

Abstract

The technological environment plays a very important role in the global and domestic markets. Due to rapid market changes, organizations are continuously striving to achieve better results and become competitive in the global and local markets. Customer satisfaction is an important factor which plays a critical role during the product purchase process and organizations make sure that customers are satisfied by using their products and services.

In the banking sector, The Automated Teller Machine (ATM) is one type of innovation that can mechanically accept deposits, issue withdrawals, transfer funds between accounts, collect bills etc. This study aims at investigating the satisfaction levels of Bank Of Punjab (BOP) ATM cardholders of using BOP ATM, and their opinions on various other related issues such as positive and inconvenient features of BOP ATM and further recommendation to improve the customer satisfaction while using ATM of Bank of Punjab.

There are five chapters which are discussed in the thesis. The chapter 1 focuses on the detail history of banking and ATM services both in global and local perspective. It further describes the impact of the BOP ATM technology on customer. The chapter 2 provides a literature review on the ATM services (Independent variable) and Customer satisfaction (Dependent variable) and further discusses the gaps in the study. The chapter 3 discusses the methodology how to collect the data and how to measure it. The chapter 4 provides analysis of the data

and discusses the respective outcomes. The last chapter concludes the whole thesis and provides the recommendation to Bank of Punjab for enhancing their customer satisfaction.

The thesis is basically about the impact of ATM services on customer satisfaction in Bank of Punjab for that hypothesis from the literature are developed and to analyze those hypothesis statistical tests are used to prove the relationship of the Independent and dependent variables.

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