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ATM SERVICES AND CUSTOMER'S SATISFACTION LEVEL: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN HAMIRPUR DISTRICT (HP)

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ABSTRACT

In the present modern era, technology has played very remarkable role in transforming the face of various industries including banking sector. Various distribution channel has come up for providing the financial services without depending upon the bank branches and these are ATM, internet banking RTGS, NEFT, mobile banking, Cash Deposit Machine, IVR Banking, POS, Kiosk etc. with the use of these channel banking sector is providing better service quality to the customers. In the present study attempt has been made to study the different aspects of ATM i.e. ATM facilities, factor considered while choosing bank ATM, purpose, satisfaction level, accessibility and problem faced by the card holders. The primary data through the well designed questionnaire was collected from a convenience sample of 200 ATM cardholders of various public and private sector Banks and data was analyzed by using the various statistical methods to meet the objectives of the present study.

KEYWORDS

ATM, Customer Satisfaction, Problem, Public and Private Banks, Respondents.

INTRODUCTION

The Automated Teller Machine has completed five decades of existence in the world but still there has been much debate on who actually invented the first version of ATM. The history of the ATM can be traced back to 1960 when the first ATM which was mechanical in nature was invented by John Shepherd-Barron was a Scottish National born in India. There are various other person's who has contributed towards this invention. The first ATM that dispensed paper currency was installed outside a Barclay's bank in North London. The first ATM in India was installed by HSBC Bank at Kolkata in 1987 and Indian bank was first public sector bank to install an ATM.

ATM as a cash dispenser which is designed to enable customers to enjoy banking services without coming into contact with bank tellers. It is an innovative service delivery mode that performs the most important functions of the bank. It issue withdraws, accept deposits, transfer funds between accounts, collects bills, recharge mobile, collects cheques, generate statements of accounts, payment of utility and credit cards bills, making balance inquiries, access to loans, mobile banking, cheque book request, PIN Change, provision of self service option for customers and various other facilities to the customers.

It is known by various other names i.e. Cash point or Hole in the Wall Machine (Britain) Automatic Banking Machine (USA) All Time Money (India) and Mini Bank (Norway). ATM Technology has converted the cash economy into plastic card economy, reduced the cost per transaction, increase the efficiency, accuracy and speed, saving of time, improved value added customer's services, security and fees based income to the banks.

REVIEW OF LITERATURE

The study of Agnihotri (2001) explains the working and services provided by ATM. Simhan (2003) stated that sharing the network by various public and private banks not only reduce the cost for banks but also provide more facilities to their customers. Kaul (2007) explain the role of ATM in Indian banking market and its growth and importance. Sultan (2009) evaluates the satisfaction level of ATM customers in SBI, HDFC and ICICI and found that material customer satisfaction level is highest in SBI and customer satisfaction is highest in HDFC and ICICI Bank. Khan (2010) identified that security, privacy, location; proper operation and reliability are the main factors which contribute towards the maximum satisfaction of the customers. Vijay (2011) find that private banks are ahead of public sector banks in providing better services and infrastructure to customers. Shariq and Rameshwar (2012) observed that the customer prefers ATM use over other e-banking services and suggested that in- security can be overcome by awareness and training programmes. Prem Lata and Ajay (2012) find that ATM is accepted as a modern and useful tool for dispensing cash in the present era of modern technology. Richa, Abhijeet and Anita (2012) observed that there is difference in attitude of customer of ICICI and SBI bank towards the use of ATM and find that the most important factor which influences the customers to use ATM is its convenience, easy availability and security. Savita (2013) suggested that banks should focus on functionality, security, privacy, monitoring and maintenance of the ATM's. Manpreet (2013) concluded that customers prefer accessibility, convenience and reliability as the most important dimension of service quality in ATM.

OBJECTIVES OF THE STUDY

- The study the role and ATM facilities provided by various public and private banks.
- To examine the purpose of using ATM and level of satisfaction of the customers regarding the ATM services.
- To know the factors taken into consideration before choosing bank ATM.
- To know the accessibility and practical problem faced by the customers while using ATM.

RESEARCH METHODOLOGY

The present study is related to Hamirpur district of H.P. There are 200 respondents in the study who are the regular customers and getting ATM services from the various leading banks of public and private sector i.e. SBI, SBOP, PNB, ICICI, HDFC, IDBI, Canara etc. Attempt has been made to take the proper sample of the public and private banks according to age, gender, qualification, and Income. A questionnaire which comprise of various questions regarding satisfaction level, efficiency, responsiveness, services, security, and problem faced was used to collect the information from the respondents. The data collected from the various customers of the different public and private banks is based on the convenience methodology. The minimum age of the respondents is 21 years. Percentages method has been used for analyzing the data. Mini charts and tables are prepared to present the data in more attractive manner.

LIMITATIONS OF THE STUDY

- In the present study the main emphasis is on the public and private banks ATM facilities but there are other state own banks such as The Kangra Central Co-Operative Bank, H.P. State Co-Operative Bank and H.P. Gramin Banks having branches in the every corner of the district which plays very important role are not included in the research because the ATM of The Kangra Central Co-Operative Bank is not accepted by public and private banks and Gramin Bank having no such facility.
- Limited number of respondents from rural areas is taken.
- The size of the sample is also small as compare to the proportion of ATM card holders in the district.

- The responding behaviour of the respondents also varies from person to person.
- The information from the internal management of the banks is also not taken into consideration.

DEMOGRAPHIC PROFILE OF THE ATM USERS

The demographic profile of the respondents comprise of gender, age, occupation, qualification, monthly income, year of association, type of account and bank shown in table No. 1. There are 200 respondents out of which 74% are male and 26% are female, 60% are having ATM Cards in public sector banks and 40% in private banks. 84% of the respondents having saving account and remaining are having current account. The educational profile of the respondent's shows that majority of them (56%) are highly qualified. 51% of the respondents fall in the Rs. 40000-60000 per month income and 24% are in the range above Rs. 60,000 per month and majority of them (53%) are salary class employees. About 59% of the respondents from whom data has been collected belong to the age group of 40-45 years and 9% are above the age of 55 years. There are 56% ATM users who are associated with ATM for a period of 1-4 years, 26% for 4-8 years and 18% more than 8 years. The reason of increase in number of ATM users is opening of new branches along with ATM facilities of various banks during last 5-6 years in the district.

TABLE – 1: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

PUBLIC SECTOR BANK

Gender	No	% age
Male	92	46
Female	28	14

PRIVATE SECTOR BANK

Gender	No	% age
Male	56	28
Female	24	12
Total	200	100

AGE

Below 25	6	3
25-40	58	29
40-55	118	59
55 and above	18	9
Total	200	100

TYPE OF ACCOUNT

Saving A/c	168	84
Current A/c	32	16
Total	200	100

EDUCATION

Upto +2	20	10
Graduate	68	34
Post-Graduate	112	56
Total	200	100

OCCUPATION

Govt. Employees	106	53
Professionals	18	9
Businessman	42	21
Private	12	6
Retired	8	4
Others	6	3
Total	200	100

MONTHLY INCOME

Rs.	No	% age
Less than 20,000	16	8
20,000-40,000	34	17
40,000-60,000	102	51
60,000 and above	48	24
Total	200	100

YEARS OF ASSOCIATION

Upto 4 years	112	56
4-8	52	26
8 and Above	36	18
Total	200	100

Source: Questionnaire Data

FACTORS CONSIDERED WHILE CHOOSING THE BANK ATM

There are various factors which have been taken into consideration by the respondents while taking the ATM card of the particular bank. It is clear from the table that 45% of the respondents take the ATM Card of those banks in which their salary is transferred followed by time saving 34% i.e. to avoid the long queue generally at the counter of the public sector banks. There are 26% respondents who prefer the ATM of those banks in which they have their saving/current account. The trust and security factor was considered by 16.5% respondents while choosing bank ATM. 9% card holders have given their preferences to the bank ATM which are easily approachable or near to their residence. The service charges factor was not given much importance by the respondents.

TABLE – 2: FACTORS CONSIDERED WHILE CHOOSING BANK ATM

Sr. No.	Factors	No	% age	Ranking
1	Trust and Security	33	16.5	V
2	Easy approach/near to residence	18	9	VI
3	Bank Account	52	26	III
4	Salary Transfer	90	45	I
5	Better Services	43	21.5	IV
6	Time Saving	79	34.5	II
7	Service Charges	2	1	VII

Source: Questionnaire Data

PURPOSE OF USING ATM

All the respondents (100%) are using ATM for the purpose of withdraw of cash followed by enquiry of balance (34%). There are only 9% respondents who are using the ATM for cash deposit. The main reason of less percentage is that there are only few banks who have installed the deposit machine in the ATM. The respondents who are using ATM for the transfer of funds and bill payments are businessman and very few are salary class employees who use it for the payment of bills and other purpose.

TABLE – 3: PURPOSE OF USING ATM

Sr. No.	Purpose	No.	% age
1	Cash withdrawal	200	100
2	Enquiry about cash balance	68	34
3	Deposit of cash	18	9
4	Transfer of funds	14	7
5	Bill Payment	23	11.5
6	Other purpose	6	3

Source: Questionnaire Data

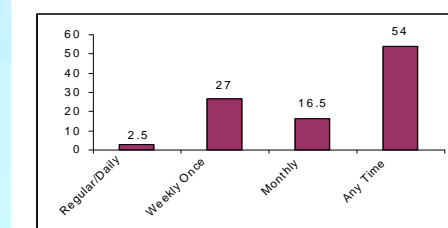
USAGE OF ATM

As 100% of the respondents are using ATM for the purpose of withdrawal of cash but only 2.5% ATM card holders responded that they use the ATM on a regular/daily basis and majority of them are businessman/professionals. 27% of the respondents utilize it on weekly basis and these belong to salary class employees. There are 16.5% respondents most of them are the spouse of the army person who utilized on a monthly basis but majority of the respondents i.e. 54% has reported that they make the use of ATM anytime i.e. whenever money is required.

TABLE-4: USAGE OF ATM

Sr. No.	Usage of ATM	No.	% age
1	Regular/Daily	5	2.5
2	Weekly once	54	27
3	Monthly	33	16.5
4	Any Time	108	54
	Total	200	100

Source: Questionnaire Data



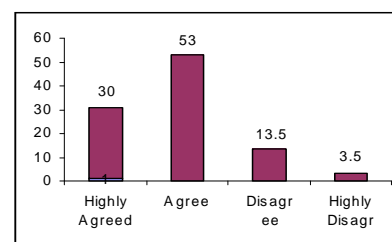
AVAILABILITY OF ATM

The various factors have been taken into consideration by the respondents while taking the ATM card of the banks. There are 30% respondents who are highly agreed and 53% agreed regarding the easy availability of ATM. Majority of them are living in the city or near to ATM or near to job place. All the banks taken for the study are having their ATM in the vicinity of the city. There are 13.5% customers who are disagreed and 3.5% highly disagree to the availability of the ATM. These respondents are those who are living in the village or rural areas and have to travel at least 5 km or more to avail the facility of ATM. The few public sector banks have their branches in the rural areas and private sector banks are having branches at the district headquarter only. Although the Kangra Central Co-Operative Bank which is providing banking facilities in every town but their ATM are not accepted by public and private banks.

TABLE – 5: AVAILABILITY OF ATM IN THE AREA

Sr. No.	Views	No.	% age
1	Highly agreed	60	30
2	Agreed	106	53
3	Disagree	27	13.5
4	Highly Disagree	7	3.5
	Total	200	100

Source: Questionnaire Data



PRIVACY/SECURITY AT THE TIME OF TRANSACTION

There are only 28% respondents who have reported that they feel highly secure while using ATM and 51% reported that they feel secure at the time of using their ATM Card secret code. The privacy is generally maintained only in those ATM where the security person/guard is on duty. The public sector banks ATM given to agencies lacks the security guard. The ATM having security guard maintains the privacy of transaction by allowing only one card holder inside the ATM. But 4.5% of the card holders feel insecure and 6.5% feels highly insecure in those ATM where there is no security guard and reported by these respondents that there are 3 to 4 persons inside the ATM. It is also reported by some respondents that some ATM card holders also take the help of other person inside the ATM while using ATM card/code which create the insecurity to holders of the cards and other also.

TABLE – 6: PRIVACY/SECURITY AT THE TIME OF TRANSACTION

Sr. No.	Security	No.	% age
1	Highly Secure	56	28%
2	Secure	102	51
3	Unsecured	29	14.5
4	Highly Unsecured	13	6.5
	Total	200	100

Source: Questionnaire Data

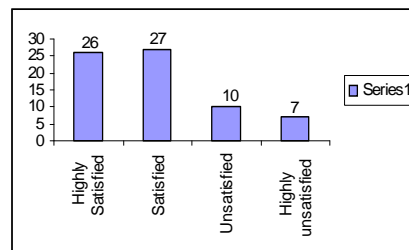
INSTRUCTIONS AT ATM SCREEN

The instructions given by the various banks on the screen of ATM while using it vary from bank to bank but their main motto is to provide easy understanding and better service to the customers. It is reported by the 26% respondents that they are highly satisfied followed by 52% satisfied with the instructions given while using ATM. The screen language, direction, mode, menu option are easily understandable. There are only 10% respondents who are unsatisfied and only 7% are highly un-satisfied and are of that group whose qualification level are up to plus two.

TABLE – 7: INSTRUCTION AT ATM SCREEN

Sr. No.	Satisfaction Level	No.	% age
1	Highly Satisfied	52	26
2	Satisfied	114	27
3	Un-satisfied	20	10
4	Highly Un-satisfied	14	7
	Total	200	100

Source: Questionnaire Data



ACCESSIBILITY AND PROBLEM

Table 8 shows the accessibility and problems faced by the customers during using the ATM. It is reported by 14.5% of the respondents that they faced with the problem of machine out of order followed by 21.5% respondents complaint machine out of cash specially during the first week of every month, which compel them to shift to another ATM where there is no such problem. It is also reported by 24.5% respondents that they do not get the new notes and 25.5% reported that they found long queue outside the ATM in the first week of the month and disclose that they prefer to use those ATM which are in the unsuitable location for them rather to stand in the queue. The debit of the account, going back of cash, fake currency notes, and blockage of cards was reported by very few respondents. The loading of grievances with the Toll Free No. is very complicated process as reported by few respondents.

TABLE – 8: ACCESSIBILITY, SECURITY AND PROBLEMS

Sr. No.	Heading	Yes	%	No	%
1	Language and direction on screen easily understandable	166	83	34	17
2	Security and Privacy at the time of withdrawal	158	79	42	21
3	Got the receipt after transaction	174	87	26	13
4	Time taken for the completion of transaction	182	91	18	09
5	Debit of Account without withdrawal/cash in hand	16	8	184	92
6	Going Back of Cash	2	1	198	99
7	Long Queue outside the ATM	51	25.5	151	74.5
8	Blockage of Card	5	2.5	195	97.5
9	Machine out of order	29	14.5	171	85.5
10	Machine out of cash	43	21.5	157	78.5
11	Fake Currency Notes	03	1.5	197	98.5
12	Old Currency Notes	49	24.5	151	75.5

Source: Questionnaire Data

CONCLUSION AND SUGGESTIONS

It is concluded from the above study that ATM acts as a “personal bank” to the ATM card holders which provide the various facilities to the customers anytime, anywhere. Majority of the respondents are highly satisfied with the facilities as per the geographical conditions of the rural areas. The habit of using ATM for various other purposes can be developed by creating the awareness about the various facilities of ATM. The public sector banks should concentrate on personal contact and problem solving while private bank should concentrate on winning the confidence of the public towards the private banks. The proper security personnel must be deployed at every ATM round the clock so that proper co-ordination can be maintained between the banks and ATM i.e. information of shortage of cash, machine out of order, privacy and security. More cash in the beginning of every month, pass book entry provision at ATM, deposit machine at every ATM, cheque deposit facilities, proper maintenance, no hidden charges, acceptance of local banks ATM i.e. H.P. state co-operative banks and The Kangra Central Co-operative Bank are the some suggestion which can play an important role in improving the effectiveness of ATM.

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