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**THE IMPACT OF ATM SERVICES IN CANARA BANK IN MYSORE CITY**

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**ABSTRACT**

ATM is one of the most important core banking services as it enables customers to do 'Anywhere, Anytime banking'. ATMs offer the convenience of multiple locations. An ATM card is protected by a PIN, keeping one's money safe. ATMs are faster than going to the bank. Thus ATM impacts Core Banking Services leading to customer satisfaction. The purpose of this paper is to measure customer satisfaction towards use of ATM services offered by some of the branches of Canara bank in Mysore city since the time of introduction of Core Banking Services. Core Banking Services are ATMs, Internet Banking, Mobile Banking and Phone Banking. These banking services offer customers convenience, anywhere and anytime banking. A structured questionnaire was used to collect data from a sample size of 120 customers of some of the branches of Canara bank in Mysore City. The collected data from the sample was analyzed by using SPSS.

**KEYWORDS**

Canara Bank, Customer satisfaction, Customer preference, ATM.

**INTRODUCTION**

Indian banking system has evolved from cash transactions to cheque and now to plastic cards to comply with changing customer needs. Current and Saving bank account holders of a bank maintaining certain minimum balance are issued with an ATM card. It is a plastic card having a magnetic strip with the account number of the person. The ATM also offered a series of banking services such as depositing cash, withdraw cash, request of cheque book, paying utility bills, transfer of funds, credit card payments, balance enquiry, opening account and change password. The ATM facility is available round the clock. HSBC bank was the first bank in India to offer ATM facility in 1987.

Automated Teller Machines (ATMs) have gained prominence as a delivery channel for banking transactions in India. As Banks have installed ATMs to increase their reach more people are now moving towards using the ATM for their banking needs. According to a survey by Banknet, in India 95% people now prefer this modern channel to the traditional mode of banking. Almost 60% people use an ATM at least once a week. Increased ATM usage is also helped by the fact that customers have now the flexibility of using ATMs of other banks, as most of the banks are part of major interbank networks like National Financial Switch (NFS), Mitr, BANCS, Cash tree and Cash net. The interbank networks have brought together ATMs of several banks so that customers gain access to any of the participating banks' ATMs. Now all the banks offer ATM facilities. In an ATM services are available round the clock and no employee interface is required.

ATMs are now seen to be more than mere cash dispensing machines. Customers use ATMs to recharge their mobile phone prepaid connections, pay their utility bills and even mutual fund transactions-making them at par with flexibility given in internet banking.

**REVIEW OF LITERATURE**

Kaul Urvashi (2007) in his article, "ATM: The power of cash", explained the importance and benefits of ATM, the players in the Indian market and presented various satisfactory data concerning the growth of ATM.

Sachin Kumar (2011) in his article throws light on the popularity of ATMs in India today based on the data released by the National Payments Corporation of India (NPCI), which shows that enhanced popularity is due to the increase in number of services (money transfer, mobile and electricity bill payments, income tax payment, cash deposit and air ticket booking) offered by banks through ATM.

Dr Anurag B. Singh; Ms.Priyanka Tandon (2012) in their article "A study of Financial performance: A comparative analysis of SBI and ICICI Bank" analysed the financial performances of the banks after the introduction of CBS.

**OBJECTIVES OF THE STUDY**

The objectives of the study are as follows:-

1. To investigate the effectiveness of ATM services of Canara Bank in Mysore City.
2. To identify the impact of ATM services offered by Canara Bank in Mysore City.
3. To study the problems faced by customers while using ATM services offered by Canara Bank in Mysore City
4. To investigate the association between age and preference in the use of ATM services of Canara Bank in Mysore City.

**SCOPE OF THE STUDY**

The present study focuses on awareness of ATM services offered by Canara Bank in Mysore City. The study also covers the ATM services offered, its meaning, its features, its impact on customer satisfaction and its effectiveness and benefits to customers in this era. For the study 120 respondents were considered across Mysore city using simple random sampling technique.

**HYPOTHESIS OF THE STUDY**

The hypothesis of the present study is:

1. Customers are aware of ATM services offered by Canara Bank in Mysore city.
2. Customers face problems while using ATM services offered by Canara Bank in Mysore city.

$H_0$  : There is no association between age and preference in using ATM.

$H_1$  : There is association between age and preference in using ATM.

**RESEARCH METHODOLOGY**

The present study is based on both primary and secondary data. The primary data is collected by framing a structured questionnaire. The structured questionnaire on ATM was prepared personally and handed over to the respondents by the researcher to collect primary data.

In all 120 questionnaire were circulated and the response from the customers was tabulated to present this article. The 120 respondents were randomly selected. The secondary data is from the Internet, books, journals, research articles, news papers, bank web sites etc.

**SAMPLE DESIGN**

The present study focuses on ATM services of Canara Bank branches across Mysore city. For the study, the respondents were selected randomly using simple random sampling technique.

**STATISTICAL TOOLS AND TECHNIQUES**

The present study used the following statistical techniques for testing the hypothesis:

1.  $\chi^2$  test.
2. Frequency distribution.
3. Tables.
4. Charts.
5. Arithmetic mean was used.

The following table indicates the personal demography of the respondents. The respondents were divided on the basis of gender and age.

**PART A: GENDER OF THE RESPONDENT**

Gender	No. of Respondents	Percentage
Male	74	61.67%
Female	46	38.33%
Total	120	100.00%

Source: Primary data

Out of 120 respondents on the basis of gender, 61.61% are males and 38.33% are females. It clearly indicates that majority of the respondents are male.

**AGE OF RESPONDENTS**

Age	No. of Respondents	Percentage
Below 25years	42	35.00
25-40	51	42.5
40-55	16	13.33
55 and above	11	9.17
Total	120	100.00

Source: Primary data

Out of 120 respondents, 35% are below 25years, 42.5% are in the age group of 25-40, 13.33% are in the age group of 40-55 and 9.17% are above 55. It clearly indicates majority of the respondents are in the age group of 25-40.

**PREFERENCE OF USING ATM**

Preferences	No. of Respondents	Percentage
Yes	86	71.67
No	34	28.33
Total	120	100.00

Source: Primary data

Out of 120 respondents, 86 respondents prefer using ATM, while 34 respondents did not prefer the use of ATM banking. It clearly indicates that majority of the respondents prefer to use ATM.

**NECESSITY OF ATM**

Necessity	No. of Respondents	Percentage
Essential	112	93.33
Not essential	8	6.67
Total	120	100.00

Source: Primary data

Out of 120 respondents 93.33% felt that ATM was essential and 6.67% felt that it was not essential.

**PERIODICITY OF USAGE OF ATM BY RESPONDENTS**

Usage	No. of Respondents	Percentage
Daily	17	14.17
Weekly	71	59.17
Monthly	21	17.5
Once in 6 months	11	9.16
Total	120	100.00

Source: Primary data

Out of 120 respondents, 14.17% made use of ATMs daily, 59.17% used it weekly, 17.50% used it monthly and 9.16% used a ATM once in 6months. It clearly indicates that majority of the respondents are weekly users.

**SERVICES OF ATM USED**

ATM services	No. of Respondents	Percentage
Withdrawal of cash	114	95.00
Credit card payments	18	15.00
Transfer of funds	14	11.67
Checking account balance	45	37.50
Viewing transactions	105	87.50

Source: Primary data

Out of 120 respondents 95% respondents use ATM to primarily withdraw cash, 15% respondents to make credit card payments, 11.67% respondents to transfer funds, 37.5% to check account balance and 87.5% respondents used ATM to view transactions.



PROBLEMS FACED BY THE RESPONDENTS

ATM services	No. of Respondents	Percentage
Machine out of cash	102	85.00
Non printing of Statement	46	38.33
Account debited but cash not dispensed	55	45.83
Long waiting time in queues	38	31.67
Fewer number of ATM	52	43.33
Too much time for transactions	24	20.00

Source: Primary data

INFERENCE

Out of 120 respondents, 85% respondents faced the problem of the machine running out of cash; 38.33% respondents faced the problem of non-printing of statement, 45.83% respondents reported the problem of account debited but cash not dispensed, 31.67% respondents faced the problem of waiting for long time in queues and 43.33% respondents faced the problem of inadequate number of ATMs of Canara Bank in Mysore city. 20% respondents faced the problem of spending too much time for transactions. It clearly indicates that the majority of the respondents faced the problem of machines running out of cash.

H<sub>0</sub>: There is no association between age and preference in using ATM.

H<sub>1</sub>: There is association between age and preference in using ATM.

AGE AND PREFERENCE

Age	Yes	No	Total
Below 25years	39	3	42
25-40	43	8	51
40-55	10	6	16
55 and above	4	7	11
Total	96	24	120

Source: Primary data

$$\chi^2 = \sum (O-E)^2 / E$$

Where

$\chi^2$  = Chi-square test

O = Observed frequency

E = Expected frequency

N = Number of classes

SHOWING THE  $\chi^2$  VALUE OF THE CANARA BANK CUSTOMERS

O	E	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
39	33.6	5.4	29.16	0.8678
43	40.8	2.2	4.84	0.1186
10	12.8	-2.8	7.84	0.6125
4	8.8	-4.8	23.04	2.6181
3	8.4	-5.4	29.16	3.4714
8	10.2	-2.2	4.84	0.4745
6	3.2	-2.8	7.84	2.4500
7	2.2	4.8	23.04	10.4727
$\chi^2 = \sum (O-E)^2 / E$				21.0856

Degree of freedom = (r-1) (c-1)

= (4-1) (2-1)

= (3) (1)

= 3

The table value of  $\chi^2$  for 3 degree of freedom at 5% present level of significance is 7.815. The calculated value of  $\chi^2$  is 21.0856 which is higher than the table value, as such the null hypothesis is rejected, which clearly indicates that there is an association between age and preference in using ATM in Canara Bank by the Mysore city customers.

MAJOR FINDINGS OF THE STUDY

1. In this study concerning impact of ATM on Canara Bank customers, 120 respondents were chosen of whom 61.67% were males and 38.33% females. This indicates that majority of the respondents were males.
2. The survey indicates that the respondents in the age group of 25-40 were benefited by the ATM services of Canara Bank in Mysore city.
3. The study goes to indicate that the majority of the canara bank customers in Mysore city prefer to use ATMs.
4. The study also indicates that customers in canara bank prefer ATM services because a number of banking operations are made available in ATMs and any ATM anywhere in the world can be used to avail these facilities after the introduction of CBS.
5. In the present study some customers felt that rarely there were instances of machines running out of cash and amount being debited but cash not dispensed inconveniencing the customers. However such problems are solved by the banks which host the ATM.

CONCLUSIONS AND SUGGESTIONS

The study is aimed to understand and comprehend the impact of ATM services of Canara Bank branches in Mysore city. ATM services are successfully implemented by all the Banks everywhere in the country and Canara Bank is no exception to this. The study clearly indicates that customers prefer to use ATMs because of its ease of operations, convenience, timely response and cost effectiveness. As ATMs offer any time any where banking facility, customers are surely benefitted out of it. After the introductions of ATMs the operational efficiency of Banks has certainly improved.

However a majority of the uneducated and the educated but computer illiterate customers do not evince interest in ATM because they do not find a helping hand in the premises of the ATM branches. Thus such customers prefer branch banking with the assistance of counter services. No doubt, ATMs have made a significant welcome change in the banking scenario of our country and certainly improved the efficiency of Banking operations. The ATMs have created awareness about the presence of the Banking sector everywhere and any time banking to common man.

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