



INSTITUT TEKNOLOGI MARA

SCHOOL OF BUSINESS AND MANAGEMENT

A STUDY ON THE LEVEL OF ACCEPTANCE OF
AUTOMATED TELLER MACHINE CARD-HOLDERS
OF
BANK BUMIPUTRA MALAYSIA BERHAD IN
KUJALA LUMPUR AND PETALING JAYA
TOWARDS
THE ON-PREMISE SERVICE OF ATM,
BEMB

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TABLE OF CONTENTS

<u>CONTENTS</u>	<u>PAGE</u>
i. PREFACE	i
ii. ACKNOWLEDGEMENT	ii
 <u>CHAPTERS</u>	
A. INTRODUCTION	
I. Topic Statement	1
II. Problem Statement	3
III. Research Objectives	4
IV. Hypothesis	6
V. Scope of Study	7
B. REVIEW OF RELATED LITERATURE	9
C. METHODOLOGY	
I. Primary Data	21
II. Sampling	22
III. Secondary Data	23
IV. Conduct of Field work	24
V. Pilot Test	27
D. FINDINGS	
I. Demographic Profile of Respondents	28
II. Users of the ATM	32
III. Services Rendered by the ATM	35
IV. Reasons for Selection of ATM	
V. Level of Satisfaction	

E.	CONCLUSION	
I.	Demographic Profile of Respondents	47
II.	Types of Services Chosen by the Cardholders	49
III.	Attitudes and Perception Towards the ATM	53
IV.	Frequency of Breakdown of the ATM Units	53
V.	Test of Hypothesis I	54
VI.	Test of Hypothesis II	56
F.	RECOMMENDATION	58
	APPENDICES	
	Appendix I	66
	Appendix II	67
	Appendix III	68
	Appendix IV	78
	DIAGRAM	
	Logo/Neon Sign of ATM	16
	BIBLIOGRAPHY	65

PREFACE

When automated tellers first entered the market place in the mid-1970, bankers could not rely on previous experience to serve as a reference point. They had a wonderful machine that could perform a variety of routine banking tasks, but they were not sure how best to take advantage of it.

The banking economics of the time still dictated that the "bricks and mortar" approach was the best way to attract customers. That is, build a lot of branch offices and staff them with a range of personnel.

Bank Bumiputra Malaysia Berhad had envisioned automated tellers as nothing more than a secondary service and had never sell the machines as a priority item. This research will highlight the acceptance of its own customers towards the services rendered by the machine as an alternative to traditional branch banking.

II Problem Statement

1. The Bank Bumiputra Malaysia Berhad through its promotion campaign on the automated teller machine which is known as 'JURUWANG ANDA' emphasizes that the time period of the business hours is from 7.00 a.m. to midnight. This is advertised on the mass media such as newspapers, magazines, radio and on television. Unfortunately grievances regarding the daily operating hours of the automated teller machines were published in a newspaper stating that 'ATMs NOT ON JUST WHEN CASH IS NEED'.³ This is due to the fact that Bank Bumiputra Malaysia Berhad does not follow the time schedule strictly.
2. Application for the Bank Bumiputra Malaysia Berhad automated teller machine is opened to everyone who is above 18 years old. The application form when completed is processed by the ATM Department. It was found that a customer of the bank opened a trust account for his daughter at the Petaling Jaya branch and at the same time applied for an ATM card. The application form was accepted by the bank. But it was later found that Bank Bumiputra Malaysia Berhad does not allow ATMs card holder to be below 18 years.⁴ The application form was not thoroughly checked at the counter when it was submitted. Furthermore, the application form was printed with small lettering.

³The above-mentioned problem statements was gathered from THE MALAY MAIL HOT LINE dated 13th December 1984

⁴Quoted from THE MALAY MAIL HOT LINE dated 20th Oct, 1984.