**NASARAWA STATE UNIVERSITY**

**KEFFI**

**CHAPTER ONE**

**ONLINE DESIGN AND IMPLIMENTATION OF ATM CARD REQUEST**

**WITH A TRACKER**

**SUBMITTED**

***BY***

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**CHAPTER 1 – INTRODUCTION**

1. **Introduction**

The evolution of payments in recent time has gone from cash to cheques, and then to payment cards such as credit cards and debit cards. Interestingly, ATM cards are the most rapidly growing method of payments in several countries around the world. According to the word of Agboola, A. A. (2006) Information and communication technology (ICT) have also provided new products and value-added services to be delivered using the same electronic infrastructure. In order to remain competitive, most companies invest a lot of money in modern ICT infrastructure. ICT has also changed drastically the way businesses are done in these modern times. In recent years, the use of different channels for banking and financial services has changed the whole way bank customers and their banks interact. In the words of Adeku, C. (2020). With the increasing popularity of the Internet, more and more industries are seeking ways to utilize this popular medium in an effort to keep up with the changing technological preferences of their customers. This project will help the customers in the area of making ATM card requests and keep track of the processing of their requests from the bank where you can keep track of your request status directly from the app and email. This will help reduce the stress involved in staying in a queue in the bank to receive your card especially if you are living far from your bank branch thereby delivering fast customer support in banking sectors and how it can be improved especially ATM card requests in Banks . This chapter will also cover the background of the study, problems associated with the existing system, research questions, the scope or areas this project will cover its limitations, significance and important key definition terms used in this study.

1. **Background of the study**

According to Preece, J., Rogers, Y., & Sharp, H. (2007) an automated teller machine (ATM) is an electronic banking outlet that allows customers to complete basic transactions without the aid of a branch representative or teller. Anyone with a credit card or debit card can access cash at most ATM branches. ATMs are convenient, allowing consumers to perform quick self-service transactions such as deposits, cash withdrawals, bill payments, and transfers between accounts.

According to Okoh S.C (2004) the development of banking ATMs (Automatic Teller Machines) industry has received much attention in recent years, mainly due to growing ATM networks. Recent scholarship has studied whether its growth has maximized consumer welfare. The concern is rooted in the network effects that depend on total number of users or customers patronizing banking ATMs. Because the form of banking ATMs of both banking cards for depositors and differentiated banking ATMs can be regarded as network effects. Online ATM card request and delivery System with tracker is an application which generally allows bank customers apply for Automated Teller Machines cards used to withdraw money at ATM machines or perform cashless transactions without visiting the bank, This application will be used by financial Institutions (Banks) to create and manage customers ATM card request using a computerized system where the customers can apply for their ATM cards anywhere in the world, without visiting the bank and more importantly verify and speed up the request time for getting the ATM card with a tracker, to aid speed up of the entire process, with this computerized system there will be no queues in banks, no hassle and stress to get ATM cards from our banks across the country. If a customer needs an ATM card to perform cashless transactions, the customer is able to apply for this card over the web without visiting the bank, all these modules are able to help the bank to manage and create an ATM for customers with more convenience and in a more efficient way and it also help in the cashless policy initiated by the central bank of Nigeria.

In the current system, customers can actually walk to the bank to make a request for ATM cards and probably gets feedback immediately or later but that’s not always the case. Customers face this problem where sometimes they might be in the long queue waiting to be served and may later decide to give up on the request to come another day. Some of these people are workers who don’t actually have such time to spend in the bank waiting.

The proposed application will be used to create and manage customers ATM card request using a computerized system where the customers can apply for their ATM cards anywhere in the comfort of their homes, without visiting the bank and more importantly verify and speed up the request time for getting the ATM card with a tracker to aid speed up of the entire process.

With this computerized system there will be no queues in banks and customers especially workers can actually track the status of their request and could rush down and take their cards immediately. With the challenges mentioned above and other related problems such as time wasted in getting quick response from the bank on the status of your ATM request as in the current system where sometimes you only have to be checking into the bank to ascertain that your card is ready which is what motivated the researcher to embark on this research to improve or mitigate these challenges encountered in the current system.

1. **Statements of the problem**

Investigation carried out in the course of this study shows the following challenges are inherent in the current system used to apply and get ATM card:

1. Customers spending lot of time in bank queues in order to get their ATM cards.
2. Lack of effectiveness in their methods of keeping customers ATM application records and long days before the ATM cards is finally issued, further compounds the problem.
3. Improper handling of customers’ request due to fast rate incoming requests.

**1.4 Research Questions**

At this juncture it is pertinent to ask the following research questions such as:

1. Does implementation of an online Atm card request with tracker reduce customers’ application of Atm card in bank?
2. Does implementation of an online Atm card request with tracker reduce inefficient handling of customers’ request?
3. What are they challenges customers face with online Atm card request with a tracker?

**1.5 Aim and specific objectives of study**

The main aim of this study is to design and implement a system that enables customers to seamlessly apply and get their ATM cards in a secured environment. In achieving this aim, the system will achieve the following specific objectives:

1. To minimize the queue in banks and situations where customers have to always come to apply or complain about their ATM Card.
2. Verify the credentials of customers requesting for ATM card or support.
3. Enable customers to request for ATM cards from the comfort of their locations.
4. Enable cards to be delivered to a customer at designated location if such request is made.
   1. **Significance of study**

This study will be beneficial to customers especially customers who don’t always have the time to wait in bank queues and most importantly strengthen customer relationships with enhanced services with the bank.

The study will also serve as a foundation for other student researchers who have interest in the subject matter.

* 1. **Scope of study**

This research is limited to the design and implementation of ATM card request and tracking system for customers. It will cover the making of ATM card requests such as stolen, expired and damaged ATM cards by customers from their comforts and also allow support from the customer care which most importantly will strengthen customer relationships with enhanced services with the bank.

The study will also serve as a foundation for other student researchers who have interest in the subject matter.

* 1. **Limitation of the study**

Few setbacks were encountered during the course of this research work, they are as follows

1. **Lack of Information:** The bank staff feels the information about their operation are confidential and therefore try to conceal it from the researcher and this made gathering information difficult than usual, as such the scope of the work was reduced.
2. **Time constraint:** The time allocated for this research was not enough and was also drastically reduced due to class assignments and final year examination preparations. Therefore, I couldn’t have enough time to work on this research extensively.

**1.9 Definition of terms**

**ATM Card**- is a payment card or dedicated card or dedicated payment card issued by a financial institution which enables a customer to access automated teller machines.

**Tracker**- system used to observe of person or objects on the move and supplying a timely ordered sequence of location data for further processing.

**Customers**- a party that receives or consumes products (goods or services) and has the ability to choose between different products and suppliers.

**Financial institution**- A financial institution (FI) is a company engaged in the business of dealing with financial and monetary transactions, such as deposits, loans, investments and currency exchange.

**Computerized**– equipping something with or the usage of and associated automation by computers and software.

**Operation**– an act or instance, process, or manner of functioning or operating.

**Manually**- by hand rather than automatically or electronically.

**E-banking**- Online banking also known as internet banking, it is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution website.

**Records -**to set down in writing or keep evidence of something.