

MARA INSTITUTE OF TECHNOLOGY  
SCHOOL OF BUSINESS AND MANAGEMENT  
EXTENSION EDUCATION PROGRAMME

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## CONTENTS

	Page
Preface	i
Acknowledgement	ii
I Introduction	1 - 3
- Objectives of the Research	
Hypotheses	
- Scope and Limitations	
- Assumptions	
II Review of Literature	4 - 10
Introduction	
- Growth in the Area of Computerised Machine (ATM)	
- Benefits and Problems	
Background of ATM Centre	
History of ATM Centre	
- Brief Description of PR Teller Machine	
Technical Data of ATM	
Procedural Rules For PR Card Application	
Summary	
III Methodology	11
IV Findings	12 - 20
- Analysis of Questionnaires	
V Recommendations	21 - 22
VI Conclusion	23 - 24
Appendixes .....	
Glossary.....	
Bibliography.....	
Samples of Questionnaires.....	

(ii)

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## 1.0 INTRODUCTION

Public Bank Berhad was incorporated on December 30th, 1965. It is opened for business on 6th August, 1966. The Head Office of the bank is located at Bangunan Public Bank, Jalan Sulaiman, Kuala Lumpur. The Kuala Lumpur Main Office of Public Bank is located on the ground and lower ground floor of this building.

The growth of the Bank business leads to the formation of a network of branches in Malaysia. At present Public Bank Berhad network of branches consists of 27 branches in Malaysia.

Public Bank Berhad as a commercial bank offer many types of banking services. One of the services that is going to be mentioned more and related to the research here is Savings Department. Presently, Savings Department is operating an on-line system which means that customers are able to know their balance in their savings account immediately. The withdrawal and deposit of cash/cheque is done by filling in a relevant vouchers. (refer to appendix 4).

For withdrawal of cash the customers need to present at the savings counter, their savings passbook together with a fill-up voucher duly sign by them. To get their balance enquiry of their savings account, they have to go through the Teller/savings counter clerk.

During peak hours like salary payment day, customers will faced a long queue to withdraw their cash, since, every processing of one withdrawal requires sometime to get the officer to approve of the withdrawal. Therefore, during this period, savings counter clerk will have a lot of work. The bank will be packed with customers and a lot of complaints will be heard due to long waiting by the customers who just wanted to deposit money.

As more and more customers depositing with the bank, and to avoid the congestion in the bank and ease the work of the savings clerk, a new devise was introduced in the bank that

is Automated Teller System or Public Ringgit Card System as being called. Unlike with the introduction of PR Card system which is more convenient and faster service, still there is a slow response in the application of the PR Card.

### 1.1 Objectives of the Research

- i) To find ways of attracting and developing full confidence of the customers towards the PR Card System.
- ii) To investigate the extent to which the PR Card System has helped in improving the customer services in the operations department.
- iii) To evaluate the current advertisements and promotional schemes on the PR Card.
- iv) To evaluate the extent of security provided by this system towards the customers.

### 1.2 Hypotheses

- i) Since the ATM are relatively new to the Malaysian market, its awareness among the common people are limited especially of its usefulness, therefore customers attitudes are only towards the old system of savings passbook to handle their deposits/withdrawals transactions.
- ii) Most customers, once they built an image of confidence and trust in their savings passbook method of transactions, they felt much secured than that of the PR Card.

### 1.3 Scope and limitations

- i) Some interviews with the personnel of Computer Organisations were cancelled due to their inability to disclose informations on ATM for reasons that they are very confidential.
- ii) Lack of cooperation from interviewees also limits my findings to a certain extent. Some interviewees were reluctant to give out informations and as result lack some essential informations needed to back up the findings.
- iii) The time assigned is insufficient for collecting a very detail data, since I have to do alone.
- iv) The scope of this research is limited to the area concerning PR Card System.

### 1.4 Assumptions

It is assumed that all findings of the research are applicable to other financial institutions that have the related network that is Automated Teller Machine.

Finally, my assumption is that whatever recommendations made, can