PERCEIVED ATTRIBUTES OF AUTOMATED TELLER MACHINES AND THEIR MARKETING IMPLICATIONS

A Thesis Submitted to

Office of the Dean Faculty of Management Tribhuwan University

Submitted by Sanju Shrestha Lumbini Banijya Campus T.U. Registration No: 7-3-302-366-2005 Roll no.1215

In partial fulfillment of the requirements for the degree of Masters of Business Studies (M.B.S)

> Butwal March, 2010

Recommendation

This is certify that the Thesis Submitted by Sanju Shrestha

Entitled

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has been prepared as approved by this department in the prescribed format of Faculty of Management. This thesis I forwarded for examination.

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Mr. Krishna Gautam (Thesis Supervisor) Dr. Ishowr Gautam (Head of Department)

Viva- Voce Sheet

We have conducted the viva voce examination of the thesis presented by Sanju Shrestha

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and found the thesis to be the original work of the student written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment of the requirement for the Master's Degree in Business Studies (MBS)

Viva – Voce Committee Chairperson Research Committee

Dr. Ishwar Gautam

Member (Thesis Supervisor)

Member (External Export)

Krishna Gautam

.....

Declaration

I hereby declare that this submission is my own work and that to the best of my knowledge and belief, it contains no materials previously published or written by another person nor material which to a substantial extent has been accepted for the award of any other degree of a university or other institution of higher learning expect where due acknowledgement is made in the acknowledgements.

Date:

(Signature) Sanju Shrestha (MBS) Lumbini Banijya Campus

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ABBREVIATION

ATM:	Automated Teller Machine
BOK:	Bank of Kathmandu Limited
CEFI:	Clean Energy Development Bank limited
CMBFL:	Capital Merchant Banking & Finanace Ltd.
DCBL:	Development Credit Bank Limited
EBL:	Everest Bank Limited
EFTPOS:	Electronic Fund Transfer Point of Sale
GDBL:	Gorkha Development Bank Limited
HBL:	Himalayan Bank Limited
ISO's :	Independent Sales Organizations
LBL:	Laxmi Bank Limited
MBL:	Machhapuchchhre Bank Limited
NABIL:	Nabil Bank Limited
NBBL:	Nepal Bangladesh Bank Limited
NCCBL:	Nepal Credit & Commerce Bank
NIBL:	Nepal Investment Bank Limited
NICBL:	Nepal Industrial & Commercial Bank Limited
PIN:	Personal Identification Number
POS:	Point of Sale
RBR:	Retail Banking Research Ltd
SBL:	Siddhartha Bank Limited
SCBL:	Standard Chartered Bank Limited
SCT:	Smart Choice Technology
&:	And