

CHAPTER 10

DETERMINANTS OF CUSTOMERS’ SATISFACTION ON ATM SERVICES

*Farah Hanan Muhamad, Nadiatul Hasmiera Hashim, Nawwar
Sobarudin Rahmani, Nur Baiduri Farihah Abdul Latif and Nur Najihah
Mohamiddin*

INTRODUCTION

ATM means “humiliating from travel with money” or “all the time with money”, but exactly are both. ATM card is the best and fast way to replace the form at the counter and facilitate customers at the bank. Financial regulations are rewritten. Intelligent people no longer need to carry a wallet with full paper money because everything is in an ATM card (Shariq, 2012). After many years of commuting service to the public, Malaysia finally saw the first automated teller machine (ATM) launched by Maybank in 1981 at its Ampang Park outlet – changing the daily relationship between banks and customers forever. Many banks offer deposit machines and Automated Teller Machines (ATMs) to make using them easier for their customers. ATM machines are a must-have in every bank in this sophisticated technological era.

Customers can trust the bank if multiple deposits are entered into the ATM machines provided here. Banks used to compete and increase their company profits by creating ATMs. Customer satisfaction is an initiative for a bank to move faster and conduct research to ensure that customers are comfortable using the ATM without hesitation due to a lack of security (Mwatsika, 2016). Empirical studies show that customer satisfaction is fundamental to the loyalty of such customers to use ATMs