# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJRCM

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**REVIEW OF LITERATURE**

**NEED/IMPORTANCE OF THE STUDY**

**STATEMENT OF THE PROBLEM**

**OBJECTIVES**

**HYPOTHESIS (ES)**

**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

**FINDINGS**

**RECOMMENDATIONS/SUGGESTIONS**

**CONCLUSIONS**

**LIMITATIONS**

**SCOPE FOR FURTHER RESEARCH**

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- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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**WEBSITES**

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

# A STUDY ON ANALYSIS OF FACTORS AFFECTING THE CUSTOMER'S SATISFACTION WITH REFERENCE TO ATM SERVICES IN BANGALORE CITY

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## ABSTRACT

*This is an age of technology. Now a time, in Indian banking industry, E- Banking is at its revolutionary stage and provides various electronic services like Mobile Banking, Internet Banking and ATM services, Electronic Fund Transfer (EFT), Credit Cards and Electronic Clearing Services etc. Among all of these, ATM is the widely used and popular E-Banking services. Now, all types of organizations are adopting the modern technology for providing efficient services to the customers. This study is an attempt to find out the significant factors that affecting the customer's satisfaction in ATM (Automated Teller Machine) service in Bangalore city. In this study, data will be collect from the way of survey from bank customers and later on will be analyse by statistical technique and tools like Descriptive Statistics, Percentage Method, and Ranking Method. Thus the objective of the research is to identify factors affecting the customer satisfaction with reference to ATM services in Bangalore city. The conclusion would be interpreted accordingly.*

## KEYWORDS
e-banking, ATM, customer satisfaction.

## INTRODUCTION
ATMs (Automatic Teller Machines) were introduced to the world in 1983. These modern marvels of technology were well received by consumers because they made it possible for them to access money from their credit cards or debit cards 24 hours per day with a quick and simple system. ATMs also made it possible for consumers to travels in a safer manner they no longer had to carry large amounts of cash with them. Instead, they could access money anywhere in the world with the help of the ATM. Although ATMs made certain aspects of life safer, it did make it easier for counterfeiters and thieves to take advantage of unsuspecting consumers.

ATMs means neither "avoids travelling with money" nor "any time money" but certainly implies both. Slim ATM cards are fast replacing confounding withdrawal forms as a convenient way of getting your money from banks. In a way, they are rewriting the rules of financial transaction. Automated teller machines (ATMs) were the first well-known machines to provide electronic access to customer. With advent of Automatic Teller Machines (ATM), banks are able to serve customers outside the banking hall. ATM is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hour's restrictions and paper based verification.

ATMs have made hard cash just seconds away all throughout the day every at corner of the globe. AQTMs allow us to do a number of banking functions- such as withdrawing cash from one's account, making balance inquiries and transferring money from one account to another using a plastic, magnetic-stripe card and personal identification number issued by the financial institution. While ATMs facilitate a variety of banking transactions for customers, their main utility has been for cash withdrawal and balance enquiry.

The changing business environment offers challenges and opportunities to the organizations. The changing customers" perception of quality poses unique challenge. Excellence in quality has become an imperative for organizational sustainability (Lewis et al., 1994). The developments of technologies have enabled organizations to provide superior services for customers" satisfaction (Surjadjaja et al., 2003). The number of banks customers preferring to use self- service delivery systems is on the increase. This preference is attributed to increased autonomy in executing the transactions. Banks are increasing their technology-based service options to remain competitive. The ATM is an innovative service delivery mode that offers diversified financial services like cash withdrawal, funds transfer, cash deposits, payment of utility and credit card bills, cheque book requests, and other financial enquiries. Researchers have stated that users" satisfaction is an essential determinant of success of the technology-based delivery channels (Tong, 2009; Wu & Wang, 2007).

## REVIEW OF LITERATURE
Davies et al. (1996) identified that secure and convenient location, adequate number of ATM and functionality of ATM plays important role in customer satisfaction. Humphrey (2003) studied that electronic payments was considerably cheaper than their paper based alternatives. Similarly, ATMs are a more cost-efficient way to deliver certain depositor services than are branch offices. This Cost –efficiency also influence customer decision.

Josephand Stone (2003) mentioned that adequate number of ATMs, convenient and secure location, speed, cash backup and cost are essential service quality aspects of ATM service.

Snellman and Viren (2006) reveal that the demand for cash depends both on the number of ATMs and ATM networks and on the popularity of other means of payment. Thus, the use of cash can be fairly well explained in a transaction demand framework, assuming proper controls for market structure and technical environment

Whittakar and Introna (2006) studied that automatic teller machine (ATM) will the dominant mode of access to cash for those living in industrialized societies. In order to make some of the politics of the ATM more visible, he illustrates the political struggles through four interconnected narratives: (a) the talking ATM, (b) the insecure ATM, (c) the charging ATM, and (d) the cashless ATM. In each of these descriptive accounts he attempts to show how the ATM becomes (or is) a cybernetic actor that is configured and reconfigured through a multiplicity of political translations resulting in a multiplicity of politically significant cybernetic ATM networks.

## STATEMENT OF THE PROBLEM
In today's techno-based banking, the ATM has become indispensable. To ensure that the services of Indian banks are properly rendered, the socioeconomic characteristics of the customers have to be studied. Today's customers are more dynamic in their thinking. Their taste, needs and preferences keep changing as per the current situations. Therefore, customers" satisfaction is an important factor for capturing the market and also for retaining the existing ones. With this as the backdrop, the present study analyses the level of satisfaction of the ATM customers, and factors that influence the customers. Hence the researcher has selected the topic "a study on analysis of factors affecting the customer's satisfaction with reference to ATM services in Bangalore city".

## SCOPE OF THE STUDY
This study is much helpful to Banking industry for enhancing the customer satisfaction by adopting strategies which serves the purpose. An analysis of study proves useful, as the banks efforts are directed to attract and retain customers by offering them a basket of tailor made schemes supported by a state of the art distribution system (the ATMs)

## OBJECTIVES OF THE STUDY

- To know the factors influencing the use of ATM.
- To find out the problems usually face by customer while using ATM services of a bank.
- To know the satisfaction level of customers associated with various aspects of ATM services in the selected banks.
- To provide suggestions to overcome the problems related to various aspects.
- To study the customer's preference towards ATM services provided by banks.
- To study the awareness level of customers towards ATM services provided by banks.
- To study the opinion of customers towards the ATM services provided by banks.

## RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically.

**a) Sampling area:** The study was carried out among the ATM card holders of Banks in Bangalore city.

**b) Sample size:** 100 customers were selected after considering time and cost.

**c) Sampling method:** Convenience method of sampling is used to collect the data from the respondents.

**d) Data collection:** The data was collected from both primary and secondary sources.

**i) Primary Data:** Primary data is collected from customers of the Banks. The well-structured questionnaire is formulated and by interview method the data is collected.

**ii) Secondary data:** This data is second hand which is collected from some publication, journals, books magazines, periodicals and websites. Etc. Since the objectives were focused on primary data, the study relied more on the primary data.

**e) Statistical tools used:** The collected data has been analysed by using Percentage analysis.

Analysed & interpreted data have been presented in the form of tables, charts and figures.

## DATA ANALYSIS & INTERPRETATIONS

The Data Analysis and interpretations is a process by which sense and meaning are made of the data gathered in qualitative research, and by which the emergent knowledge is applied to clients' problems. This data often takes the form of records of group discussions and interviews, but is not limited to this. Through processes of revisiting and immersion in the data, and through complex activities of structuring, re-framing or otherwise exploring it, the researcher looks for patterns and insights relevant to the key research issues and uses these to address the client's brief.

**TABLE 1: DEMOGRAPHICS OF RESPONDENTS**

| PARTICULARS | FREQUENCY | PERCENT | CUMULATIVE PERCENT |
|---|---|---|---|
| **GENDER** | | | |
| Male | 124 | 62 | 62 |
| Female | 76 | 38 | 100 |
| **TOTAL** | **200** | **100** | |
| **EDUCATION** | | | |
| Intermediate | 18 | 9 | 9 |
| Graduate | 86 | 43 | 52 |
| Post Graduate | 54 | 27 | 79 |
| Profession | 42 | 21 | 100 |
| **TOTAL** | **200** | **100** | |
| **AGE GROUP** | | | |
| Below 25 | 46 | 23 | 23 |
| 25-35 | 48 | 24 | 47 |
| 36-50 | 64 | 32 | 79 |
| 51-60 | 42 | 21 | 100 |
| **TOTAL** | **200** | **100** | |
| **MONTHLY INCOME** | | | |
| Less Than Rs. 10,000 | 16 | 8 | 8 |
| Rs. 10,001 - Rs. 20,00 | 30 | 15 | 23 |
| Rs. 20,001 - Rs. 30,000 | 58 | 29 | 52 |
| Rs. 30,001 - Rs. 40,000 | 60 | 30 | 82 |
| More Than Rs. 40,000 | 36 | 18 | 100 |
| **TOTAL** | **200** | **100** | |
| **PROFESSION / OCCUPATION** | | | |
| Govt. Employee | 34 | 17 | 17 |
| Pvt. Employee | 74 | 37 | 54 |
| Professional | 24 | 12 | 66 |
| Businessman | 22 | 11 | 77 |
| Student | 16 | 8 | 85 |
| Retired | 22 | 11 | 96 |
| Other | 8 | 4 | 100 |
| **TOTAL** | **200** | **100** | |

Source: Primary Data

Demographic information included Age group, Income level, Qualification and Occupation of the respondents of Bangalore City. Research respondents were selected randomly to understand the Income level, Occupation and Qualification of the people in Metropolitan Cities like Bangalore.

**Table 1** represents the demographic profile of the respondents. Out of 200 respondents, (124) 62% of the respondents were male whereas (76) 76% of them were female. Education level of respondents were (18) 9% of respondents are intermediate, (86) 43% have completed graduation, (54) 27% of respondents have done their post graduate level, (42) 21% of respondents belong to profession. Age group of respondents, below age 25 years (46) 23% of respondents, between the age group of 25 years to 35 years the respondents were (48) 24%, between the age group of 36 years to 50 years the respondents were (64) 32% and the age group of respondents between 51 years to 60 years were (42) 21%. The monthly income of respondents less than Rs. 10,000 were (16) 8%, monthly income between Rs. 10,001 to Rs. 20,000 were (30) 15%, monthly income between Rs. 20,001 to Rs. 30,000 were (58) 29%, monthly of respondents between Rs. 30,001 to Rs. 40,001 were (6o) 30%, Monthly income of respondents for more than Rs. 40,000 were (36) 18% of respondents. The occupation level of respondents are, government

employees were (34) 17% of respondents, Private employees were (74) 37%, Professional were (24) 12% of respondents, Businessman were (22) 11% of respondents, Students were (16) 8%, Retired employees were (22) 11% of respondents and others were (8) 4% of respondents. These are the demographic of the respondents who prefer the ATM Card.

**TABLE 2: AWARENESS SCORE ON VARIOUS SERVICES**

| SERIAL. NO | SERVICE | AWARENESS LEVEL | | | TOTAL SCORE | MEAN SCORE | RANK |
|---|---|---|---|---|---|---|---|
| | | FULLY AWARE | PARTLY AWARE | NOT AWARE | | | |
| 1. | Cash Withdrawal | 80 | 50 | 70 | 410 | 68.33 | **9** |
| 2. | Balance Enquiry | 150 | 30 | 20 | 530 | 88.33 | **1** |
| 3. | Mini Statement | 100 | 50 | 50 | 450 | 75 | **5** |
| 4. | Prepaid Recharge | 80 | 60 | 60 | 420 | 70 | **7** |
| 5. | Bill Payment | 60 | 95 | 45 | 415 | 69.16 | **8** |
| 6. | Mobile Banking | 120 | 60 | 20 | 500 | 83.33 | **3** |
| 7. | PIN Change facility | 135 | 50 | 15 | 520 | 86.66 | **2** |
| 8. | Single card for all accounts | 50 | 100 | 50 | 400 | 66.66 | **10** |
| 9. | Cheque book request | 45 | 100 | 55 | 390 | 65 | **11** |
| 10. | Money Transfer | 100 | 45 | 55 | 445 | 74.16 | **6** |
| 11. | Deposit Cash & Cheque | 100 | 55 | 45 | 455 | 75.83 | **4** |
| **SOURCE:** PRIMARY DATA | | | | | | | |

In order to calculate total awareness score, the numbers of respondents whose opinions are "fully aware", "Partly aware" & "Not aware" are multiplied by 3, 2 & 1 respectively. The mean score is calculated by dividing the total score by total number of weights (6). Data reveals that among eleven major services, Balance Enquiry service has got the highest score followed by the PIN Change facility & Mobile Banking.

**FIG. 1**
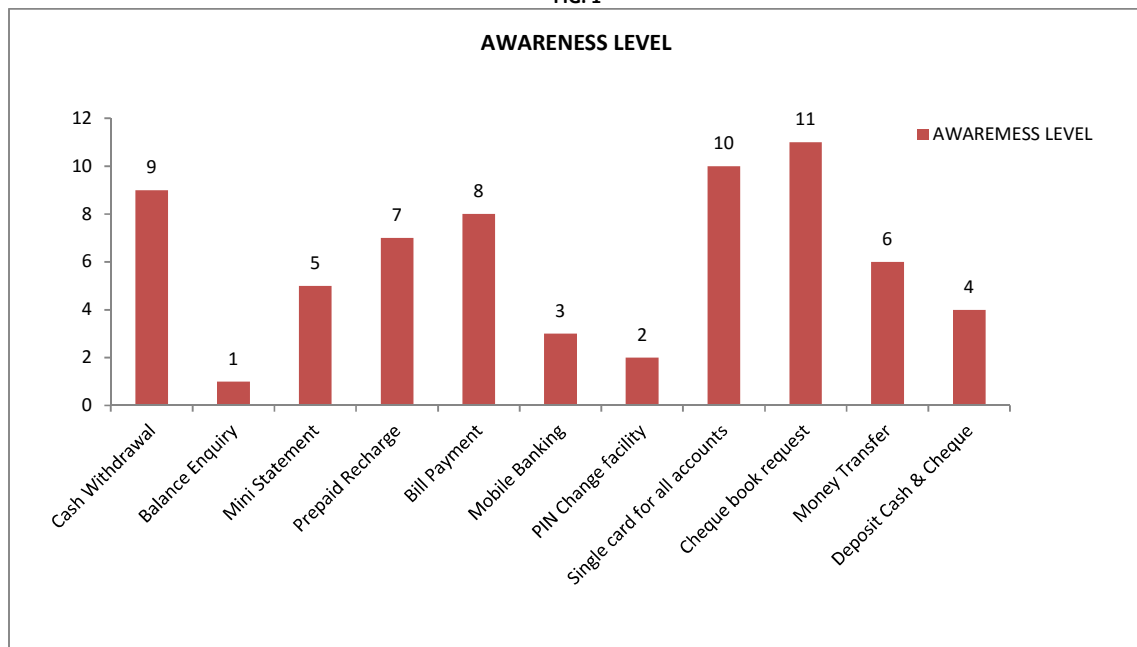


The above graph reveals that majority of customers are aware about balance enquiry in ATM has got first rank, Pin change facility has got second rank in customer awareness level and Mobile banking has got the third rank in customer awareness level but customers are not aware of cheques book facility given to ATM users. It ensures that banks should provide proper information to the customers regarding the all the services ATM users.

**TABLE 3: CUSTOMER SATISFACTION IN ATM SERVICES PROVIDED BY BANKS**

| SL.NO | STATEMENTS | LEVEL OF SATISFACTION | | | | | TOTAL SCORE | MEAN SCORE | RANK |
|---|---|---|---|---|---|---|---|---|---|
| | | HIGHLY SATISFIED | SATISFIED | AVERAGE | DISSATISFIED | HIGHLY DISSATISFIED | | | |
| 1. | Satisfied with the existing ATM location | 40 | 45 | 30 | 65 | 20 | 620 | 41.33 | **5** |
| 2. | Satisfied with the process of money withdrawn under ATM scheme | 80 | 60 | 10 | 30 | 20 | 750 | 50 | **3** |
| 3. | Satisfied with the transaction fee charged by bank for using ATM card | 80 | 60 | 20 | 20 | 20 | 760 | 50.66 | **2** |
| 4. | Satisfied with the process of time taken for issuing new cards due to loss of original cards | 30 | 70 | 40 | 20 | 40 | 630 | 42 | **4** |
| 5. | Satisfied with the delivering of the ATM card promptly | 60 | 60 | 40 | 28 | 12 | 728 | 74.3 | **1** |

Source: Primary Data

In order to calculate customer satisfaction, the numbers of respondents whose opinions are "Highly Satisfied", "Satisfied", "Average", "Dissatisfied", "and "Highly Dissatisfied" are multiplied by 5,4,3,2 & 1 respectively. The mean score is calculated by dividing the total score by total number of weights (15). Data reveals that among five major services, satisfied with the delivering of ATM card promptly has got the highest score followed by the Satisfied with the transaction fee charged by bank for using ATM card & Satisfied with the process of money withdrawn under ATM scheme.

**FIG. 2**



CUSTOMER SATISFACTION
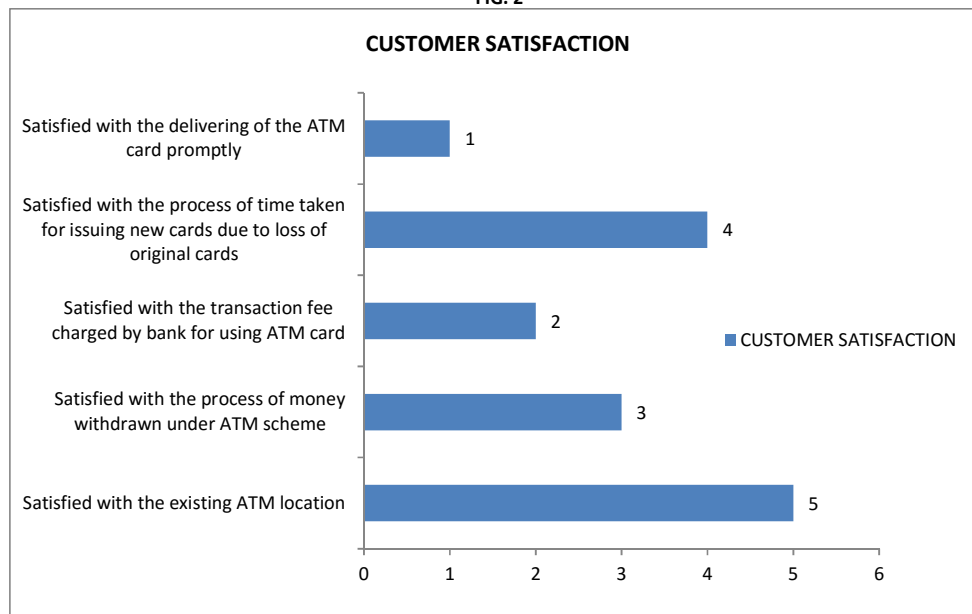
The above graph reveals that majority of customers are satisfied with the delivering of the ATM card promptly has got first rank, satisfied with the transaction fee charged by bank for using ATM card has got second rank in customer satisfaction level and satisfied with the process of money withdraw under ATM has got the third rank in customer satisfaction level but customers are not satisfied with the existing ATM location. It ensures that banks should take into consideration in improving the customer satisfaction.

**TABLE 4: OPINION OF SERVICE USERS REGARDING USAGE OF ATM SERVICES**

| SERIAL. NO | ATM SERVICE PARAMETERS | HIGHLY AGREE | AGREE | NEUTRAL | POOR | VERY POOR | TOTAL SCORE | MEAN SCORE | RANK |
|---|---|---|---|---|---|---|---|---|---|
| 1. | Support multiple languages for transaction | 100 | 20 | 10 | 5 | 65 | 685 | 45.66 | **4** |
| 2. | More problems with ATM services | 85 | 60 | 30 | 20 | 5 | 800 | 53.33 | **1** |
| 3. | Very less time problem due to insufficient balance in ATM centre | 60 | 60 | 40 | 28 | 12 | 728 | 48.53 | **3** |
| 4. | Your banks ATM available at convenient loca-tion | 40 | 45 | 30 | 65 | 20 | 620 | 41.33 | **7** |
| 5. | Very less time transaction fail due to network problem in ATM | 100 | 30 | 25 | 20 | 25 | 760 | 50.66 | **2** |
| 6. | Bank return cash in case of transaction fail (debited amount) | 30 | 65 | 20 | 40 | 45 | 595 | 39.66 | **6** |
| 7. | Provides balance slip for every transaction | 50 | 50 | 33 | 35 | 32 | 651 | 43.4 | **5** |

Source: Primary Data

In order to calculate opinion of service users regarding usage of ATM services, the numbers of respondents whose opinions are "Highly Agree", "Agree", "Neutral", "Poor", "and "Very Poor" are multiplied by 5,4,3,2 & 1 respectively. The mean score is calculated by dividing the total score by total number of weights (15). Data reveals that among seven major services, more problems with ATM services got the highest score followed by Very less time transaction fail due to network problem in ATM and Very less time problem due to insufficient balance in ATM centre.

**FIG. 3**



USAGE OF ATM SERVICES
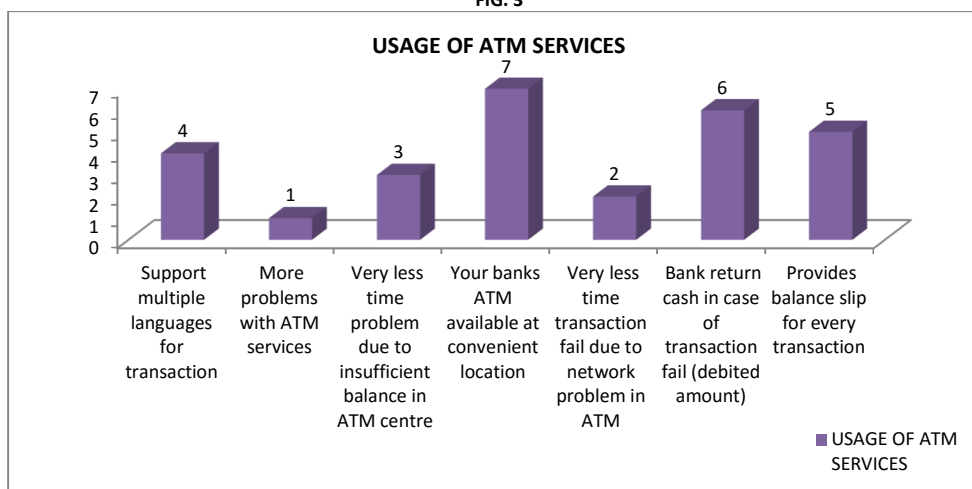
The above graph reveals that majority of the customers are facing more problems in ATM services has got first rank in usage of ATM services, customers are not getting enough time in transaction due to problem in network as got second rank in usage of ATM, very less time problem due to insufficient balance in ATM centre in use age of ATM card, but available of ATM in convenient location are very less in numbers. It ensures that banks should take into consideration the opinion of service users regarding usage of ATM services.

**TABLE 5: PROBLEMS FACED BY CUSTOMERS WHILE USING ATM SERVICES IN BANKS**

| Sr. No. | PROBLEMS | OPINIONS | | | TOTAL SCORE | MEAN SCORE | RANK |
|---|---|---|---|---|---|---|---|
| | | Often | Rarely | Never | | | |
| 1. | Wrong amount of Statement | 60 | 45 | 95 | 365 | 60.83 | 6 |
| 2. | Cards get blocked | 120 | 20 | 60 | 460 | 76.66 | 3 |
| 3. | Machine out of order | 135 | 15 | 50 | 485 | 80.83 | 2 |
| 4. | Unsuitable location of ATM | 50 | 50 | 100 | 350 | 58.33 | 7 |
| 5. | ATM not working | 45 | 55 | 100 | 345 | 57.5 | 8 |
| 6. | Provide old currency notes | 100 | 55 | 45 | 455 | 75.83 | 4 |
| 7. | Machines out of cash | 100 | 45 | 55 | 445 | 74.16 | 5 |
| 8. | Poor visibility of statement | 150 | 30 | 20 | 530 | 88.33 | 1 |

Source: Primary Data

In order to calculate problems faced by customers while using ATM services in banks, the numbers of respondents whose opinions are "Often", "Rarely" and "Never" are multiplied by 3,2 & 1 respectively. The mean score is calculated by dividing the total score by total number of weights (6). Data reveals that among eight major services, Poor visibility of statement got the highest score followed by Machine out of order and Cards get blocked.

**FIG. 4**
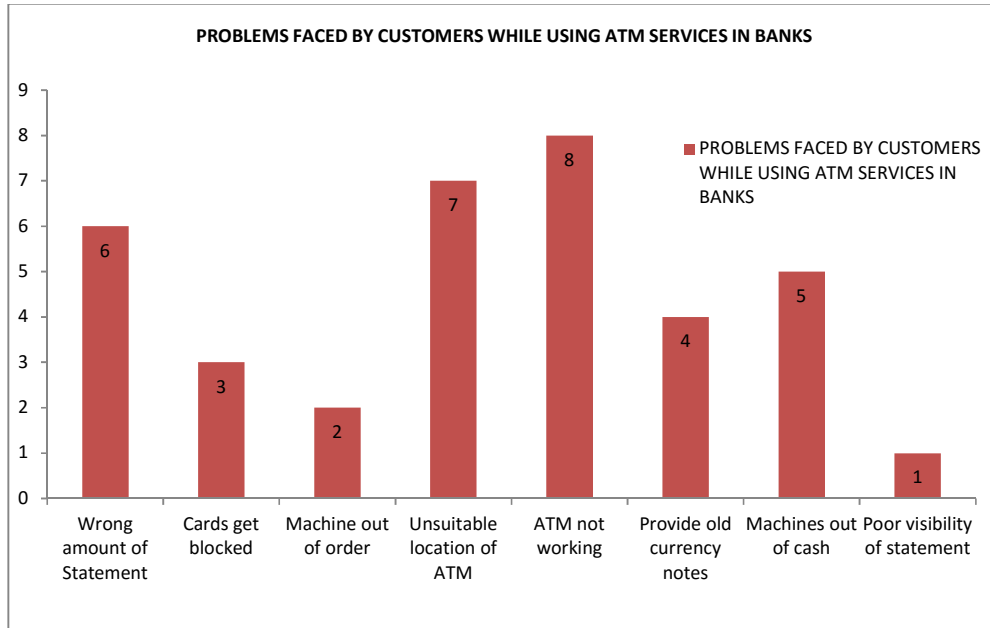


The above graph reveals the problems faced by the customers in using the ATM card in banks, poor visibility of statement has got first rank, machines out of order has got second rank where customers are facing problem and cards get blocked has got the third rank, this are the major problems faced by the customers while using the ATM services in banks. Therefore, banks should take into the consideration the problems faced by the customers and should bring the solution to this problem.

**TABLE 6: ANALYSIS OF FACTORS AFFECTING CUSTOMER SATISFACTION TOWARDS ATM**

| SERIAL. NO | FACTORS | STRONGLY AGREE | AGREE | MEDIUM | DISAGREE | STRONGLY DISAGREE | TOTAL SCORE | MEAN SCORE | RANK |
|---|---|---|---|---|---|---|---|---|---|
| 1. | Promptness of the delivery of card | 100 | 20 | 15 | 5 | 60 | 695 | 46.33 | 10 |
| 2. | Easily located ATM | 80 | 80 | 20 | 10 | 10 | 810 | 54 | 3 |
| 3. | ATM's are found at all useful places like malls, Hospitals, stations. Etc | 50 | 60 | 40 | 25 | 25 | 685 | 45.66 | 12 |
| 4. | Directions are clear to operate my ATM | 90 | 30 | 30 | 35 | 15 | 745 | 49.66 | 8 |
| 5. | Keypad of ATM machine is working properly | 100 | 50 | 30 | 10 | 10 | 820 | 55 | 1 |
| 6. | Processing time of ATM | 80 | 20 | 80 | 10 | 10 | 750 | 50 | 7 |
| 7. | Availability of cash in my ATM | 100 | 30 | 30 | 20 | 20 | 770 | 51.33 | 6 |
| 8. | ATM grievances are settled within stipulated time | 100 | 35 | 25 | 20 | 20 | 775 | 51.66 | 5 |
| 9. | Quality of notes | 50 | 50 | 33 | 35 | 32 | 651 | 43 | 15 |
| 10. | ATM grievances are settled within stipulated time | 85 | 60 | 30 | 10 | 15 | 790 | 52.66 | 4 |
| 11. | Safety & security | 50 | 60 | 40 | 25 | 25 | 685 | 45 | 13 |
| 12. | Behaviour of ATM guard | 40 | 45 | 30 | 65 | 20 | 620 | 41.33 | 16 |
| 13. | Sufficient number of ATMs | 30 | 65 | 20 | 40 | 45 | 595 | 39.66 | 17 |
| 14. | Working condition | 50 | 50 | 33 | 35 | 32 | 651 | 43.4 | 14 |
| 15. | Complaint book | 55 | 45 | 50 | 30 | 20 | 685 | 46 | 11 |
| 16. | Availability of Power backup/Generator/Inverter | 90 | 30 | 30 | 20 | 30 | 730 | 48.66 | 9 |
| 17. | Overall performance | 100 | 50 | 30 | 10 | 10 | 820 | 54.66 | 2 |

Source: Primary Data

**TABLE 6:** In order to calculate analysis of factors affecting customer satisfaction towards ATM, the numbers of respondents whose opinions are "Strongly Agree", "Agree", "Medium", "Disagree", "and "Strongly Disagree" are multiplied by 5,4,3,2 & 1 respectively. The mean score is calculated by dividing the total score by total number of weights (15). Data reveals that among seventeen major services, Keypad of ATM machine is working properly got the highest score followed by Overall performance and easily located ATM.

Various factors which influence the customer satisfaction towards ATM were considered for the study. The above table 6 shows the various factors which stimulate the customers for usage of ATM. The feedback from the research respondents clearly shows that certain factors are more favourable and which induce the Keypad of ATM machine is working properly. The most favourable factors are; Overall performance of ATM card, easily located ATM, ATM grievances are settled within stipulated time, ATM grievances are settled within stipulated time, Availability of cash in my ATM, Processing time of ATM, Directions are clear to operate my ATM.

**FIG. 5**
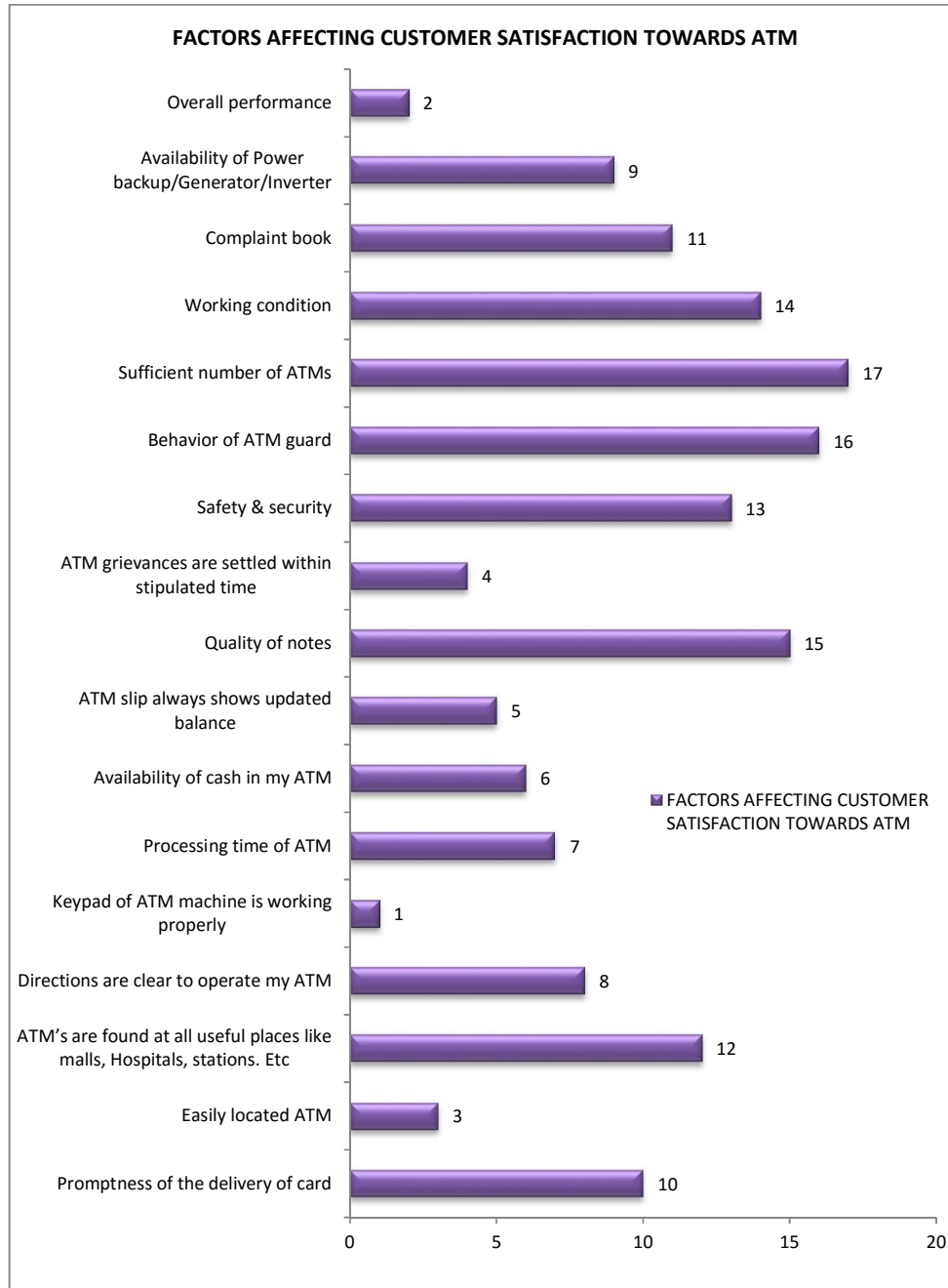


The above graph reveals that factors affecting customer satisfaction towards the ATM services in Bangalore city, keypad of ATM machine is working properly has got the first rank towards the customer satisfaction, overall performance of ATM has got the second rank in the customer satisfaction, Easily located Atm has got third rank towards customer satisfaction.

**SUGGESTIONS**
- The researcher should give the following suggestions to improve their customer's perception.
- The banks improve their performance for the ATM facilities.
- The bankers are provided the safety measures for ATM centres.
- The bankers are given the new card for quickly if the card is missing.
- Bank should provide sufficient number of ATMs in customer's location.
- Bank should provide Complaint book at every ATM service location.

## CONCLUSION

Our banking sector is growing fast specially in technology and simultaneously pattern of service expectation is changing in customer mind. Due to this changing environment bakers are adding more value in their delivery process. The study provides necessary input to the bank management to increase customer Satisfaction through improving ATM service quality. Banks must constantly up-date and ensure continuous satisfaction and retention of customers, and optimize their limited resources. Immediate response to customers" needs and queries about the ATM related services are important to improve the quality service. This would in turn lead to customer satisfaction. In spite of that overall results shows that Satisfied with the existing ATM location, Satisfied with the process of money withdrawn under ATM scheme, Satisfied with the transaction fee charged by bank for using ATM card, Satisfied with the process of time taken for issuing new cards due to loss of original cards and Satisfied with the delivering of the ATM card promptly is the core factors for ATM services quality and these are significantly affecting the overall customer's satisfaction of ATM service provided by banks. Therefore, banks should strongly emphasize their efforts on these factors for providing efficient ATM service to satisfy their customers.

## LIMITATIONS OF THE STUDY

- The study is limited to Bangalore City only.
- The sample size is 100 hence finding cannot be generalized.
- It was difficult to know whether the respondents are truly given the exact information.
- Customer preferences and opinions are supposed to change from time to time.

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