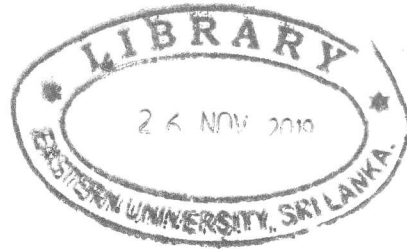


Customer Perception Towards

ATM Services of Commercial Banks:

Comparative study between State & Private Banks



By

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REG NO: EU/IS/2013/MS/21

INDEX NO: MS 1551



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A project report submitted to the Faculty of Commerce and Management, Eastern University, Sri Lanka, as a partial fulfillment of the requirement for the Degree of Bachelor of Business Administration (BBA).

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ABSTRACT

The main aim of the study is to find out “To find out the level of customer perception towards ATM services of commercial banks”. Other than main aim objective of this “To find out the relationship between demographic factors and customer perception of ATM”.

The conceptual model is developed based on the existing literature. This study was implemented with three dimensions which are used to measure the customer perception. Those dimensions are use of ATM services, services of ATM cards and problem while using ATM cards.

This research study was implemented for the customers who are using the ATM cards, selected commercial banks in kegalle district. 200 bank customers are selected by using simple random sampling technique. Using the developed questionnaire, the data was collected. The collected data were analyzed by using descriptive statistics.

Based on the finding of the study, it concludes that there is a high level of customer perception towards ATM services. When the considers the relationship between demographic factors and customer perception no difference between state and private commercial banks.

Key words: *Customer Perception, ATM services.*

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