

Issues and Challenges Faced by ATM Customers of Commercial Banks in India

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Abstract: The 21st century is enhancing the complexities of life, therefore customers are demanding additional convenience from service industry and banking sector is also not exception to it. During this regard, ATM is one in every of the most effective offered by banks which offers a convenient way to customers to avoid frustrating queues in banks. Attributable to increasing competition its essential for banks to know about the customer adoption of ATM service and their satisfaction level for the same. This study provides information regarding the satisfaction level, awareness level and problems faced by customers while using ATM services. To provide findings and suggestions on recent features available in ATM. Analyzing sample of 352 consumers' responses who have been interviewed personally through structured survey in 32 districts of Tamil Nadu India. This study, uses convenient sampling technique where samples have been selected on the basis of certain criteria.

Key words: E-banking, customer satisfaction, awareness, services, information, technology

INTRODUCTION

The banking has undergone a major change due to the adoption of E-banking. E-banking can offer speedier, quicker and dependable services to the customers for which they may be relatively satisfied than that of manual system of banking. While ATMs bring down the cost per transaction, increase efficiency by reducing employment of staff, they assist to extend accuracy, speed, save time, cash and efforts of shoppers. An Automated Teller Machine (ATM) conjointly called an Automated Banking Machine (ABM), cash machine, cash point or cash line. It is an electronic telecommunications device that enables the clients of a financial institution to perform financial transactions without the need for a cashier, human clerk or bank teller. Online banking which provides various alternative e-channels to using banking services, i.e., ATM, credit card, internet banking, mobile banking, electronic fund transfer, anywhere banking, any time banking and electronic clearing services. Today, more and more Indian banks are trying to differentiate themselves in a fiercely competitive industry. The most commonly used delivery channel introduced for financial services is the ATM. ATM is a user friendly, computer driven system that operates 24 h each day, 7 days a week. A very menu-driven system, it displays easy-to-follow, stepwise directions for the customer.

INDUSTRY PROFILE

Origin and growth of ATM industry in the world: The history of ATM can be traced back to the 1960s, the first ATM machine was invented by John Shepherd-Barron he was managing director of Diamond State La Rue Instruments. That machine utilized by Barclays Bank (Barclays Bank in Enfield Town in North London, United Kingdom) in 27 June, 1967 (Wikipedia Encyclopedia). The newest ATM at Royal Bank of Scotland operates without a card to withdraw cash up to £100. As per the worldwide ATM market and forecasts to 2016, the utmost growth of ATMs is going on in Asia Pacific region. Republic of India and Indonesia are having one fourth of the amount of ATMs and China is accounted for half the new ATMs. Worldwide growth of ATMs is steady increasing. The expansion of ATMs in Western countries and alternative advanced countries has reached at a mature stage. However, there's plenty of scope of growth of ATM business in developing countries like Republic of India. If verify Republic of India, these days researcher have concerning 74 ATMs per million of the population. In comparison, China has over 200 machines per million and also the USA has one 300 ATMs per million. Details of world ATM statistics given in Table 1.

Table 1 clearly indicated that day by day the ATMs and its transactions increased. Currently, there are >2.2 million ATMs worldwide. It means for every 3000 people, there is just 1 ATM. ATM transactions can

Table 1: World Statistics of ATM (as on end of 2012)

Particulars	Values
Total No. of ATMs end of 2012	2.2 millions
Total No. ATMs increasing to by end 2016 (estimation of RBR)	3,195,880
Total average of transactions per ATM machine	900
Average ATM withdrawal	\$ 60
Total percent sales will increase by installing ATM	20%
Total percent more that ATM users will spend than non-ATM users	23%
Average times the typical ATM user will visit an ATM per month	7.4
Total No. of ATM machines currently in use	2.2 million
Total ratio of people per ATM machine	3,000-1
Average amount of time a new ATM machine is installed	5 min
Total No. of ATM Machines per household	284
Total average of money is spent at night clubs that stay there	75%

Statistics Brain.com

grow from 62 billion in 2009 to thumping 94 Billion in 2015 in US. And also the preferred markets for brand new and replacement ATM deployments until 2017 is anticipated to be China followed by North America and Asian nation.

Origin and growth of ATM services in the India: In India, ATM business is growing at an exponential rate. So to say, ATM has brought a self service revolution. ATMs were introduced to the Indian banking system throughout 1987 by HSBC Bank in Bombay. Mr Jaivinder Gill, MD of NCR Republic of India has explicit, as banks still open new branches, attract new customers and encourage existing and new account holders to use cards, the Indian ATM business is about to grow. Since, several banks still operate proprietary networks, the increasing variety of banking customers is probably going to spur ATM growth. ATM technology was accustomed reach the shoppers at a lower initial and dealing value with trouble free services. ATM phase witnessed a rate of growth of half-hour, since last 5 years in Republic of India. ATM terminals in Republic of India are going to be expected to grow at a combined average rate of growth of 25 between 2011 and 2015. There's currently a serious concentrate on money inclusion which implies ATMs currently have a wider reach in rural and remote corners of the country. There's conjointly a large demand from the urban population World Health Organization are craving for instant services, aboard seeking to avail additional value-based features. As per RBI for ATM business, Republic of India may be a large market. It's an area with 1.2 billion individuals wherever 400th of them were unbanked. As per the ATM Statistics computed by banking concern of Republic of India, total variety of onsite and offsite ATMs of all Indian Banks are 100042 by July, 2012. But by 2017 researcher have got an inclination to expect ATM population in Asian nation to be 4,00,000 compared with around one 40,000 today. The foremost

Table 2: Growth in No. of ATMs India

Years	Total No. of ATMs	Country
August, 2007	31078	India
August, 2012	104450	India
2016 (RBI) estimates	200000	India

Table 3: Bank wise growth of ATMs in India (end of December, 2012)

Banks	Total No. of ATMs	Percentage
Public sector and state bank groups	71,500	59
Private sector and foreign banks	51800	40
Co-operative banks	1,150	1
Total	124450	100

Statistics of RBI

half driven by banks attending to rural areas and government initiatives like direct profit transfer. These days 25 year-on-year growth in ATM penetration and this can increase, however researcher have got an extended thanks to go. As of now, notice ATMs in clusters at one location, principally in metros and concrete areas. These have to be compelled to be opened up across rural and semi-rural earth sense. The White Label ATMs (WLAs) that the banking concern of Republic of India has issued licenses can facilitate in penetration. These are going to be personal label ATMs and can not be any bank's whole. As an example, Tata Communications has launched indicash and its victimization the ATMs. Currently, a client will withdraw cash, deposit cash with and while not envelope, transfer fund from card to account, pay insurance bills, apply for loan, book air and train tickets, picture show tickets and avail coupons, etc. Even gold coins are doable to withdraw from ATM counters. ATMs represent, the only largest investment within the electronic channel services for the banks are deploying ATMs to increase their reach. Whereas ATMs facilitate a ramification of banking transactions for patrons, their main utility has been for cash withdrawal and balance enquiry. Table 2 states that growth in number of ATMs in India. Table 2 depicts the fact that when compare 2007 and 2012 highly increased of growth in number of ATMs in India. Table 3 shows that public sector and statebank groups have 59% of ATMs in India. Private sector and foreign banks have 40% of ATMs in India and remaining 1% of ATMs have co-operative banks.

Complaints statistics in India: Complainants can log on to the RBI (2012) web site (www.rbi.org.in) and lodge their complaint relating to deficiency in banking services by using the online complaint form. The e-mail addresses of the OBOs are obtainable within the poverty line and complainants can forward their complaints through emails to them. For people who don't have any access to web, complaints may be sent by post or directly as in Table 4.

Table 4: The detailed population group wise distribution of complaints received

Population groups	Distribution of complaints (%)
Urban	30
Semi urban	15
Rural	11
Metropolitan centers	44
Total	100

Table 5: Complaints received by different modes (as on end of 2012)

Mode	Receipts of complaints (%)
E-mail	14
Online	13
Landline or help line or toll free	18
Directly	33
Letter, pot card, fax, etc.	22
Total	100

Statistics of RBR

Table 6: Complaints received per bank groups

Bank group	Complaints per bank groups		
	2009-10	2010-11	2011-12
Nationalized banks	0.46	0.45	0.44
SBI associates	1.33	1.25	1.33
Old private sector banks	0.28	0.25	0.28
New private sector banks	4.17	2.35	1.72
Foreign banks	37.79	22.34	18.43
Total	44.03	26.64	22.20

Statistics of RBR ATM marketplace.com

In India during the year 2011-12, the OBOs received most verified complaints from urban and metropolitan areas. The complaints from metropolitan centers were 4% and from urban areas were 30% of total complaints. The complaints received from rural and semi urban centers constituted 11 and 15% of total complaints received, respectively. The merchandise and services offered at the semi urban and rural branches are restricted in range and volume. This can be cited as a vital reason for lower level of complaints from these population teams. Further, it should be value mentioning that at the most of the semi-urban and rural locations there's only one branch of an advert bank creating it a neighborhood necessity also as a monopoly. Hence, the customers could like to not complain about any deficiency in ATM service.

It is inferred that majority 33% of customers lodge their complaints directly. Limited access to web can be the most reason for folks preferring to lodge complaints victimization the communicating mode, though, e-mail complaints have marginally exaggerated from 12-14% of total complaints received during the year (Table 5).

Table 6 indicated that when compare complaints received per bank groups during the year 2009-2012, it is decrease day by day. But, only old private sector banks there is no major variation. All complaints received within the OBOs are recorded in the Complaint Tracking Software (CTS) which facilitates tracking of the movement of complaints. The CTS is accessible to banks for the aim

of uploading documents/letters to facilitate grievance redressal/quick closure of cases by the genus BOs by preventating communication delays. This additionally helps scale back the employment of paper and is, therefore associate eco-friendly initiative.

LITERATURE REVIEW

Sakthivel (2008) highlighted that access, location, security and simple use of ATM machines seems to be the foremost necessary part for banking customers for the adoption of e-banking. However, banks ought to emphasize a lot of on providing speedy and economical service to the shoppers. Further, bank managers ought to conduct periodic selling studies to know the amount of technological services by the shoppers so adequate service may be delivered at the proper time.

Pandian and Sharma (2012), states that during this modern times wherever cash plays a very important role for survival. ATM helps the individuals to require cash whenever required by them and additionally throughout emergency conditions.

Hugar and Vaz (2008) highlighted that electronic channels provide alternatives for faster delivery of banking services to the customers. Adoption of electronic channels like ATMs, internet banking; investment costs must be identified to ensure a more cost-effective and efficient execution of e-channel services.

Tuli *et al.* (2012) indicated that among 4 channels, ATM was most often used followed by internet banking and branch banking. Customers adopted these channels because of safety, security, convenience and speediness offered by them.

Israni (2006) found that users in the main used ATMs for withdrawal of cash and balance enquiry. Negative factors relating to ATM usage were concern over personal safety, lack of privacy and operational issues such of machine.

Manoharan (2007) states that as a result of the availability of ATMs over wide geographical areas, the bank accounts are simply accessed from any location the customers desires and ultimately its edges are increased. The more availability of ATM locations increases the value of its network and the final network size of the banks is determined by the customer as the value of a bank's network.

Cronin and Taylor (1994) tested that attributes of the theory of diffusion of innovation empirically, using Automatic Teller Machines (ATMs) because the target innovation and the attitudinal dispositions significantly influence the utilization of ATM.

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survival. ATM helps the folks to require cash whenever required by them and additionally throughout emergency conditions.

Shariq and Tondon (2012) analyzed that nearly all very important issue that influence customers to use the ATM services is it's convenience in use and availableness of machines.

Singh and Komal (2009) found that size of various bank, year of multinational and performance of bank are the most important factors that are to blame for the client satisfaction towards ATM service of banks.

Jham *et al.* found that personal banks are ready to attract the younger customers with higher academic levels, United Nations agency are snug with multi-channel banking, the purchasers of the full service bank are older and additional glad with the standard facilities.

Kumbhar (2011) determined that aside from value effectiveness of ATM service, perception regarding all service quality dimensions is just about same publicly and personal sector banks. Overall results shows that value effectiveness of ATM service was core service quality dimension and it were considerably moving on overall client satisfaction in ATM service provided by industrial banks.

Statement of the problem: The use of ATM is increasing day-by-day, it is important to study the issues and challenges towards use of ATM services in Tamil Nadu. The customers were facing different types of problems with which ATM is directly related. Machine complexity, machine breakdown, poor quality notes, network failure, unsuitable location, forgot ATM pin number, high frequency of use, safety and security are the major problems of ATM users. Customers do not like ATMs attributable to impersonality, vision problem, fear of technology and reluctance to change and adopt new mode of delivery of service.

Objectives of the study:

- To examine the awareness level of ATM services in Tamil Nadu
- To findout the level of customer satisfaction on various aspects of ATM services in Tamil Nadu
- To identify the problems faced by customers while using ATM services in Tamil Nadu
- To offer suggestions to overcome the problems in ATM services in near future

Research methodology: The following research design is followed for the study.

Primary sources: A well-structured questionnaire was prepared and distributed to the customers of commercial banks in Tamil Nadu (appendix).

Secondary sources: Various secondary information used for the research include various published and non-published works including periodicals, magazines, government reports, journals and websites, etc.

Sampling method: Convenient sampling method is followed.

Area of the study: The area of the study is bank branches in Tamil Nadu.

Sample size: Tamil Nadu comprises in 32 districts. There were in each district 11 customers are selected for convenient sampling method from commercial banks. There were the total sample size is 352 customers.

Tools used for analysis: The tools used for analyzed through Percentage method, Chi-square test and Weighted Average Method.

Limitations:

- This study was conducted in the period of June-August, 2013
- The study area is restricted only at Tamil Nadu
- Findings of the study described on the basis of information provided by the respondents

Analysis and interpretation of data

Demographic profile of ATM customers: The personal profile is created to know about the demographic factors of the respondent. For examining the personal profile of the ATM customers, selected for the study, variables, such as gender, age, income, academic qualification have used.

Table 7 indicates the demographic distribution of respondents. Majority (56%) respondents are male and (51%) of customers are post graduate. Most of the ATM customers belong to the age group of 20-30 (36%). Percentage of post graduate respondents maximum 51% and 33 respondents are having monthly income Rs. 3 lacks and earliar.

Table 8 and 9 shows ATM services used by respondents. While 68% respondents use cash withdrawal, mini statement facility, only 4% respondents use fund transfer facility 12% respondent.

Table 7: Demographics of ATM respondents

Particulars	Frequency	Percent	Cumulative (%)
Gender			
Male	201	57	57
Female	151	43	100
Total	352	100	
Age			
<20	42	12	12
20-30	128	36	48
30-40	107	30	78
>40	75	22	100
Total	352	100	
Income			
<10000	69	20	20
10000-20000	74	21	41
20000-30000	90	26	67
>30000	117	33	100
Total	352	100	
Education			
12th	40	11	11
Graduate	81	23	34
Post graduate	178	51	85
Professionals	53	15	100
Total	352	100	

Computing from primary data

Table 8: Satisfaction level ATM services

Satisfaction level	5	4	3	2	1
Overall satisfaction with ATM services of bank	82	150	70	31	19
Satisfaction with the reliability of ATM to do transactions	50	101	98	91	12
Satisfaction with sufficient ATM counter	21	47	132	88	64
Satisfaction with queuing at ATM counter	35	65	111	80	61
Satisfaction with service charges	73	146	87	26	20
Satisfaction with complaint resolution of ATM services	46	121	86	77	22
Satisfaction with behaviours and attitudes of bank staffs	34	122	135	51	10
Satisfaction with ATM facilities of your bank	61	157	98	32	4
Satisfaction with time consuming of ATM	92	152	78	23	7
Satisfaction with withdrawal problems of ATM	22	58	123	95	54
Satisfaction level of withdrawal limit in ATM services	16	52	87	141	56
Satisfaction with network access in ATM services	24	121	102	81	24
Satisfaction with customer service in ATM services	22	81	140	97	11
Over all service quality in ATM services	8	155	147	36	6
Satisfaction with time saving	62	244	34	12	0

Computing from primary data: 5 = Highly satisfied; 4 = Satisfied; 3 = Normal; 2 = Dissatisfied; 1 = Highly dissatisfied

Table 9: Purpose of using ATM services by respondents

Response	Frequency	Percentage
Cash withdrawal	239	68
Balance check	32	9
Mini statement	14	4
View transactions	26	7
Fund transfer	41	12
Total	352	100

Computing from primary data

Awareness level of ATM services

Hypothesis testing:

- H₀₁ = There is no significant difference between age group of respondents and their awareness level
- H₀₂ = There is no significant difference between income of respondents and their awareness level about ATM services
- H₀₃ = There is no significant difference between education of respondents and their awareness level about ATM services

Table 10 clearly states that age, gender, income of respondents does not affect their awareness level about ATM services but educational level affect the awareness level.

Problems faced by customers: Table 11 shows that most of the respondents faced network problem while least preference is given to ATM card was damaged.

Findings of the study:

- Most of the respondents (36%) belong to the age group of 20-30 years
- Majority (56%) of the respondents are males
- Most of the respondents (51%) are post graduate
- Nearly 33% of the respondent's monthly income is above Rs. 30000
- 68% respondents are availing ATM services for >2 years
- 54% of the respondents using ATM service 2-5 times in a month
- Nearly 62% of the respondents opined that ATM service was preferred for quick cash withdrawal
- Majority of the customers (61%) said that there is no inconvenience in operating ATM
- Maximum days (20-30) taken by the bank solve ATM related problems
- Nearly 60% of respondents are not satisfied with the limit of withdrawal per day
- Most of the respondents (81%) are fully satisfied with bank ATM services
- Most of the respondents (62%) are not satisfied with the queuing at ATM counter
- Most of the respondents face network related problem while using ATM facilities
- Majority of customer prefer ATMs for withdrawal purpose while second preference is given to fund transfer facility
- It was found that ATM was the most frequently used electronic banking channel with 44.3% of respondents using it at least once a weeks

Table 10: Awareness Level of ATM services

Factors ^a	Awareness level of ATM services				Test	Calculated value	df	Level of significance (%)	Tabulated value	Results
	Not aware	Partly aware	Fully aware	Fully aware but unsecure feeling						
Age (years)^b										
<20	9	6	12	15	Chi-square	9.36	9	5	16.919	Accepted
20-30	18	30	41	24						
30-40	19	21	40	11						
>40	15	33	30	27						
Income (Rs.)^c										
<10000	10	14	30	15	Chi-square	14.84	9	5	16.919	Accepted
10000-20000	6	18	24	26						
20000-30000	7	27	41	15						
>30000	5	57	36	21						
12th^d	1	23	4	12						
Education^d										
Graduate	12	24	18	27	Chi-square	30.7	9	5	16.919	Rejected
Post graduate	17	41	95	25						
Professionals	0	11	40	2						

^aH₀; ^bH₀₁; ^cH₀₂; ^dH₀₃; primary data

Table 11: Ranking of problem faced by customers

Problems	Total	Weighted total	Weighted avg.	Ranks
ATM might give wrong amount of cash	352	1888	47.250	3
Network failure	352	2388	59.700	1
There is danger of my card getting stuck in the machine	352	1070	24.930	7
ATM card was damaged	352	120	3.000	12
Forgot ATM pin number	352	2054	17.116	2
ATM computer shows too such withdrawals on the same day	352	318	7.950	11
Lost ATM card	352	1036	25.800	9
Machine out of order	352	1058	26.448	8
Machine out of cash	352	1360	33.990	4
Wrong information in the statement	352	820	18.999	10
No print out of statement	352	1118	27.960	6
No power pack up	352	1218	30.500	05

Primary data

- Due to the problem faced in ATM services, the respondents behavioral change is only 9%
- Only 4 customers stop the usage of ATM services
- Compare nationalized banks the private sector banks customers satisfaction and awareness level is high
- Most of the customers frequency of use in ATM services is fortnightly
- Private sector banks complaint resolution is fast and satisfactory
- Non-functioning or the failure of the ATM machine was the negative remark made by the ATM users
- Most of the customers use ATM services for their locational convenient
- Out of 352 respondents 209 respondents faced ATM related problems

CONCLUSION

It was found that ATM services of commercial banks in Tamil Nadu were well received and utilized by the customers. It absolutely was discovered withdraw in money through ATM was terribly convenient and majority of the respondents had used ATM services frequently. With respect to purpose additional weightage was given to withdrawal facility of ATM. The positive association between the age of respondents and purpose of victimization ATM cards was well accepted by the study. The study has demonstrated that a substantial verity of customers have access to the present machine and are consequently utilizing them for multi-purpose transactions, despite its challenges and shortcomings. It is important to note that majority of the people using the machine are young person. The conclusion which will be reached here is that adolescents nowadays are the drivers of rising technology in an exceedingly developing space. The well organized and planned performance of the industrial banks within the arena of ATM cards is clearly supported by this study. According to this study, there's some lack of information with ATM services. That the customers ought to understand situation and that they need to get more additional awareness on these facilities.

SUGGESTIONS

- The limit in withdrawing money per day is also raised
- Withdrawal transactions are made every now and then, thus additional ATMs may be installed in order to minimize customer's transaction time
- Network connections are to be created effectively so that they can integrate well with different WAN and LAN technology

- It was responded that the ATM services ought to be extended rural population
- A clear display board should depict all the necessary information on the operation procedures of the ATM
- The respondents were not satisfied with the availability of complaint book, location aspect and variety of ATMs. They have made strong recommendations relating to these points when they were asked to do so
- Customer satisfaction is incredibly necessary issue, therefore correct security facility created at the ATM stations
- Customer satisfaction is very vital factor so proper security facility made at the ATM stations
- The positive association between the age of respondents and purpose of victimization ATM cards was well accepted by the study
- As compared to metro banked centre, the awareness levels were lower within the urban banked centers. Therefore in order to encourage the usage of these services, banks need to proactively promote these services because it is found that awareness is that the initial stage within the adoption method from time to time
- Younger customers of the bank use these services more than the older generation. Banks should create efforts to educate them as well in the use of ATMs
- Number of banks own ATMs must be magnified. As the number of ATMs is less. Customers are forced to use off-site ATMs which form part of shared network and have to pay higher charges after the 5th transaction in a month
- Banks must offer a much better kind of services through ATMs. At the present, they are terribly restricted in range. Only when this is done will visits of customers to branches reduce and both bank and customer will benefit within the true sense
- ATMs should be maintained properly by banks. Banks must ensure that uptime is close to 100%. Air conditioners, UPS systems, key boards, monitors etc., should always be in correct operating condition
- Cash refilling at correct intervals should be made to ensure that cash does not get over in the cash stacks. This care should be taken over weekends and during holidays
- Problems of technical nature resulting to debiting of customer account while not dispensing of money ought to be corrected desperately. Care should be taken to confirm that such issues do not occur at all
- Paper for receipt printing must always be obtainable in the ATM centre and efforts must be made to refill the paper roll appear time to avoid inconvenience to customers. Banks should make that the printing on the paper receipt is obvious and of good quality
- The system of transacting through ATM should be speedy, correct and reliable. Banks should make sure that the technology adopted by them is that the latest and most efficient
- The banks have to locate their bank branches in locations which are convenient to their target customer group and see to it that it is staffed with well-trained employees and maintain superior service standards. This is because as seen from the results, the bank branches are still relevant in the Indian context and therefore, the results showed that important bank selection criteria were locational convenience, superior service standards and friendly staffs. So inspite of different modes of electronic banking self-services, the banks cannot favor to ignore their bank branches in India
- The implication for the banks are that the provisioning of services through technology enabled channels alone need not necessarily improve the customer satisfaction levels, there might be different aspects like affordable bank charges and so on which can exercise an impact on the satisfaction levels. So in addition to provisioning of technology enabled banking services, these aspects also have to be taken care to ensure overall improvement in satisfaction levels
- Though, ATMs are the foremost widely adopted electronic banking channel and the percentage of transactions through them exceeds even those of the traditional branch banking, they are still being employed by majority of the users as convenient money dispensers. There is a need to promote the usage of its value-added services lick bill payments and even some of the fundamental services such as cash/cheque deposits
- As the adoption levels of ATMs are found to be the lowest in case of public sector banks customers, they need to place additional efforts in popularizing these services amongst their customers
- The service quality has important positive influence on customer satisfaction levels of ATMs and in turn customers satisfaction completely influences both the adoption levels and the extent of usage of ATM. So, banks are suggested to improve the quality of services provided through these electronic banking channels. For example in case of online banking, service quality can be ensured by banks through the development of a website containing all the required information, high level of security providing error free transactions, having attractive website with ample menu choices, effecting quick grievance resolution, correct question response and providing web site with straight forward navigation and transfer capabilities

- The major reasons given for non-usage of internet banking and tele banking services apart from lack of awareness were happy with other modes of transactions such as branch banking and ATMs, security concerns and lack of familiarity. To overcome these factors, banks have to educate the customers regarding the advantages of transacting through these electronic banking channels, provide training to customers in using them and assure the customers regarding the latest security measures employed by them
- The major reasons given for non-usage of web banking and tele banking services except for lack of awareness were proud of alternative modes of

transactions like branch banking and ATMs, security issues and lack of familiarity. To overcome these factors, banks have to be compelled to educate the purchasers concerning the benefits of transacting through these electronic banking channels, offer coaching to customers in victimisation them and assure the purchasers concerning the newest security measures utilized by them

RECOMMENDATIONS

- Facing competition through technology products
- Attitude of bank employees to technology implementation
- Increasing efficiency of bank staffs through technology implementation

APPENDIX

Questionnaire to the ATM customers:

- Name
 - Address:
 - Gender: Male Female
 - Age (in years): 18-25 26-35 36-45 46-55 Above 55
 - Marital status: Single Married
 - Education level: 10th 12th Graduate Post graduate professional degree
 Others pls. specify...
 - Occupation: Salaried Businessmen Self employed Student House wife
 Retired Unemployed Others pls. specify...
 - Annual income in rupees: Below 1 lakh 1-2 lakhs 2-3 lakhs 3-4 lakhs 4-5 lakhs
 5-6 lakhs 6- 8 lakhs 8- 10 lakhs 10-15 lakhs Above 15 lakhs
 - Your most frequented bank branch with which you are having the maximum number of transactions:
- | Nationalized banks | Nationalized banks | Private sector bank |
|---------------------------------------------------|-------------------------------------------------|----------------------------------------------------|
| Indian Overseas Bank <input type="checkbox"/> | Bank of India <input type="checkbox"/> | Tamilnadu Mercantile Bank <input type="checkbox"/> |
| State Bank of India <input type="checkbox"/> | Dena Bank <input type="checkbox"/> | HDFC Bank <input type="checkbox"/> |
| State Bank of Travancore <input type="checkbox"/> | Bank of Maharastra <input type="checkbox"/> | Catholic Syrian Bank <input type="checkbox"/> |
| Canara Bank <input type="checkbox"/> | Andhra Bank <input type="checkbox"/> | ICICI Bank <input type="checkbox"/> |
| Indian Bank <input type="checkbox"/> | UCO Bank <input type="checkbox"/> | KarurViysia Bank <input type="checkbox"/> |
| Syndicate Bank <input type="checkbox"/> | Oriental Bank of India <input type="checkbox"/> | Lakshmi Vilas Bank <input type="checkbox"/> |
| Punjab National Bank <input type="checkbox"/> | Pandiyam Grama Bank <input type="checkbox"/> | Axis Bank <input type="checkbox"/> |
| Union Bank of India <input type="checkbox"/> | South Indian Bank <input type="checkbox"/> | Federal Bank <input type="checkbox"/> |
| Vijaya Bank <input type="checkbox"/> | City Union Bank <input type="checkbox"/> | Dhanalakshmi Bank <input type="checkbox"/> |
| Corporation Bank <input type="checkbox"/> | Central Bank of India <input type="checkbox"/> | |
| Bank of Baroda <input type="checkbox"/> | Allahabad Bank <input type="checkbox"/> | |
- Reasons for selecting the most frequented bank branch please tick
 Locational convenience Bank's image Availability of ATMs, online banking, mobile banking and credit card services etc.
 Better service and friendly staff Greater spread of ATMs Recommendations by friends (or) relatives
 Employer's insistence for salary A/C Any other please specify...
 - How often do you visit your most frequented bank branch office?
 Once a week Fortnightly Monthly Quarterly Once in 6 months Very rarely Any other please specify...
 - Awareness level of ATM services
 Fully aware Partly aware Not aware Any other please specify...
 - Is there is any behavioural change, due to any problem faced by you in ATM services
 Change of bank branch Usage stop Change of ATM card Any other please specify...
 - How often do you use the ATM facilities?
 Everyday Once in a week Fortnightly monthly Once in 6 months Any other please specify...
 - How long you have been using the ATM services?
 Below 1 year 1-2 years 2-4 years More than 4 years
 - Purposes of using following ATM services?
 Cash withdrawal Balance enquiry Cheque/Cash deposit Transfer funds Order cheque Book bill payments
 Recharging of prepaid cards Loan applications Book bus and flight tickets Others pls. specify...
 - State the numbers of days taken by the bank to solve ATM services related problems?
 Within the day Within the week 10-20 days 20-30 days Minimum 6 months Any others pls. specify...
 - What is the mode used by you to complaint about your E-banking problem?
 Directly Online Landline or help line or toll free Any others pls. specify...
 - Did you face any problem in ATM services?
 Yes No

22. If yes what are the problems you face while using ATM services? (pls. tick one or more)

- ATM might give wrong amount of cash
- Money was posted to the account
- Forgot ATM pin number
- Showing inconvenience is regretted
- Machine out of order
- No print out of statement
- Network failure
- ATM card was damaged
- ATM computer shows too such withdrawals on the same day
- Lost ATM card
- Wrong information in the statement
- Machine out of cash
- There is danger of my card getting stuck in the machine
- Cash withdrawal problem
- Poor visibility of statement
- No power backup
- Any others pls. specify...

23. State the ATM problems you face the most

- ATM might give wrong amount of cash
- Money was posted to the account
- Machine out of cash
- Showing inconvenience is regretted
- Machine out of order
- No power backup
- Network failure
- ATM card was damaged
- ATM computer shows too such withdrawals on the same day
- Lost ATM card
- Wrong information in the statement
- Any others pls. specify...
- There is danger of my card getting stuck in the machine
- Lost ATM pin number
- Poor visibility of statement
- No print out of statement

24. Please indicate your degree of agreement with the following statements

5 = Strongly agree; 4 = Agree; 3 = Neutral; 2 = Disagree; 1 = Strongly disagree

S. No	Statement	5	4	3	2	1
A	Learning to use ATM was easy for me					
B	Using ATM improves the way in which I do my banking					
C	Functions provided by the ATM of my bank are very useful for doing my banking					
D	ATM machine is easy to use and operate					
E	ATM provides a convenient way of doing banking					
F	I feel secure in conducting my banking business through ATMs					
G	There is no danger of my card getting stuck in the machine					
H	ATM is conveniently located					
I	ATM's are located in safe locations					
J	I find ATM difficult to use					
K	The complaint resolution of my bank's ATM is fast and satisfactory					
L	ATM services saves time					

25. Please denote your satisfaction level with your bank's ATM service

5 = Highly satisfied; 4 = Satisfied; 3 = Normal; 2 = Dissatisfied; 1 = Highly dissatisfied

S. No	Satisfaction level	5	4	3	2	1
A	Overall satisfaction with ATM services of bank					
B	Satisfaction with the reliability of ATM to do transactions					
C	Satisfaction with sufficient ATM counter					
D	Satisfaction with queuing at ATM counter					
E	Satisfaction with service charges					
F	Satisfaction with complaint resolution of ATM services					
H	Satisfaction with behaviours and attitudes of bank staffs					
I	Satisfaction with ATM facilities of your bank					
J	Satisfaction with time consuming of ATM					
K	Satisfaction with withdrawal problems of ATM					
L	Satisfaction level of withdrawal limit in ATM services					
M	Satisfaction with network access in ATM services					
N	Satisfaction with customer service in ATM services					
O	Over all service quality in ATM services					
P	Satisfaction with time saving					

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