

Abstract

This research investigates the problems faced by user of Automated Teller Machine (ATM) and to determine the customer satisfaction level about the ATM services available at various places of Hyderabad which are Qasimabad, Hyderabad City, Market, and Latifabad.

The ATM is one of the advance technological services that brought change in the ways of banking to the bank customers. The ATM was introduced with the view to automate the operations of the bank transactions and thus reduce the need for bank tellers and in the long run reduce cost also. The view of automated services of a bank teller eventually culminated into new and improved delivery systems for other bank products like with the introduction of ATM charges, the ATM was also seen as a meant to increase profits for banks.

On the introduction of ATM, banks faced many challenges and there were equally a number of benefits and drawbacks that were associated with this technology. One of the aims of banks in bringing the ATM was to reduce congestion on banks and to improve service delivery to the customer but long queues and unreliable ATM service seems to unsatisfied customers.

The background of this study is to assess benefits of this technology offered to customers and to identify the constraints for further actions. The results of the study show that this technology has offered convenience to customers and banks have also benefited in terms of improving service and generating revenue. However, this research also identifies those areas that need improvement like prompt solution of ATM queries / faults, power failure, security issues, screen issues, poor

communication link, 24 hours 7 days a continuous service, and unstable flow of all denominations from the central bank and overall satisfaction.

Finally, the study recommends a number of measures to alleviate constraints of this service by introducing more ATMs, easiest mode of language, flow of cash, improve communication link, security measure, power backup system, round a clock service without interruption of failure of any cause to down ATM time.