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## **Troubles and Determinants in Using ATMs. An exploratory study of a sample clients opinions of the Iraqi Trade Bank - Dhi Qar branch**

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**Abstract.** This study aimed to shed light on the most prominent problems and obstacles facing the ATM users by applying to the clients of the Iraqi Trade Bank / Dhi Qar branch, and in order to achieve that goal the researchers designed a questionnaire directed to a sample of the clients of the Iraqi Trade Bank / Dhi Qar branch as a tool To collect data and to know their opinions regarding the ATM experience, the statistical program (SPSS) has been used in analyzing the results and through a number of statistical methods such as frequency distributions, percentages, mean, and standard deviation in order to prove the study hypotheses, and after study and analysis was completed Pray to a set of conclusions, the most important of which is that the large number of malfunctions to which the ATM machines are exposed and the lack of continuous cash flow negatively affect the bank's customers, and then a number of recommendations were suggested, the most prominent of which was the necessity to take all necessary measures to continue the work of the ATM Through continuous maintenance for it and the appointment of employees of the specialist to repair repeated faults, as well as providing cash liquidity at all times, specifically during the period of employee salaries.

**Keywords.** ATMs, Troubles, Determinants, E-Banking, obstacles

### **Introduction**

Due to the great development the world is witnessing in the field of information and communication technology, banks as business organizations have had to keep pace with this development by moving from traditional banking services that were and are still providing them to provide electronic banking services that achieve many advantages by attracting the largest possible number From customers and increasing market share in the competition market and raising the efficiency of its performance through speed in completing transactions and reducing paper use as well as reducing costs, and despite the spread of the ATM service recently as one of the forms of electronic banking, however, m Serving these devices face many problems and obstacles when withdrawing their monthly dues, so this study will shed light on the concept of electronic banking, especially ATM machines, and identify the most prominent problems and obstacles facing the users of these devices, and then come up with results and suggestions that will work To reduce these problems and expand in the field of electronic banking.

## **2 - Theoretical framework**

### **2 : 1 The concept of electronic banking**

The banking sector is considered to be one of the sectors most affected by the great developments that occurred in the field of information and communications technology. With the introduction of modern technologies in the field of business, these technologies have become an important element of banking work because of the speed and accuracy they provide in carrying out business and reducing costs as well as their ability to develop banking services and deliver them to customers. Everywhere and anytime, electronic banking is defined as the provision of banking services by banks through electronic means of communication in order to enhance their market share or reduce costs as a means to expand their activity inside and outside the borders of the country [1] or it is Old banking services based on information and communications technology without the need for material resources for banks, which is also a system customers can get various banking services via the Internet [2]

#### **2 – 1 – 1 : E-Banking Services:**

As a result of the increase in competition in the banking industry and the many mergers between large banks and in order for the latter to maintain its market position, which enables it to grow, continuing in the field of banking work has become imperative to move from providing traditional banking services to providing Electronic banking services to keep pace with the developments witnessed by the world in this sector, and perhaps the most prominent of these services are Internet banking, electronic money, payment cards, banking via the phone, electronic checks, and ATMs [3]

#### **2 – 1 – 2 : The concept of the ATMs:**

The ATM appeared in the seventies of the last century, and it is the first mechanism for developing banking work, as the work of these devices depends on the presence of a network linking the branches of one bank or the branches of all banks if they serve any customer from any bank, The ATM machine consists of two input devices, the first is the card reader, the second is the keyboard, in addition to four output devices, which are the speaker, the display, the printer, and the cash dispensing machine that represents the heart of the ATM, through which the card holder gets the amount determined by Jun & Cai, [4] And with the passage of time the work of these devices began to develop little by little If it became providing new services in addition to its original work, which is the exchange of cash amounts, such as identifying the account balance in the case of cash withdrawals, cash deposits, knowing the movement of the account for previous periods, paying bills, obtaining an account statement, and cash transfers between accounts [5] In order to implement the ATM service as one of the electronic banking services, several requirements must be met, the most important of which are:

- Electricity and communications network at economical prices.
- A private database for storing customer information.
- correct categories of currency circulated in the market.
- Devices and equipment for carrying out cash transfers to and from the ATM machine.
- An oral guide for clients who cannot read or write [6]

#### **2 – 1 – 3 : ATMs work:**

This device usually consists of two data entry units (card reader and keyboard), and four data output units are (display screen, exchange device, receipts and headphones printing unit),

and the work of this device is similar to the work of a computer Where it is provided with an operating system which is usually of the type (OS12), in addition to a special program for communications, as the device directs reading of information from the customer card to the host processor, which in turn directs the request to the customer's bank, if the request is to withdraw cash, the host processor By sending a signal to transfer money electronically from Bank account for the customer to the host processor then receives a symbol of the authority ATM money exchange and thus the cash withdrawal process through ATMs [7]

#### **2 – 1 – 4 : Advantages and disadvantages of using an ATM:**

##### **Advantages:**

- ✓ The ability to withdraw cash at any time and from any place where an ATM is present.
- ✓ Providing a 24/7 draw service.
- ✓ The low cost of obtaining money when withdrawing from the ATM machine compared to the bank.
- ✓ Reducing paper use and lengthy withdrawals.
- ✓ It allows customers to access their accounts and monitor their balances with high flexibility.
- ✓ Reducing pressure on bank employees as a result of lengthy, traditional withdrawals.
- ✓ Provide an opportunity for the bank to expand its electronic activity and enable it to achieve competitive advantage.
- ✓ Increase the bank's deposits and consequently increase its profits [8].

##### **disadvantages:**

- ✓ ATMs machines are subject to frequent malfunctions due to a malfunction in the communication network.
- ✓ Many ATMs are designed in the English language, which constitutes an obstacle for many customers.
- ✓ The cash balance runs out from time to time, which causes the agency to stop working.
- ✓ Failure to use the device properly causes the device to stop working.
- ✓ The device may mistakenly withdraw the card when the password is entered.
- ✓ Withdrawal may happen without leaving the cash often.
- ✓ Frequent and frequent breakdowns due to technical matters related to the device itself [9]

#### **2 – 2 : ATM problems and obstacles:**

Many recent financial studies conducted by the most prominent writers and researchers in the field of electronic banking indicated that the provision of electronic banking services faces many problems and obstacles, especially the ATM service, and this in turn varies from one country to another according to the capabilities available there and the extent of the culture of electronic banking in that country Perhaps the most prominent of these problems and obstacles are:

##### **2 – 2 – 1 Financial problems and constraints:**

This type of constraint includes the difficulty in providing infrastructure for devices, equipment, software, Internet services and maintenance on an ongoing basis, and these all constitute the basic structure for the operation of ATMs, as well as the physical and human components necessary for the application of electronic banking [10]

##### **2 – 2 – 2 : Legal and security problems and obstacles:**

The security and legal aspect is one of the most important problems facing the application of the ATM experience, the lack of security and political stability in the country, or the lack of security in the use of the Internet technology in general, especially in banking transactions, leads

to customer reluctance in the form of Great about those services for fear of revealing their information, as this aspect includes everything related to electronic banking guarantees and intellectual property issues for software and databases used by the bank [11], so we find that many customers prefer to obtain traditional banking services Rather than electronic due to lack of confidence in the security situation, especially with regard to the Internet, or they have a perception that transactions via the Internet are risky due to fraud operations in addition to a weakness in the prevailing legislation and laws [12]

### **2 – 2 – 3 : Cultural and social problems and obstacles:**

It is one of the most prominent problems in the use of electronic banking, as it is represented by a decrease in banking awareness among customers with regard to technology, which stands in front of them when using ATMs as a result of lack of experience. In addition, some customers prefer to communicate with bank employees To obtain the banking service, and all this is due to the failure of the banks concerned to spread and market the culture of electronic banking services, which results in a lack of banking awareness among customers [5]

### **2 – 2 – 4 : Technical and technical problems and obstacles:**

These obstacles are the decrease in Internet security, slow service and quality, frequent and frequent malfunctions of devices, and failure to feed them with liquidity continuously as well as operating problems resulting from the wrong use of them, in addition to the risks that arise as a result of stopping Electronic banking services frequently [13]

### **3 - Previous research and studies:**

Zahir [5] studied the title of the study (Obstacles for the application of electronic banking in the branches of private commercial banks operating in the city of Latakia), this study aimed to explain a number of obstacles to the application of electronic banking in the branches of private commercial banks operating in the city of Latakia, and this study was presented A model for five possible obstacles, the most prominent of which are: infrastructure, economic obstacles, security and legal obstacles, cultural and social obstacles, technical and technical obstacles, and for the purpose of achieving the goal of the study data were collected through a questionnaire designed specifically for this purpose, and for the purpose of analyzing the statement When the Statistical Package for Social Sciences (SPSS) program was used, a set of statistical methods were used, such as percentages and the use of the Chi-square test to test the hypotheses. The results of the study showed that the cultural and social obstacles came in the first place and the second came technical and technical obstacles, followed by the ranked The third is security and legal factors. In the fourth place are the economic obstacles, and finally the infrastructure obstacles. The study concluded that the necessity of providing the infrastructure and a legislative and legal environment, training human cadres and raising awareness of customers. It is in order to improve the reality of electronic banking as well as to find radical solutions to the frequent breakdowns in the devices that prevent the application of electronic banking.

While Muhammad [6] studied the study's title (Customer Attitudes Towards the Use of ATMs Machines (ATMs) by Application on Faisal Islamic Bank of Sudan Clients) This study aimed to determine customer attitudes toward using ATMs in Sudan to withdraw money. The study was applied to Faisal Islamic Bank customers Sudanese who use ATMs in the city of Omdurman in Sudan, and the study was conducted in 2011 by relying on a questionnaire as a tool to collect data. The statistical program (SPSS) was used through a number of statistical methods, which are frequency distributions, percentages, mean, and mean deviation R and test (T) and mono-variance analysis to test the research hypotheses. After study and analysis, all the assumptions were accepted and several results were reached, the most prominent of which is that bank customers in Sudan have a positive trend about the use of ATMs, so the study

recommended the need to expand the use of ATMs Automated by banks as well as training and educating customers on how to use them to take advantage of their multiple advantages.

Clain [8] Studied the title of the study (the electronic relationship in transformational economics its application and development in the system of electronic banking in Romania), the study aimed to identify the conditions for success and the level of electronic services that must be followed by banks to develop electronic banking, and the study sample included 41 A bank in Romania, and the study reached several conclusions, the most important of which was that there is a set of factors that can develop electronic banking, such as the quality of services, safety and trust, and the study recommended the need to encourage customers and develop their capabilities and provide safety and reduce costs in a way that helps to develop Electronic banking and its spread.

#### **4 - Research methodology:**

##### **4 – 1 : Study problem:**

The banking industry has recently witnessed significant progress in providing various electronic banking services in lieu of the traditional services that banks were still providing, as these services are expected to spread rapidly in the coming years, and perhaps the most prominent of these services is the ATM service to withdraw cash and dues. In spite of the spread of the ATM experience in the city of Nasiriyah, there are a number of problems and obstacles accompanying this experiment, so the problem of study lies in highlighting the most prominent of these problems and obstacles that users of ATMs face when withdrawing cash and cash Monthly data.

##### **4 – 2 : Importance of Study :**

The importance of the study here is that it is an actual attempt to identify the extent of the application of electronic banking by the bank, the study sample and the provision of electronic services that are acceptable to customers by providing the best infrastructure required to provide these services.

##### **4 – 3 : Study Objectives:**

The study objectives are summarized as follows:

- 1 Determining the most important problems and obstacles facing the ATM users.
- 2 Evaluating the ATM experience in the city of Nasiriyah.
- 3 Knowing the extent of customers' response to electronic banking services.
- 4 What are the measures that the study ed bank can take to expand and spread the culture of electronic banking?

##### **4 – 4 : Study hypotheses:**

The study seeks to prove the following hypotheses:

- 1 The information and communication technology infrastructure is one of the obstacles to using an ATM.
- 2 The instability of the security situation and the high degree of risk reduces customers' demand for the use of ATMs.
- 3 Technical and technical obstacles significantly affect the ATM experience.
- 4 Lack of banking awareness among customers reduces their demand for an ATM experience.

##### **4 – 5 : Study Society and Sample:**

The study community is represented by the clients of the Iraqi Bank of Trade / Dhi Qar branch, while the study sample was represented by employees of the Technical Institute in Nasiriyah from ATM users to withdraw their salaries through the Master Card.

#### 4 – 6 : Study Methodology:

To achieve the desired goal and prove the study hypotheses, the statistical program (SPSS) was used to define the questions mentioned in the questionnaire form and give them special symbols. In order to reach the required results, statistical methods such as iterations, percentages, mean, and standard deviation were used.

#### 4 – 7 : Sources of data collection:

The researchers relied on collecting data related to the research under study on Arabic and foreign books, letters, and theses regarding the theoretical aspect, and on a questionnaire form that included (21) questions that were asked to the individuals of the sample with regard to the practical side.

#### 5 : The applied side

##### 5 – 1 : Presenting the results of the questionnaire:

In order to achieve the desired goals of this study, a questionnaire was designed to include two types of questions, the first type relates to the personal information of the sample members, while the second type relates to the study variables, which were divided into four axes which are (the axis of financial problems and obstacles, the axis of legal and security problems and obstacles, The axis of cultural and social problems and obstacles and the axis of technical and technical obstacles (respectively), and the researchers distributed (80) questionnaire forms to the sample members, (65) forms were retrieved, which are valid for analysis, in addition to allocating the questionnaire paragraphs to include the study variables and their number (21) Paragraph, and Table (1) shows how the questionnaire was distributed, i.e. distributed and retrieved forms in terms of number and percentage.

Table ( 1 ) Distributed & Refunded forms

Distributed forms		Refunded forms	
No.	percentage	No.	percentage
80	100 %	65	81 %

As for the procedures for handling the questionnaire paragraphs, they were done according to the five-dimensional Likert scale, as shown in Table (2).

Table (2) five-dimensional Likert scale

scale	Strongly agree	agree	neutral	Not agree	Strongly not agree
weight	5	4	3	2	1

Table (3) shows the personal data of the individuals in the sample whose questionnaire was distributed to collect data and information related to the applied aspect of the study, and they are affiliated to the Technical Institute in Nasiriyah who use the ATM to withdraw their monthly dues.

Table (3) Personal data for the study sample

Distribution of sample individuals by gender		
gender	No.	Percentage
Male	37	57%
Famel	28	43%
Total	65	100%



Distribution of sample individuals according to academic achievement		
diploma	10	15,5%
Bachelor's	21	32,5%
Higher Diploma	4	6%
MSc.	15	23%
PHD	10	15,5%
Other	5	7,5%
Total	65	100%
Distribution of the sample population according to the scientific specialization		
Technology	20	31%
Administrative	24	%37
Medical	14	21,5%
Civil	5	7,5%
Arts	2	3%
Total	65	100%
Distribution of sample individuals according to years of service		
Less than 10 years	5	%7,5
From 10 – 15 years	15	%23
From 16 – 20 years	10	15,5%
21 years above	35	54%
Total	65	100%
Distribution of sample individuals according to participation in training courses		
Yes	60	%92,5
No	5	%7,5
Total	65	%100

Source: Prepared by the two researchers using the questionnaire.

It is noted from the above table that the large percentage of the sample is male (57%), then the female came (43%), and the results of the questionnaire showed that the number of the sample who have a bachelor's degree has formed the highest percentage (32,5%). Then, those with a master's degree with a rate of (23%), followed by those with a doctorate and technical diploma with a rate of (15,5%), while the higher diploma formed the lowest percentage (6%),

but with regard to the scientific specialization of the sample's individuals, it came Administrative specialization with the highest percentage (37%), while the lowest percentage was for arts specialization (3%), as is evident from the results of the questionnaire also that the majority of respondents have Years of service are 21 years or more, at a rate of (54%). As for the lowest percentage, it is for those who have years of service less than 10 years and by an amount of (7.5%). We also find that (92%) of the sample members have participated in training courses in various specialties As for those who did not participate in these courses, their rate was very small by (7.5%), and these percentages are a good indication and indication that the sample members are holders of university degrees and administrative specialties and those with experience and university service in addition to their participation in specialized courses so that they are Relying on their answers to extract the accurate results

### 5 – 2 : Analysis of sample opinions

Table (4) Frequency distribution and percentages of the questioner items

SN.	items	scale	Strongly agree	agree	neutral	Not agree	Strongly not agree
<b>The first axis: material problems and obstacles</b>							
1	The bank has sufficient devices and equipment to provide electronic services.	Freq.	10	24	6	18	7
		%	15,4	37	9,2	27,7	10,7
2	The bank has scientifically and practically qualified human staff to provide electronic services.	Freq.	14	19	20	8	4
		%	21,5	29,2	30,8	12,3	6,2
3	The bank provides various electronic services such as ATM, credit card, home bank, electronic mail, and others.	Freq.	20	12	10	13	10
		%	30,8	18,4	15,4	20	15,4
4	The ATM is not sufficiently deployed in the governorate.	Freq.	33	30	-	2	-
		%	50,8	46,2	-	3	-
5	The bank has modern and advanced software that enables it to provide the best electronic services.	Freq.	25	20	5	8	7
		%	38,5	30,8	7,7	12,3	10,7
<b>The second axis: legal and security problems and obstacles</b>							
6	The instability of the security and political situation in the country leads to a lack of confidence among the ATM users.	Freq.	35	27	-	2	1
		%	54	41,5	-	3	1,5
7	The absence of laws and legislations that guarantee protection for ATM users.	Freq.	35	25	2	2	1
		%	54	38,5	3	3	1,5
8	The bank is the safest place to receive a salary under the current circumstances.	Freq.	36	24	2	2	1
		%	55,5	37	3	3	1,5
9	Many customers are afraid of losing their card or stealing their passwords.	Freq.	40	20	2	1	2
		%	61,7	30,8	3	1,5	3
10		Freq.	19	12	10	13	11

	The high degree of risk associated with electronic banking.	%	29.2	18.4	15.4	20	17
<b>The third axis: cultural and social problems and obstacles</b>							
11	The bank does not train customers on how to use an ATM.	Freq.	21	42	-	1	1
		%	32.4	64.6	-	1.5	1.5
12	The bank does not publish and market the culture of electronic banking by introducing the services it provides.	Freq.	19	20	9	10	7
		%	29.2	30.8	13.9	15,4	10,7
13	Many customers prefer to receive their salaries through the bank.	Freq.	10	39	5	9	2
		%	15.4	60	7.7	13.9	3
14	Overcrowding on the ATM machine was caused by the employee withdrawing his salary at one time.	Freq.	28	19	3	10	5
		%	43.1	29.2	4.6	15.4	7.7
15	Decreased awareness and negative perception among customers about the use of ATMs to withdraw cash.	Freq.	17	13	10	15	10
		%	26.1	20	15.4	23,1	15,4
16	The majority of customers learn to use an ATM machine by practice and iteration.	Freq.	35	23	-	5	2
		%	54	35.3	-	7.7	3
<b>The fourth axis: technical and technical problems and obstacles</b>							
17	ATMs are subject to many breakdowns, which negatively affects the provision of service to customers.	Freq.	34	30	1	-	-
		%	52.3	46.2	1.5	-	-
18	The ATM machines deployed in the governorate are old in addition to their limited availability.	Freq.	34	26	5	-	-
		%	52.3	40	7.7	-	-
19	The ATM does not constantly supply the necessary liquidity.	Freq.	25	36	1	1	2
		%	38.5	55.5	1.5	1.5	3
20	The internet service is slow, which leads to the delay of customers in receiving their monthly dues.	Freq.	37	23	5	-	-
		%	57	35.3	7.7	-	-
21	Setting the level for cash withdrawals creates a situation of overcrowding on the ATM machine.	Freq.	29	21	5	2	8
		%	44.6	32.4	7.7	3	12.3
	Overall index	Freq.	556	505	101	122	81
		%	40,7	37	7,3	9	6

From the above table, we conclude the opinions of the sample, which were as follows:

- 1) (%52.4)of the respondents agreed that the surveyed bank possesses sufficient equipment and equipment to provide electronic services, while (38.4%) of them did not agree on this question, while the percentage of neutrality reached (9.2% ).
- 2) (%50.7)of the respondents agreed that the researched bank has scientifically and practically qualified human cadres to provide electronic services, while (18.5%) of them did not agree on this question, while the percentage of neutrality reached (30.8%) .

- 3) (%49.2)of the respondents agreed that the researched bank provides various electronic services such as ATM, credit card, home bank, electronic mail, etc., while (35.4%) of them did not agree on this question, while the percentage of neutrality reached ( 15.4%)
- 4) (%97)of the sample agreed that the ATM was not sufficiently deployed in the governorate, while (3%) of them did not agree on this question.
- 5) (%69.3)of the respondents agreed that the researched bank possesses modern and advanced software that enables it to provide the best electronic services, while (23%) of them did not agree on this question, while the percentage of neutrality reached (7.7%) ..
- 6) (95.5)of the sample members agree that the instability of the security and political situation in the country leads to a lack of confidence among the users of the ATM. As for those who did not agree on this question, their rate was (4.5.(
- 7) (92.5)of the sample members agree on the absence of laws and legislations that guarantee protection for the ATM users. As for those who did not agree on this question, their rate was (4.5), while the percentage of neutrality was (3)..
- 8) (92.5)of the sample members agree that the bank is considered the safest place to receive the salary under the current circumstances. As for those who did not agree on this question, their rate was (4.5), while the percentage of neutrality was (3).
- 9) (92.5)of the sample members agree that one of the most prominent security obstacles is the fear of losing the card or stealing their secret numbers. As for those who did not agree on this question, their rate was (4.5), while the percentage of neutrality reached (3) ..
- 10) (47.6)of the respondents agreed on the high degree of risk associated with electronic banking operations, while those who did not agree on this question had their percentage (37), while the percentage of neutrality reached (15.4) ..
- 11) (97)of the sample members agree that the bank in the study sample does not train customers on how to use an ATM, but those who did not agree on this question had their rate (3).
- 12) (60)of the sample members agree that the bank does not publish and market the culture of electronic banking through introducing the services it provides, while those who did not agree on this question were (26,1), while the percentage of neutrality reached (13.9).
- 13) (75,4)of the sample members agree that receiving their salaries through the bank is better. As for those who did not agree on this question, their percentage was (16,9), while the percentage of neutrality reached (7,7).
- 14) (72.3)of the sample members agree that the crowding at the ATM machine is caused by the employee withdrawing his salary at one time, while those who did not agree on this question were (23.1), while the percentage of neutrality reached (4,6).
- 15) (46,1)of the sample members agreed on the low awareness and negative perception of customers about the use of ATMs to withdraw money. As for those who did not agree on this question, their percentage was (38,5), while the percentage of neutrality reached (15,4).
- 16) (89.3)of the sample members agree that the majority of customers learn to use the ATM system by practice and repetition, while those who did not agree on this question, their rate was (10.7.(
- 17) (98,5)of the sample members agree that many ATMs are exposed to many faults, which reflects negatively on providing services to customers, and none of them agreed on this question, while the percentage of neutrality reached (1.5)..
- 18) (92.3)of the sample members agree that the ATM machines deployed in the governorate are old in addition to their limitations, and none of them agreed on this question, while the percentage of neutrality reached (7.7).

- 19) (94)of the sample members agreed that the ATM was not provided with the necessary liquidity, while those who did not agree on this question had a ratio of (4,5), while the percentage of neutrality reached (1.5.)
- 20) (92.3)of the sample members agree that the internet service is slow, which leads to the delay of customers in receiving their monthly dues, and none of them agreed on this question, while the percentage of neutrality reached (7.7).
- 21) (77)of the sample members agree that setting the ceiling for cash withdrawals leads to creating a situation of overcrowding on the ATM, while those who did not agree on this question were (15.3), while the proportion of neutrality reached (7.7).

After analyzing the answers of the sample members about the questions posed to them, it is clear that most of their answers were at the agreement rate in general, according to Likert scale, and according to the questionnaire number (21) twenty-one, and Figure (1) illustrates this.

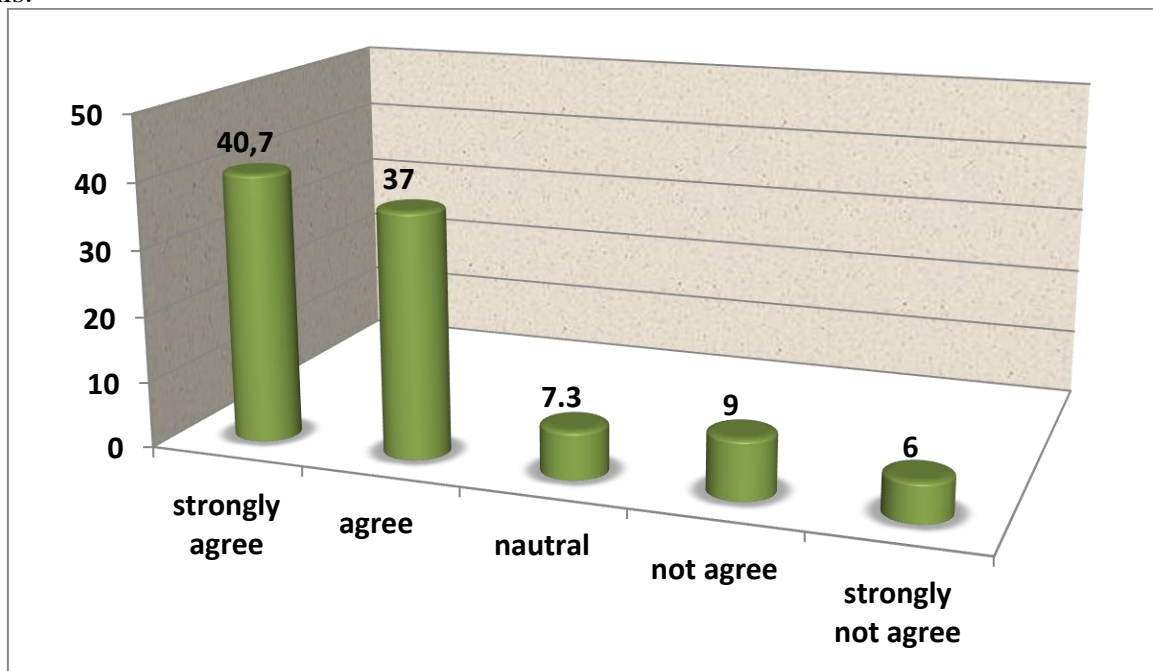


Fig.(1) Ratios of agreement on the questionnaire items

5-3- Discussing the results and testing the hypotheses:

Table (5) Arithmetic mean, standard deviation, T-test results, answer intensity, and significance level for the four axes of the questionnaire

Axes No.	Axes title	mean	standard deviation	T-test calculated	Significance level	Severity of the answer	Result
1	Financial problems and obstacles	3,67	0,896	2,95	0,000	63,7	sign
2	Legal and security problems and obstacles	4,28	0,754	2,90	0,000	84,1	sign
3	Cultural and social problems and obstacles	3,93	1,028	2,87	0,000	73,3	sign

4	Technical and technical problems and obstacles	4,42	0,81 6	2,89	0,000	90,8	sign
	Total Index	4,07 5	0,87 3	2,90	0,000	77,9	sign

Based on the results shown in Table (5), we find the following:

1. That the average response of respondents to the first axis questions (material problems and obstacles) has reached a percentage of (63.7%), with a standard deviation (0,896), and an arithmetic mean (3,67), which is greater than the hypothetical arithmetic mean of (3) (According to Likert scale, the calculated value of (T) has reached (2.95) which is greater than the tabular (T) at a level of significance (0.00) which is less than (0.05), and this confirms to us the acceptance of the first hypothesis that the infrastructure Information and communication technology is one of the obstacles facing the use of ATMs.
2. The average response of the respondents to the questions of the second axis (legal and security problems and obstacles) has reached a percentage of (84,1%), with a standard deviation (0,754), and an arithmetic mean (4,28), which is greater than the hypothetical arithmetic mean and the adult ( 3) According to Likert scale, the calculated value of (T) has reached (2,90) which is greater than the tabular (T) and at a level of significance (0.00) which is less than (0.05), and this confirms to us the acceptance of the second hypothesis, which states that The instability of the security situation and the high degree of risk reduces customers' demand to use an ATM.
3. The average response of the respondents to the questions of the third axis (cultural and social problems and obstacles) has reached a percentage of (73.3%), with a standard deviation (1,028), and an arithmetic mean (3,93), which is greater than the hypothetical arithmetic mean and the adult ( 3) According to Likert scale, the calculated value of (T) has reached (2,87) which is greater than the tabular (T) and at a level of significance (0.00) which is less than (0.05), and this confirms to us the acceptance of the third hypothesis, which is that the obstacles Technical and technical considerably affect the experience of the ATM.
4. The average response of the respondents to the fourth axis questions (technical and technical problems and obstacles) has reached a percentage of (90,8%), with a standard deviation (0,816), and an arithmetic mean (4,42), which is greater than the hypothetical arithmetic mean and the adult ( 3) According to Likert scale, the calculated value of (T) has reached (2,89) which is greater than the tabular (T) and the level of significance (0.00) which is less than (0.05), and this confirms to us accepting the fourth hypothesis, which is that the absence Banking awareness among customers reduces their demand for ATM experience.

## 6 - Conclusions and Recommendations:

### 6 – 1 : Conclusions

Based on the analysis of the results of the questionnaire on the applied side of the study, the following conclusions were reached:

1. Although the bank owns the study sample for all components of electronic banking from material and human resources, but the electronic services it provides are below the required level.

2. The non-proliferation of ATMs and their limitations in the governorate is a source of inconvenience for customers, since many of them have no idea how to work and use these machines.
3. The political and security instability in the country, the high degree of risk and the absence of laws and legislations that provide protection for electronic banking operations greatly affect customers' appetite for ATM experience.
4. The lack of banking awareness among the bank's customers, the sample of the study of the nature of electronic banking services, and the lack of publishing and marketing the culture of electronic banking or training customers on how to use the ATM machine by it, and this is a responsibility that should be undertaken in order to provide the best services and attract more customers.
5. The large number of faults to which the ATM machines are exposed and the lack of continuous liquidity, which negatively affects the bank's customers, so many of them prefer to deal with the bank directly instead of dealing with the machine.
6. The high cost and slow internet service negatively affects the operation of the ATM and this in turn affects the provision of a cash withdrawal service to customers.
7. The bank did not attempt the study sample by issuing a brochure or a guide that explains how the ATM works as part of publishing and marketing the culture of electronic banking, especially that most of the customers face difficulty in dealing with these devices.
8. Setting a maximum limit for cash withdrawals creates a situation of overcrowding on the ATM machine, and consequently, customers delay in receiving their monthly dues.

## **6 – 2 : Recommendations**

After presenting the results of the two researchers, the recommendations came as follows:

1. The bank of the study sample should work to provide all the material and human capabilities that would elevate the reality of electronic banking and the level of services provided by it, especially the ATM service as a result of localizing the salaries of employees in this service.
2. Trying to deploy as many ATM machines as possible in different places in the governorate to reduce the momentum on them and thus customers receive their monthly dues with ease and ease.
3. The bank of the study sample should publish and market the culture of electronic banking by introducing the electronic services it provides.
4. The necessity of setting laws and legislations that guarantee protection for the users of the ATM machine, which enhances the confidence of customers in electronic banking services in the current circumstances.
5. Take all necessary measures by the bank to continue the work of the ATMs through continuous maintenance of them and the appointment of employees from the competent to repair repeated faults in addition to providing cash liquidity at all times and specifically during the period of salaries to state employees.
6. The necessity of issuing a guide on the work of the ATM machines for customers who find it difficult to deal with these devices as part of the spread of the culture of electronic banking.
7. Trying to raise the upper limit for cash withdrawals and provide the appropriate currencies for customers to reduce congestion on the devices in the governorate.

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