



RESEARCH PORTFOLIO

Wanqi Yang

S4660028

DECO7110

Dr Marie Boden



Introduction

Automated teller machine, abbreviated as ATM, is an electronic telecommunications device that enables customers of financial institutions to perform financial transactions, such as cash withdrawals, deposits, funds transfers, balance inquiries or account information inquiries, at any time and without the need for direct interaction with bank staff [1].

ATMs are placed in many different locations. They often are placed near or inside the bank, shopping centres or transportation hub. The ATM provides a convenient and low labour cost way for people to conduct transactions at any time in many locations. With this comes a large number of ATM fraud and robbery cases around the world, the records of which can be easily found on the internet [2][3].

In this report, I elaborated on my analysis and the design opportunities. The methods used to collect data are observation, interviews and the probe in the form of a comment book I place in the ATM area with the bank's consent.

To analyse the data, I extracted the keyword and determined the worth of the responses received from the interview and probes. Then I cross-reference with previous data from my observations to find the common problem people have when interacting with the space. By comparing and iterating the data and catching the theme, I am trying to identify the pain points in the ATM user experience and eventually conclude where improvements can be made in the ATM usage space. The data from probes will help me refine my thinking and ideas in this process.

The research exposed the ATM placed in open space can create more insecurity for people. Banks also fail to provide sufficient security measures to give and improve users' security. And there is very little timely assistance available to users regarding ATMs after banking hours. These reveal the design opportunity.

Analysis

To gain some initial insight into possible potential problems and room for improvement in the ATM and ATM areas, I observed three different banks within a few blocks of each other, with three different ATM and ATM space designs for about an hour each.

As an internal student, the ATM locations I observe are in China. Since most sites of ATMs in China are near or inside the bank (The conclusion comes from a count of all Bank of China and Industrial and Commercial Bank of China ATM locations in Jiangmen city, Guangdong [4][5]), observing the ATM area inside or near the bank enables the survey results to reach the maximum number of users. Given this, all my observation areas mentioned below will be limited to ATMs inside or near banks

Firstly, although the ATMs' shape and functional interfaces are different in the three banks, the interaction logic and the flow are basically the same. Some bank-specific service features and button layouts may introduce limited differences, and I do suppose that such differences will not cause errors in the analysis most of the time. The difference between ATMs will therefore be ignored in this report, and they can be considered the same in the study of the observation notes.

The locations I have chosen is ATM areas of ICBC(Industrial and Commercial Bank of China) branch, ABC(Agricultural Bank of China) branch and CCB(China Construction Bank) branch. They use three different, representative approaches to ATM area placement and design. They may have covered the common ATM arrangement scheme.



Figure 1. CCB ATM area, which is separated glass room towards the road near the bank.



Figure 2. ABC ATM area, which is open cubicle facing towards the road near the bank.



Figure 3. ICBC ATM area, which is open cubicle inside the bank.

For convenience, I will refer to the CCB ATM area as location 1, ABC ATM areas as location 2 and ICBC ATM areas as location 3 in my observations note (The complete note can be seen in the appendix).

From the observation. There are different kinds of issues that emerged.

Issue	Excerpt	Analysis
Open spaces may lead to users feeling insecure	<ul style="list-style-type: none"> ● 10:05 am, location 1, A woman in sportswear walked into the ATM area inside the bank and headed to the far end to try to use the ATM at the far end. ● 10:10 am, location 2, A man dressed in a red T-shirt step stood a little closer to the ATM while entering the code (as evidenced by the button sound) ● 10:22 am, location 2, A man (looks young, dress casual), according to the button sound, he looked around for 	<p>The observation reveals users have higher privacy and personal property security requirements than the banks can provide them now. The excerpts show that the users in location 3 present a higher sense of security than users in locations 1 and 2. Their actions to observe their surrounding are less. They make fewer deliberate protective moves. I assume open spaces do not provide as much protection as individual spaces, so it is recommended that the privacy</p>

	<p>a moment before entering his PIN.</p> <ul style="list-style-type: none"> ● 8:21 pm, location 2, A middle-aged woman dressed in a black dress glanced at me twice before operating ATM, presumably out of curiosity or caution. ● 10:30—11:30 am, location 3, people go straight in and out and inspect their surroundings less than in locations 1 and 2. Presumably, this is due to the presence of a glass room blocking 	<p>of the area be improved by moving from open spaces to more private personal rooms. The privacy here is about how to separate the user from other users when trading, fundamentally ensure that the user's information is not disclosed, and reduce the potential danger to the user. Analysis from data, this kind of privacy is a more subjective judgment. In fact, judging from the results I have observed many times when users remain vigilant, it is difficult for others in the space to endanger users' privacy without attracting their attention. So the essential is about the dissatisfaction caused by the gap between subjective cognition and objective facts</p>
Users may encounter usage problems sometimes, and users need help from customer service.	<ul style="list-style-type: none"> ● 9:06 am, location1, an aged man inserted his card into an ATM and removed it shortly afterwards, repeating the process several times. ● 9:38 am, location1, an aged woman met a problem when depositing money at an ATM and asked a bank employee for help. 	<p>Problems encountered by users may include:</p> <ol style="list-style-type: none"> 1. No understanding of operational processes 2. Hardware issue 3. Software issue <p>This issue is caused by the lack of consideration about the minor group users. A large company should take the responsibility to create a better</p>

	<ul style="list-style-type: none"> ● 8:37 pm, location 2, three users could not withdraw money from ATMs, and they had to leave at the end. 	<p>experience and product for every user.</p> <p>The banks should set up a channel for users to reach customer service, which is always available to help users in need even if it is out of bank hours. Those who are not familiar with the operation should be able to access a tutorial on how to use it.</p> <p>Also, all of these issues can be solved by upgrading the hardware and software.</p>
Waiting users or people accompanying users may have a negative experience on users.	<ul style="list-style-type: none"> ● 7:00 pm, location1, A woman with his young kid (4-8 years old), when the woman was operating the ATM. The kid just stood behind his mom. The woman looked sideways at his child several times during the 3-5mins operation. ● 7:56 pm, location 1, The man in black stood behind his friend while his friend was using ATM at the far end. A woman came in and glanced at him twice when she was using the ATM. A man who came in seemed to want to use the far end ATM wait behind him. 	<p>The observation exposes there should be a clear separation between the ATM use area and the waiting area, which is helpful to improve privacy.</p> <p>There should also be a clear distinction between those accompanying people and groups of users, which helps to improve efficiency and user experience.</p> <p>All this is about the capacity of the space. How to maximum use and optimised arrange the space is the pain point. The users' feedback is important in the design process.</p> <p>Like the mother in the excerpt need to take care of her child while using the ATM. Some</p>

<ul style="list-style-type: none"> ● 8:25 pm, location 2, A woman in a white skirt gave a sideways glance to the man who had just entered behind her in line. 	<p>people may have a particular demand for the interaction. We need to provide spaces for special groups such as parenting rooms. It is about accessibility which allows every user has the same experience. It reveals the human value of empathy [6].</p>
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Before the interview, I designed the questions to guide the interview and tried to use them to listen to more of the interviewees' feelings and comments and to learn valuable information from them. The questions and design purpose can be found in the appendix. In the interview of three people, numbering interviewee1, interviewee2, interviewee3, interviewee4 and interviewee5. They include the 18-25 age group of students or those who have just worked for one to three years, the 26-25 group of those who have been employed for many years and the middle-aged and elderly group of those over 50 years old. I asked the open-end question and recorded the interview with the interviewees' consent.

Here are some keywords and relevant quotes throughout the interviews.

Keyword	Relevant Quote
Privacy	<p>“Because I am doing a privacy thing, you know, I need to input my PIN. The PIN is a very personal thing. So I need to protect myself, protect my PIN.”</p> <p>“maybe it's about making the cubicles a little more private.”</p> <p>“I'm not arguing against open spaces, but I think things like financial transactions are better suited to closed spaces where there is more privacy and security.”</p>
Security	<p>“And more security cameras, preferably one on each ATM. And I also hope that the bank can do something to deter</p>

	<p>criminals, such as telling them that the police will see the surveillance live at any time, etc.”</p> <p>“I hope they can hire a security guard dedicated to the ATM area, you know, there is usually only one security guard who just for the bank lobby.”</p> <p>“Because I've just heard so much about ATM crime, so I may worry about becoming a target.”</p>
Banking hour	<p>“When banks are closed at night, sometimes you encounter problems such as swallowing your card, not being able to withdraw your money, or not being able to transfer money, and you don't know what to do.”</p> <p>“Even though the ATM area is connected to the bank, they don't usually pay much attention to what's going on here.”</p> <p>“I'm just afraid that if I meet some problem when using an ATM outside of banking hours, I won't really know who to call for help.”</p>
Waiting	<p>“First of all, it's the number of people. If there are a lot of people using ATMs and I have to queue, or there are a lot of people behind me waiting for me while I'm using ATM, it makes me feel annoyed and anxious.”</p> <p>“Sometimes it is very difficult to find a place to park where some banks are located, especially when you need to wait in the ATM line, and you can't just</p>

	<p>park on the side of the road for a short while. I need to park a block or two away and walk over.”</p> <p>“You can’t image sometimes just only one ATM in a block.”</p>
Parking	<p>“Sometimes it is very difficult to find a place to park where some banks are located, especially when you need to wait in the ATM line, and you can't just park on the side of the road for a short while. I need to park a block or two away and walk over.”</p>
Slow	<p>“Also, the ATM machine is too slow to respond, and the keys are not sensitive. Sometimes I miss a number when I enter my PIN.”</p> <p>“It just feels that the processing speed of ATM is too slow. Every time when it jumps to a new page, I have to wait for a while, which is much slower than our mobile phones. I think if the processing speed can be faster, sometimes the queue will not be so long.”</p>
Open space	<p>“I would like to have a separate cubicle, just for you.”</p> <p>“I don’t like their current design. You know, the open space.”</p>
Sounds	<p>“I don’t like the button sounds. I think it’s redundant. Why do I want people to hear me clicking or entering my PIN?”</p> <p>“Especially at night, the sound of the automatic door sometimes startles me.”</p> <p>“Some people talking phone in the ATM area loudly!?!? Seriously?”</p>

To further verify people's needs for ATM interaction and ATM space, I analysed the comments in the comment book. Here are excerpts from the comment book.

“I hope this place can be safer.”	“Need a parking lot.”
“More privacy”	“Fear in the dead of night”
“Be quiet”	“More secure guard”
“Wish safer at night.”	“No employees”
“Helping 24/7”	“Don’t like being watched.”

The most frequently encountered relevant keywords in the visit were privacy and security. People are highly conscious of the security of their property. ATMs are public areas where property transactions take place, so it’s no doubt that users demand more security, and security should be the first consideration.

For privacy, People usually think that privacy and security are opposites, and you usually need to sacrifice privacy in exchange for security [7]. But from the data, privacy is more subjective. The users are willing to sacrifice some privacy to the bank for higher security, such as more guards and surveillance. In the meantime, people are desperate for a private space that separate them from other irrelevant people or things. What seems contradictory to me is reasonable. Financial transactions are a personal matter, but they require the involvement of both the user and the bank. As an organisation, the bank has more ability to ensure the security of the transaction than an individual, and the bank has an obligation to ensure the security of the user's property. So it is understandable the user asks help banks for more security at the



Figure 4&5. Users are using the ATMs. It can be seen from the picture that it is difficult for others to obtain private information about users. The photos were taking with consent.

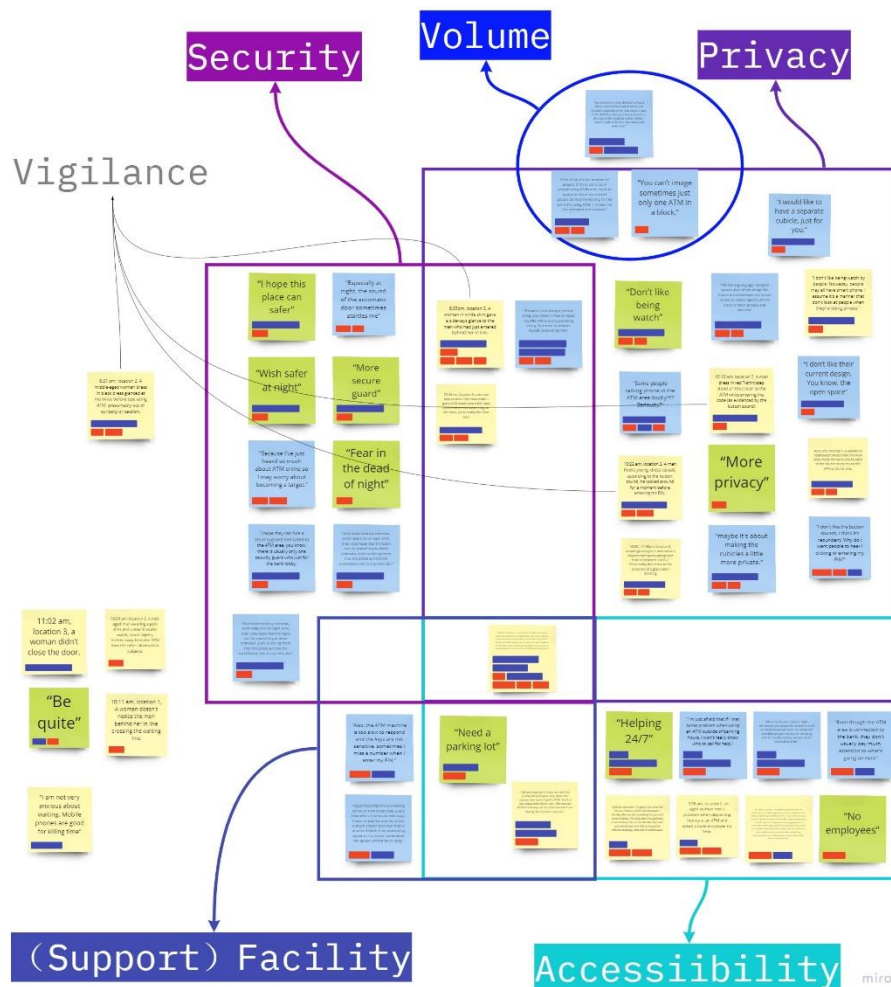
price of decreasing objective privacy. As the analysis of observation, the privacy the interviewees talked about is objective. Their privacy needs generally hope to have a secret space. Still, the open space has provided them with a certain degree of security and privacy protection, which may be enough.

I suppose the open space design aims to reduce the secure cost and give the bank more control over the ATM area. From the data analysis, many issues are caused by banks controlling the cost. Like the users want banks to do more security measures, users want to reduce the wait and waiting time, users want the same customer assistance when the bank is closed that they get when the bank is open. They need more labour cost, space cost. On the one hand, banks need to be able to actively listen to their customers, weigh the pros and cons, and be willing to invest more effort and cost to improve the user experience, on the other hand, another way to improve user experience is to think about how to bridge the gap between users' cognition and objective reality. It is a design opportunity for designers to think about optimising the design to improve the user experience at the same cost.

In the interaction with ATM, most people find the interaction and interface are clear and easy to understand. However, the interviewer's description and observation diary show that some people, mainly the elderly, are so strange to human-computer interaction that it is difficult to interact with the ATM. However, most people's dissatisfaction with ATMs focuses on the slow processing speed of ATMs. According to the data [8][9][10], the current ATM processors are still using Intel XScale, and the ones with strong performance will choose Intel Celeron. XScale is a microarchitecture for central processing units initially designed by Intel, implementing the ARM architecture instruction set, a very outdated architecture design [11]. Even the most potent Celeron processor's performance is still 92% behind A15 on your iPhone (Intel Celeron G6900, Apple A15, benchmark data from Geekbench5). So it is consistent with the data that so many users report that the processing speed of ATM is too slow. The solution may also cost money. More importantly, I think this is because ATM is not a commercial product that needs to be actively replaced, but its inner CPU is a consumer product with fast iteration. However, most ATMs do not use modular design to facilitate the upgrade of the motherboard, which causes its performance to lag far behind people's expectations after two or three years.

Themes and outliers

Based on the data collected from various interviews, observations, and a comment book, a probe. Through the affinity diagram and the refinement of the analysis outcome, the themes are clear, as follow.



The themes are privacy, security, accessibility and facility.

From the perception of data analysis, this kind of privacy comes from subjective consciousness. It's about what the users are feeling.

In the diagram, there is an intersection of data between privacy and security because high privacy often means security for users. High privacy means that the user's personal and property data and transaction details are not known to anyone outside the bank, making it less possible for potential crimes to locate the target of the crime. Isolation means that users are also far away from danger. Thus when the user's subjective privacy is satisfied, the user's personal sense of security is also satisfied.

Security is about making users feel they are protected from the criminal. It is also essential that the user feels that. And another aspect of security is the ability to deter and intervene in potential crimes.

Facilities are about the main facilities that keep ATM areas running, pointing to ATM. But facilities also include the support facilities like the parking lot, air condition, parenting room. The lack and deficiency about facilities may lead to waiting, annoying experience, etc. It's also integral to the user experiences.

Accessibility is an important part of human-centred design. It requires thinking about what users needs and insight for every kind of person in the group. It promises the accessibility of the space and equipment for everyone. It is also a humane design and social responsibility of the company.

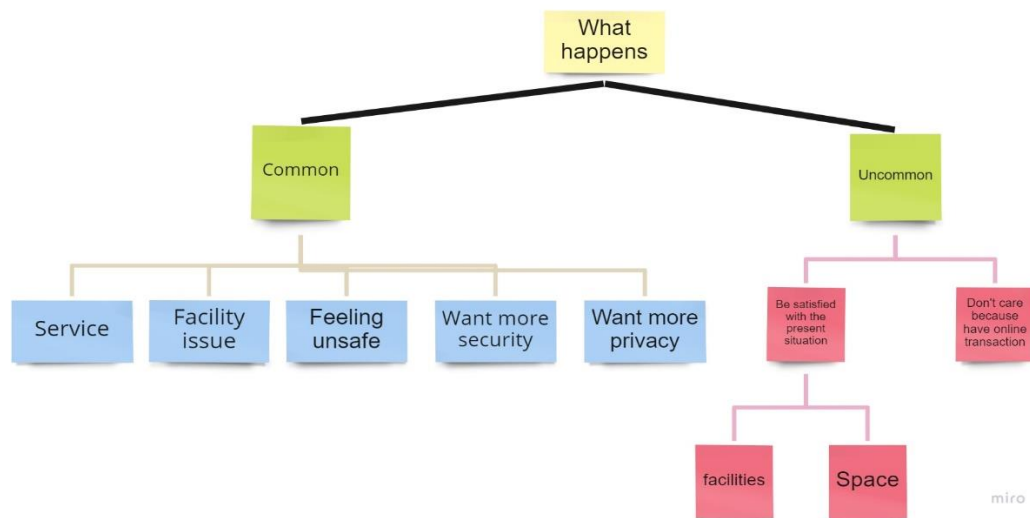
Volume represents the space carrying capacity, maximum work efficiency and equipment service capacity. The crowd generally means the decline of privacy, security and user experience, but the excessive capacity design means waste and useless cost investment

There are also some outliers out of the affinity diagram. It shows that a small part of people is not vigilant, or may their objective judgment outweigh their subjective uneasiness.

Excerpts such as a woman didn't close the door, a mid-aged man stood slightly further away from the ATM than the other observation subjects, or a woman didn't notice the man behind her crossing the waiting line. They may trust the security measures in these areas is enough to protect their property and life safety.

Some data collected from interviews show that some interviewers think that they are more likely to complete transactions online, and the experience of using ATMs is not very important to them. These user groups mainly are young people aged around 18-27. A sample from this user group also said he didn't care much about waiting because smartphones helped him kill time. This sample provides a new way to solve the waiting problem: to afford the waiting customer some entertainment or diversion for customers in line. It may also help alleviate the anxiety of ATM users who feel their privacy is being pried into when they know others are preoccupied with other things.

Here is the annotated site map about the common or uncommon happenings.



Insights and implications for design

The most significant design opportunities revealed through this survey are:

1. Failure to meet user expectations for space allocation and design.
2. Failure to utilise measures to meet subjective user requirements for security and privacy.
3. Users cannot have easy access to customer service.
4. The waiting is caused by the low capacity of customers carrying.

For the first design opportunity, the solution is to redesign the spatial planning. Since the open spaces may help banks reduce construction and operating costs, so I would choose to use low-cost solutions in the design rather than simply designing individual rooms, which is more like refinement for convenient and low-cost applications. By deepening the depth of the compartment and using a low-cost barrier such as a curtain to distinguish it from the outside environment, the bank can satisfy the user's desire for a separate space and give the user a subjective sense of privacy protection.

The second design opportunity can be adding eye-catching signs, in which users can be reminded that the banks are protecting their safety at any time. It enhances the

users' sense of security through publicity and effectively deters and stops potential criminals from committing crimes.

In view of the situation "Users cannot have easy access to customer service", banks can set up ATM-specific online customer service to help users solve their problems via video or remote control. Online customer service can cover a significant amount of ATMs, which can reduce the average customer service cost and effectively alleviate the service pressure of banks.

To the last one, it can be settled by streamlining the process and optimising traffic flow to allow the user access to ATM as fast as possible, also, upgrading the performance of ATM. A small saving in transaction time for each user can make a remarkable quantum difference.

Conclusion

This survey investigates ATMs and the public spaces in which they are located, examining the issues that can arise when users interact with them, and gaining insight into their needs. By knowing the users' expectations and the imperfection of the area, the designer can find ways to improve the users' experience.

It explores users' concerns about privacy and security, shortcomings of the equipment, and identified flaws in space design and utilisation. This deficiency presents design opportunities. The related solutions are given and illustrated in the research.

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Appendix

Observation notes:

- 9:06 am, location1, A aged man inserted his card into an ATM and removed it shortly afterwards, repeating the process several times. The last time the card was inserted, less than a minute later, the card was withdrawn and left, presumably without making a deposit or withdrawal.
- 9:38 am, location1, an aged woman met a problem when depositing money at an ATM and asked a bank employee for help.
- 10:05 am, location 1, A woman in sportswear walked into the ATM area inside the bank and headed to the far end to try to use the ATM at the far end.
- 10:11 am, location 1, A woman doesn't notice the man behind her in line crossing the waiting line
- 10:10 am, location 2, A man dressed in a red T-shirt step stood a little closer to the ATM while entering the code (as evidenced by the button sound)
- 10:22 am, location 2, A man (looks young, dress casual), according to the button sound, he looked around for a moment before entering his PIN.
- 10:24 am, location 2, A mid-aged man wearing a polo shirt and a steel bracelet watch stood slightly further away from the ATM than the other observation subjects.
- 10:44 am, location 3, a woman who entered the independent glass ATM room closed the door and tried to find something on the door, presumably the door lock.
- 11:02 am, location 3, a woman didn't close the door.
- 10:30—11:30 am, location 3, people go straight in and out and inspect their surroundings less than in locations 1 and 2. Presumably, this is due to the presence of a glass room blocking
- 7:00 pm, location1, A woman with his young kid (4-8 years old), when the woman was operating the ATM. The kid just stood behind his mom. The woman looked sideways at his child several times during the 3-5mins operation.
- 7:56 pm, location 1, a man dressed in a blue shirt came with his friend dressed in a black shirt. The man in black stood behind his friend while his friend was using ATM at the far end. During this time, A woman came in and glanced at him twice when she was using the ATM. A man came in seemed to want to use the far end ATM wait behind him.

- 8:21 pm, location 2, A middle-aged woman dressed in a black dress glanced at me twice before operating ATM, presumably out of curiosity or caution.
- 8:25 pm, location 2, A woman in a white skirt gave a sideways glance to the man who had just entered behind her in line.
- 8:37 pm, location 2, A middle-aged man dressed in sportswear, a middle-aged man dressed in a striped T-shirt and a middle-aged woman dressed in suit shirts and suit trousers gather in front of the ATMs. They were looking at each other as if they were exchanging ideas. It seems the ATMs appeared to be malfunctioning, and it was understood from their conversation that the ATM was unable to take out cash, after which they attempted to leave. Subsequent conversations with them confirmed this.

Interview question:

1. When do you come to ATM most of the time?
2. Where do you often go for ATM transactions?
3. Is the ATM located inside or outside the bank?

The question above aims to gain a basic understanding of the interviewee's interaction with the ATM.

4. How do you feel when you use the ATM?
5. What factors affect how you feel about using the ATM at this location?

(Optional)6. Do you use additional means to improve your security when conducting transactions at ATMs?

The question above aims to understand users' feelings on the interaction with ATM space.

7. Are there any functions and procedures on ATM that are confusing to you?
8. Have you encountered any situations when using an ATM that made you feel bad?
9. What do you think could be improved about the interaction of ATMs and the space in which they are placed?

The question above aims to find out if there is anything in the ATM interaction that doesn't make sense, and Q9, a final open-ended question, tries to find more design opportunities from the interviewees' answers

Transcribed 1:

The interviews were conducted in Chinese, and the following transcribed have been translated, and every effort has been made to ensure that the meaning does not change during the translation process. However, minor semantic distortions caused by the translation are inevitable.

Wanqi Yang 0:00

Thank you for your participation in the interview. In the beginning, I would like to know when you come to ATM most of the time?

Person 1 0:06

I usually go to the bank after my shift is over.

Wanqi Yang 0:10

Hmm.

Person 1 0:11

I don't go to the bank very often, probably only use the ATM when I need to deposit money or get paid. Maybe once or twice a fortnight.

Wanqi Yang 0:26

So, where do you often go for ATM transactions?

Person 1 0:29

I used to go to the ICBC ATM at Jianghua Road.

Wanqi Yang 0:31

I remember that the bank ATM was inside the bank, right, towards the road?

Person 1 0:39

Right, the door is a transparent automatic glass door.

Wanqi Yang 0:44

How do you feel when you use those ATMs?

Person 1 0:47

I generally don't feel anything, probably because I'm used to it, as I live nearby and often comes here to use the ATM.

Wanqi Yang 0:55

Uh-huh, so no special feeling?

Person 1 0:59

If I may say so, I would say is that when I was alone, you know, the whole area just you. I would notice and I would be careful if someone came in. Especially at night, the sound of the automatic door sometimes startles me, haha.

Wanqi Yang 1:20

So you mean other people there or here may disturb you?

Person 1 1:26

Yep.

Wanqi Yang 1:30

For what reason do you think you are disturbed? I mean psychologically, uh, on a practical level it must be because of the noise, the way they move, whatever, haha. Like curiosity, hm...

Person 1 1:50

I know what you mean. I think part of curiosity, but it's also more out of protection than anything else, I guess, just being vigilant. Because I am doing a privacy thing, you know, I need to input my PIN. The PIN is a very personal thing. So I need to protect myself, protect my PIN. Especially there are so many crimes about ATM like fraud, robbery.

Wanqi Yang 2:21

Got it, so do you use additional means to improve your security when conducting transactions at ATMs?

Person 1 2:27

I will. I will deliberately use my body to block the view of others when they are present. Also, wasn't there a time the news reports say criminals would install pinhole cameras to film you entering your PIN at ATMs, after which I would use my hand to block it when I entered my PIN. Afterwards basically every ATM puts a shield over the keypad.

Wanqi Yang 2:59

Ok, so the next question is what factors affect how you feel about using the ATM at this location?

Person 1 3:17

There are a number of factors that come into play in the feeling, I guess. First of all, it's the number of people. If there are a lot of people using ATMs and I have to queue or there are a lot of people behind me waiting for me while I'm using ATM, it makes me feel annoyed and anxious. Yep, I don't like queue. And I don't like being watched, you know, When you are doing something private you would feel the people are watching you.

Wanqi Yang 3:47

Haha yes, I would have that feeling, too.

Person 1 3:50

It is also sometimes hot in summer when the air conditioning is not on hard enough.

Wanqi Yang 3:54

Ok, ok, anything else.

Person 1 3:56

Hmmmm, maybe it's about making the cubicles a little more private.

Wanqi Yang 4:00

Do you mean not using this open or semi-open type?

Person 1 4:03

Yes, I would like to have a separate cubicle, just for you.

Wanqi Yang 4:07

Like this one? Wait a minute. (Show the interviewee figure 3 picture)

Person 1 4:12

Yes, yes, now they have this?

Wanqi Yang 4:15

Yes, also is ICBC, just in the Fengle Road.

Person 1 4:17

Nice, but it would be better if they are not in the road.

Wanqi Yang 4:19

You mean you want them inside the bank?

Person 1 4:21

Yep, I think it would be safer inside the bank.

Wanqi Yang 4:23

Good. And are there any functions and procedures on ATM that are confusing to you?

Person 1 4:27

No eh, I think the operation and functions are very basic and the interface is very simple. But it is true that some elderly people may not be able to use it.

Wanqi Yang 4:36

Indeed, I have seen it before. So have you encountered any situations when using an ATM that made you feel bad?

Person 1 4:42

Not really, I just don't like the feeling of people are like staring at me when there are a lot of people. Also, the ATM machine is too slow to respond and the keys are not sensitive, sometimes I miss a number when I enter my PIN, haha.

Wanqi Yang 4:53

Okay, last question. Any advice for the improvement of ATM and its areas?

Person 1 4:55

I think I've mentioned everything, like I'd like more privacy, a separate room, and more security cameras, preferably one on each ATM. And I also hope that the bank can do something to deter criminals, such as telling them that the police will see the surveillance live at any time, etc. Yep, That's all.

Wanqi Yang 5:10

That's all. Again, thanks for you participation, thank you.