bless You All”

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ABSTRACT

The study conducted in order to obtain the impact of the use of ATM system of banking on customer satisfaction. Lots of studies exist for ATM system of banking but customer satisfaction is also one the aspect associated with the use of ATM and is growing area of interest.

The topic becomes controversial in a sense that ATM holders perceived different negative and positive opinion regarding ATM use, and how these opinions directly influenced the bank reputation. Therefore, this aggravate researcher to work in this phenomena and deduct significant results which used as a source to further enhance insight in this sector in order to bring awareness regarding customer need according to latest trend and similarly services offered by ATM points to account holders, effectiveness of ATM service on account holders and the relationships between ATM services and customer satisfaction.

This was accomplished through the use of a sample of (100) ATM users of Bank Al-Habib, E-8 branch were selected. With the help of this method, the information gained would help researcher to know the impact of the use of ATM system of banking on customer satisfaction.

Data collected was analyzed using SPSS (statistical package for social sciences). Most of the respondents were satisfied for the services offered by an ATM which consist of

withdrawal of money as the main service offered by ATM, checking of balances, statement/mini statement of account, and Cash or cheque deposit.

This study highlight that awareness of the ATM services will further increase customer satisfaction in society and serve as a view point for banking industry by providing quality services offered by ATM service points which results into more customer satisfaction