

Abstract

This research aims to explore the role of ProFlex/NDC-DDC add-on Integration in Pakistani ATMs and their impacts on customer service. Customer service and security is one of the primal responsibilities of a banking institution. These services involve allowing the customers to enjoy their overall transaction through digital payment options. ATM has evolved into a technology that allows consumers to conduct financial transaction without the need of physical bank employees. This includes connecting the customers with their accounts and enabling remote usability of their funds. However, regardless of its importance, ATMs in Pakistan have faced a lot of issues in terms of speed, efficiency, performance, and security. This research aims to identify these issues and provide solutions by using a case-study approach. The case study approach defines taking any commercial bank as the main subject and making changes in its software and hardware services. The research methods involve using a primary and secondary data collection method that includes a detailed literature review and an interview analysis. The findings of this study have revealed several types of important actionable points for banking institutions. Findings show that the current machine design has a severe defect in that the cash dispenser continues to function even after a failed transaction. Bank notes frequently collapse during transactions due to currency configuration errors. Bank notes are frequently destroyed during cash distribution difficulties. Due to high rejection rates, the machine frequently goes out of service, negatively impacting the customer experience. Considering the research findings and aims, it is suggested that old machines be replaced with DN200 units. The DN Series 200 Model Machine provide banks with a scalable platform driven by a large cash and media engine. This offers enhanced currency distribution capabilities as well as the ability to recycle utilizing footprints. The devices also offer a more customized, engaging, and satisfying product, allowing transactions to take place at the junction of traditional and digital channels. Additional capability opens up new avenues for migrating transactions and engaging consumers or corporate customers via the self-service channel.