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FACTORS AFFECTING CUSTOMER SATISFACTION FROM ATM SERVICES: A CASE STUDY OF HDFC BANK

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ABSTRACT

This study examines the impact and importance of customer satisfaction from ATM services. Reasonability of fee charged frequency of Problem faced choice of ATM, usage of services and post purchase behaviour are selected as ATM service factor and these five are the independent variables. Customer satisfaction is dependent variable. The primary source of data is used to assess the option of respondent with respect to customer satisfaction inform ATM SERVICES IN HDFC Bank. The survey is based on 300 respondents from 20 Bank in Maharashtra. To achieve to purpose of the study structured questionnaire is prepared. The regression model is estimated to test the significance and importance of customer satisfaction form ATM Service in HDFC Bank. The Result shows that there is a +ve impact of ATM service factor. on customer satisfaction. It indicates that higher the reasonability fee charged. Higher would be the customer satisfaction. Similarly, higher choice of ATM HIGHER would be the customer satisfaction likewise increase in usage of services lead to better customer satisfaction. The result reveals that higher the post purchase behaviour higher would be the customer satisfaction. The study also includes that there is a -ve relationship between the frequency of problem faced and customer satisfaction. The coefficient of beta is +ve and Significant for reasonability of fee charged choice of ATM usage of service. Post purchase behaviour and customer satisfaction whereas the beta coefficient is -ve and significant for frequency of problem faced and customer satisfaction.

KEYWORDS

ATM choices, customer satisfaction, fee charged, post purchase behaviour problem faced.

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INTRODUCTION

Technology is revolutionizing the financial service industry through various unsinkable innovations. The value of traveling and other financial activities is increasing geometrically facilitated by technology. The influence of technology over product innovations in banks is enormous. In Innovation process banks have to decide which product banks constants wish to sell, whether banks wish to build those products themselves how banks should deliver and why banks wish to deliver those products to the customers.

The introduction of ATM seemed to have offered a temporary relief both to the bank customers and the bank themselves. However, it has created new anxieties and challenges on the part of customers which are rarely an empirically investigated by the scholars in qualitative terms..... and Igbinedion 2009 A deities 2011 mentioned that automated tenure machine ATM were the first well known machines to provide electronic access to customers with advent of automatic teller machines banks are able to serve customers outside the banking hall. ATM is designed to perform the most importance function of bank. It is operated by plastic card with its special future. The Plastic card is replacing cheques, personal attendance of the customers banking hours' restriction and paper based verification. ATM have made hard cash just second away all throughout the day every corner of the global. ATM S Allows to do number of banking function such as withdrawing cash from one's account making balance inquiries and transferring money form one's accounts making balance inquires and transferring money form one AC to another using a plastic magnetic strips card and a personal identification number issued by the financial institution.

Bank can be divided into two main ground in the first category are included those channel which typically involve "Personal contact with the consumer" Territorial units and in the second category are included those channels which may either interact directly with the consumer by non-person means or operate through various intermediaries to a traditional instruction method. To meet better market requirements interims of speed and efficiency of services bank have adopted an interactive electronic and computerized system for clients banking services via network of Automated teller machine via network of Automated teller machine. However, ayoltal (2010) postulated that the situation today has changed drastically it has become a source of worry to user of provides banks because the function it was meant to provide has been seriously eroded. It has become source of worry to user and providers because the function it was meant to provide has been seriously rode. It has become a money spinier for tasters who have found new heaven in compromising innocent people's personal identification number. ATM behaviour can change during what is cause stand in time where the bank dispensing. The ash is unable to access databases that content account information that is when them is network problem ATM at times can also deduct money form the account without actually dispensing money. These among other are the above of these money dispensing machines. The level of satisfaction intended to the provided by these machines is reduced by technological and processing failure the perception that the service delivery mode is expensive and the insecurity regarding at and alone ATMS all these centre customer's dissatisfaction.

Similarly love lock (2000) stressed the positive dimension of ATM based on freedom of transaction. effective service delivery in ATM system guarantees quality. Excellence and superior performance and provide autonomy to the customers. Mountinbo (1992) examine the relationship between the dimension of usage rate and performance exception with customers prolonged satisfaction with ATM service. The result indicates that usage rate has negative association with customers perceived prolonged satisfaction. whereas performance expectation is found to have positive and significant on customers prolonged satisfaction. Davies et al (1996) examined the factors that influence customers satisfactions about ATM service quality. These factors include costs involved in the use of ATM and efficient functioning of ATM. Joseph and stone (2003) found that easy access to location user friendly. ATM and security are important factors that influence majority of Bank customers focused ATM DELIVERY System that fulfills their needs and maximize operations performance is an essential dimension for bank to achieve and sustain competitive advantage.

Banks and increasing relying self service Technologies for providing services. ATM banking is one of the means to provide self services banking. The changing business environment offers challenges and opportunities to the organization. The changing customers perception of quality poses unique challenge. The excellences in the quality have become on imperative for organizational sustainability. The development of Technology has enabled organization to provide superior series for customers sanitation. The number of bank customers preferring to use self services delivery system is on the increases. This preference is attributed to increased autonomy is executing the transaction. Banks are increasing their technology based service option to remain complete. ATM is an innovative service delivery mode that offers diversified financial services like cash withdrawal fund transfer Cash deposited utility and credit card bills payments and other financial enquires.

The main purpose of the study is to examine the factor affecting on customer satisfaction form ATM services in HDFC Banks specially it examines the factor affecting the customer satisfaction level from reasonability of the charged, frequency of problem faced choice of ATM usage of services and post purchase behaviour. The remainder of this paper is organized as follows two describes the sample data and mythology. Section three present the empirical result and the final section draws conclusion and discussion the implications of the study finding.

MYTHOLOGICAL ASPECTS

The study is based on the Primary data which were gathered from the respondent of 20 commercial Bank in Maharashtra. The respondent views were collected on reasonability of fee charged frequency of problem faced. Choice of ATM uses of services post purchase behaviour and customer satisfied from ATM services. The study has employed descriptive and cause comparative research design to deal with the fundamental issues associated with customer satisfaction from ATM services study has employed descriptive and causal comparative research design to deal with the fundamental issues associated with customer satisfaction for ATM services of the commercial bank in context of Maharashtra. More specifically bank.

TABLE 1: COMMERCIAL BANK ALONG WITH THE NUMBER OF RESPONDENT

Sr.No.	Strata	No of Respondent
1	Public Bank	26
2	Joint Venture Bank	60
3	Non Joints Venture Bank	110

The model -

As the first approximation the model estimated in this study assumes that the customer satisfaction depends on the serial ATM service factor. The servant ATM service factors are reasonability of fee charged frequency of problem faced choice of ATM usages services and post purchase behavior. Therefore the models takes the following form.

Customer satisfaction = F (ATM Service factors)
 Where
 CS = Customer satisfaction is dependent Variable.
 RFC = Reasonability of fee Charged
 FPC = Frequency of problem faced
 US = Usages of services
 CA = Choice of ATM
 PPB = Post Purchase Behavior are independent variables
 e = e is the error term.

1) Reasonability of fee charged

Fee charged refers to certain amount of money charged by the bank for services rendered by the Bank. The banks charged fee for amendment of new ATM card and also it customers request new ATM card. When their old ATM card gets expired lost, damaged and blocked. In Australia bank generally charged foreign fees but not surcharges. In general, it can be argued that Bank should not charge uses for ATMS usage. The justification of this argument is built on the idea the custom will not be satisfied if their banks charge them against the usage of ATMs while they use their cash balances in credit facilities and obtains credit interest on that money. (Hubbard 2009) based on it. The study develops the following hypothesis.

H1 - Reasonability of fee charged is positively related to customer satisfaction in HDFC.

2) Frequency of Problem faced

Problem faced refers to difficulty challenges that occur while using services provided by the bank their customers. The customer can face bank to their customers. The customer can face some ATM related problems such as machine out of order cards gets blocked, machine out of cash no printing statement old notes Rogers at al 1997 should that some intermediate users have some difficulties in using ATMS including for example inserting the card in the wrong way, Lacking experience and inconvenience in the other hand the frequent uses indicated that ATMs not providing enough feedback and they are not responding quickly enough. Based on it. The study develops the following Hypothesis.

H2 - Frequency of problem faced in negatively related to customer satisfaction in HDFC bank

3) Choice of ATM

Choice of ATM refers to the opportunity or power to choose ATM between two or more banks. It also refers to selection of usage of ATM of Bank among various offers banks in respect to its superiority. Mecandrevs (2003) identified that secure and convinces location adequate number of ATM. user friendly system and functionality of ATM play important role in customer’s satisfaction while Joseph and Stone (2003) and Diligences et al (2009) mentioned that adequate number of ATMS convenient and secure location. User friendly system, speed, minimum errors high uptime cash back up, cost and service coverage are essential service quality aspect of ATM based on it. The study develops the following hypothesis.

H3 - Choice of ATM is +vely related to customer Satisfaction in HDFC Bank.

4) Use of Services

Use of services refers to the purpose for which services are most often used by the customers. ATM are most often used by the customers. ATM does not mean the Plastic card and Pin Personal Identification number but the services for which one can use it is the most important for which one can it is the most important part. These services are cash /cheque / deposit last cash withdrawal view account balances and mini statements balance inquiry make fund transfer and utility payment and request a cheque Book/ Account statement (Komal and singh 2009) based on it the study develop the following hypothesis.

H4 - Usage of services is positively related for customer satisfaction HDFC Bank.

5) Post Purchase Behaviour

Post purchase behaviour is the stage of the buyer decision process when a consumer will take additional action. based purely on their satisfaction or dissatisfaction is directly related to the varying relationships between their initial expectation of the product Pre purchase and their perception of the actual performance of the product their hand. It after the purchase the consumer perceives the product performance as their perception of the products performance is less than their expectation then the consumer will feel dissatisfied based on it. The study develops the following hypothesis.

H5 - Post purchase behavior is positively related to customer satisfaction in HDFC Bank.

Reliability

Cronbach’s Alpha is a statistic. It is generally used as a measure of internal consistency for the purpose or reliability test through corn Bach alpha only likert scale type questions are considered. Table 2 show the validity and reliability of the question of the study.

TABLE 2: COEFFICIENT OF CORNBANCH’ ALPHA THIS TABLE SHOWS THE VALIDITY AND RELIABILITY OF THE QUESTION UNDER THIS STUDY

Sr.No	Alpha based on standardized Often	No of item
0.878	32	

Reliability test for all the component of questionnaire regarding the factors affecting customer satisfaction for ATM services in HDFC Bank were computed through SPSS. The reliability and validity result in above table shows that the instrument was both reliable and valid with corn Bach apha of 0878 as obtained cornobach alphas was greater 0.7 it means that the data were 87.8% cornbach alpha was greater than 0.7. It means they were 87.8% of the data taken for the study is reliable and remaining 12.2% is error.

PRESENTATION AND ANALYSIS OF DATA

Descriptive statistic of dependents variable and independent variables of the study is shown in table No. 3

Table no. 3 Descriptive static's this table summarize the descriptive statistics of variables used in this study based on likert scale 1 to 5 where 1 indicate strongly agree and 5 indicate strongly disagree and dependent variables which represent customer satisfaction level. It shows descriptive statistic means value and standard derivation of different reliable associated with 196 sample factors form ATM services is indicated as reasonability of fee charged frequency of problem faced choice of ATM uses of services and post purchases behaviour.

TABLE 3

Sr.No	Items	N	Minimum	Maximum	Mea	S.D
1	Particular reasonability of fee charged	196	1.00	4.20	2.40	0.65
2	Frequency of problem faced	196	1.33	5.00	2.78	0.84
3	Choice of ATM	196	1.00	4.17	2.30	0.63
4	Uses of services	196	1.00	4.40	2.22	0.63
5	Post purchase behavior	196	1.00	4.00	2.06	0.65
6	Customers satisfaction	196	1.00	4.00	2.24	0.63

The average reasonability of fee charged is observed to be 2.48 where the minimum vale is and maximum us 4.20% likewise the frequency of problem faced varies from 1.33 to 5% leading to the arrange of 2.78 percent. Similarly, the mean of choice of ATM is noticed to be 2.30 where the minimum and maximum vales are observed to be 1 and 4.17 percent respectively. The used of services ranges from 1 to 2.22% similarly the post purchases behavior ranges from minimum of land maximum of 4% leading to the average of 2.06% however the dependent variable customer satisfaction varies from 1 to 4% leading to the average customer satisfaction of 2.24 percentage

CO-RELATION ANALYSIS

Having indicated the descriptive statistics, the person co-relation coefficient has been computed and the result are presented in table 4:

TABLE 4: PERSONS CORRELATION MATRIX FOR THE DEPENDENT AND INDEPENDENT VARIABLE

Variable	CS	REF	EPF	CA	US	PPB
CS	1					
REC	0.591	1				
EPF	-0.044	0.081	1			
CA	0.609	0.401	0.239	1		
US	0.347	0.337	0.241	0.609	1	
PPB	0.681	0.380	-0.061	0.557	0.540	1

This table present bivariate person correlation coefficient between customer satisfaction (CS) and factor from ATM services of HDFC Bank factors for the ATM Services consist RFS as reasonability of tee charged EPF as frequency of problem faced. CA as choice of ATM us as usage of service and PPB as post purchase behavior where sign indicates that co-relations significant at 1 percent level. Sign indicates that co-relations is significant of 5% level. There is +ve relationship between reasonability of fee charged and customer satisfaction which indicates that higher the reasonability of the charged higher would be the customer satisfaction. Similarly, there is -ve relationship between frequency of problem faced and customer satisfaction which revealed that higher the frequency of problem faced lower would be the customer satisfaction likewise customer satisfaction has +ve relationship with choice of ATM used of services and post purchase behaviour. It indicates that higher the choice of ATM. Higher would be the customer satisfaction. Likewise increase in usage of services lead to better customer satisfaction. The result reveals that higher the post purchase behaviour higher would be the customer satisfaction.

REGRESSION ANALYSIS

Table 5 shows the regression of independent variables reasonability of fee charged frequency of problem faced choice of ATM usage of services and post purchase behavior on dependent variable customer satisfaction.

Table 5 Regression of reasonability of fee charged frequency of Problem faced choice of ATM usage of service and post purchase behaviour on customer satisfaction.

The result on 196 observations by using linear regressing model. The model is given below:

- CS = $B_1RFC + B_2FPF - B_3CA_1 - BUS + BU + B_5 PPB + Ut$. where
- CS = Customer satisfaction
- RFC = Reasonability of fee charged
- FPF = Frequency of Problem faced
- CA = Choice of ATM
- US = Use of services
- PPB = Post purchase behavior
- Ut = ERROR TERM

The reported result also includes the value of f-statistic f, coefficient of determination standard error of estimate SEE figure of parentheses are T -Values denote that the result are significant at 1% level of significance and denotes that the results are significant at 5% level of significance.

TABLE 5

Model	Intercepts	Regression Coefficient					ADR	Sec	f
		RFS	FPF	CA	US	PPB			
1	0.818 (5.65)	0.73					0.34	0.51	103.8
2	2.335 (14.98)		0.033 (0.61)				0.003	0.63	0.379
3	0.783 (5.55)			0.634 (10.69)			0.36	0.50	114.1
4	1.031 (7.47)				0.545 (9.10)		0.29	0.52	82.95
5	0.886 (8.06)					0.656 (12.90)	0.46	0.46	167.4
6	0.886 5.49	0.581 (10.32)	0.069				0.35	0.50	53.68
7	0.571 (0.92)			0.456	0.279		0.41	0.48	70.01
8	0.568 4.75				0.258	0.524	0.50	0.44	99.98
9	0.481 2.97	0.319	0.144	0.510			0.54	0.42	7.87
10	0.382 2.91			0.284	0.135	0.439	0.54	0.42	78.31
11	0.031 (0.23)	0.319		0.203	0.107	0.375	0.62	0.38	83.57
12	0.182 1.22	0.322	0.105	0.242	0.145	0.326	0.64	0.37	71.51

The table indicated that beta coefficient of responsibility of fee charged is +ve with customer satisfaction. It shows that higher the reasonability of fee charged higher would be the customer satisfaction where beta coefficient is significant at 1% level of satisfaction where beta coefficient is significant at 1% level of significant. The study also support that beta coefficient are for frequency of problem faceted is -ve for customer satisfaction. The result indicates the higher the frequency of problem faced lower would be the customer satisfaction where bet a coefficient for choice of ATM is +ve with customer satisfaction in the equation. It reveals that higher the choice of ATM higher would be the customer satisfaction level where beta coefficient is significant at 1% level of significance likewise the beta coefficient for uses of services is positive with the customer satisfaction in the equation. It reveals that higher the usage of services higher would be the customer satisfaction level where beta coefficient is significant at 1 level of significance.0

SUMMARY AND CONCLUSION

Customer satisfaction will vary from person to person depending on a whole may be both psychological and physical. It is a measure of how product and services supplied by a company meet or surpasses customer to avoided queues in banks Today's all commercial bank are offering ATM services which are not only enhancing a bank customer satisfaction. But also expanding the banking business. Due to increasing competition. it is essential for bank to know about ATM service quality and customer satisfaction level for the same.

The study revealed that factors from ATM services greatly influences customer satisfaction level in commercial Bank. ATM User banked highest for the reasonability of fee charged as the most reasonability of fee charged at the most important factor affecting customer satisfaction level form ATM service in commercial Bank while cash withdrawal is ranked highest as the most useful ATM services provided by the commercial Bank like wide machine out of order is ranked highest as commercial Bank. The study further showed that ATM users found limit on daily with draw as in convince while using ATM also found that it was costly to withdraw from another bank ATM outlet in Nepalese bank.

On the basis of the analysis the study concludes that the reasonability of fee charged choice of ATM usage of services have +ve and significant relationship with customer satisfaction in commercial Ban. However, freque4ncies of problem faced have -ve and significant relationship with customer satisfaction. The study also concluded satisfaction. The study also concludes that most of the respondent believe. ATM services s the necessity of modern banking and overall ATM services provided by commercial Bank is Satisfactory.

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