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A study on customers satisfaction towards ATM card holders with special reference to SBI ATM services in Erode district

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Abstract
Banking is a consumer oriented service industry and customer satisfaction has become the most important aspect of any banking business due to immense competition. Banks are more determined to retain the existing customers by providing quality services leading to customer satisfaction. In this study we discussed that customers satisfaction towards ATM cardholders with special reference to SBI ATM services in Erode District. The sample size of the study is 200 respondents. This study helped in revealing that the level of satisfaction of customers with the reference to the various factors provided by the SBI Bank's ATM services.

Keywords: ATM, banking system, customer satisfaction, modern banking

1. Introduction
In the present day world, the service sector is growing at a phenomenal rate. For the developing countries, the need of the hour is to assign due to weightage to the development of service sectors. The way of working is moved forward in the century. In modern banking sector, the nationalised banks and private banks are all very fast moving. They introducing new concepts and technologies in banking to satisfy their customers. The banking sector has undoubtedly a earlier adaptor of technology. The banking industry as a whole has changed considerably over the past 10 years. Now in Erode Town most of the banks are fully computerised and they added the facilities like Tele Banking, Internet Banking, ATM Services, etc. The Banking sector in India is facing challenges with advent of Globalisation, Privatisation and Liberalisation in India. The banks are now facing challenges on Cost reduction, Innovative products and Technologies.

2. Review of Literature
Dr. Narayanan, says in his article "Data Quest" views that "ATMs have definitely changed the way of banking has been conducted all through the ages. I think it is one of the high points in the history of the banking industry "Leeladhar. V, in his article, "Banking and Fianance" views that "ATM expansion in India has made its mark min the last two years with the number increasing from an almost zero status to approximately 7500 today. With the technology upgradation undertaken by banks, and the plan to enter the ATM circuit in a big way, it is expected that this number will show a dramatic increase in the coming years".
Bansal A.K. in his article "Banking and Finance" classifies ATMs into two types, exterior and interior. Exterior ATMs are located in various places like Shopping centers, Airports and Railway Station, while those located with the bank premises are interior ATMs.
Harish. K. Murthi, in his article on "Retail Banking" predicts that more banks will come together when they do not fear the possibility of customer migration to another bank.
Chandramouli, explained in his article "Latest Development "that ATMs are used not just for dispensing cash but for general banking as well. Further, the changing work culture that is stretching working hours to odd times would make ATMs indispensible for any bank.

3. Statement of the Problem
Now Indian Banking have a major technological upgradation drive after having successfully absorbed international standards in operating norms. It is commonly perceived that

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technology is important to enhance the quality of customer service and to make it customer friendly. Almost all banks have started using sophisticated technologies, in order to attract new customers and to satisfy the existing customers. The main objective of ATM facility is to reduce the waiting or service time of the customers operating their accounts. Hence, this study aims at finding answers to the following questions.

1. To what extent the customers utilize the ATM facility offered by SBI?
2. What factor influence the customers to select ATM facility?
3. To What extent customer are satisfied with ATM facility?
4. How to increase their level of satisfaction?

4. Scope of the Study
This study focuses on one of the bank's delivery channel, namely ATM service. The scope of his study has been restricted to deal with the SBI ATM Cardholders in Erode District. This research is conducted to examine the level of satisfaction of SBI Bank's ATM cardholders. This study concentrates only on those customers who have ATM card in SBI.

5. Objectives of the Study
1. To study the socio-economic factors of SBI ATM card holders.
2. To study the level of satisfaction of the SBI ATM card holders.
3. To study the factors influencing the level of satisfaction of customers using SBI ATM card holders.
4. To study the problems faced by the customers while using SBI ATM card holders.
5. To offer suggestions to the Bank for increasing the level of satisfaction of SBI ATM card holders.

6. Research Methodology
6.1 Data Source
This study is based on both primary and secondary data. Primary data were collected from the selected ATM card holders using a Questionnaire and secondary data were collected from periodical manuals issued by SBI, Books, Newspaper, Magazines and web sources relating to ATM operations.

6.2 Sample Design
As the prime objective of this study is to find out the level of satisfaction of SBI ATM cardholders, convenient sampling technique has been adopted for selecting sample of respondents from the universes and the data required for this study have been collected from 200 respondents selected as such.

6.3 Data Collection
A well structured questionnaire was used for collecting the data. In other words, questions are presented exactly in the same words and in the same order to all the respondents. Afterwards, they were administered at convenient sampling method to the customers in and around Erode District. The gathered information was then transferred to master table to facilitate easy analysis.

6.4 Tools for analysis
- Percentage Analysis
- Standard Deviation Method and
- Chi – Square Test

6.5 Limitations of the Study
1. The survey has been limited to Erode District only.
2. This study is purely based on the information provided by SBI ATM card holders only.
3. The accuracy and reliability of data depends on the information provided by the respondents.
4. The views and opinions of the respondents may hold good for the time being and may vary in future.
5. The study has been restricted to 200 sample respondents only.

7. Findings
1. Majority of the respondents are male falling under the age group of 21 to 35 years with the educational qualification of graduation and doing their own business and earning a monthly income of Rs.5001 to Rs. 10000.
2. Majority of the respondents taken for this study are married and their family size is 3 – 4 members.
3. Majority of the respondents are came to know about the SBI ATM cards through friends and relatives and they are using the card for past one year for their immediate cash withdrawals at frequent intervals.
4. Majority of the respondents are satisfied with the location of SBI ATM centres and they used their cards within their district.
5. Major part of the respondents have below Rs. 25000 as their average account balance and usually withdrawing amount between Rs. 1000 to Rs. 5000.
6. Majority of the respondents have the opinion that the ATM service charges are normal and they are highly satisfied the network facility offered by SBI.
7. Major portion of the respondents have not yet faced any problems while using SBI ATM machines.
8. Among the respondents, who have faced some troubles while using ATM machines, majority of the respondents have felt non-function of ATM machine is their major problem and they have complaint their problems with the relative branches which have been solved immediately.
9. Only 42% of the respondents have used their SBI ATM card with ATM centres of associated banks preferably ICICI Bank and felt that the charges of this transaction is normal.
10. According to the satisfaction level, the respondents have gave first rank for deposit and withdrawal services followed by obtaining statements of account and access facility of SBI ATMs.
11. Almost all the respondents residing with different socio – economic characteristics have highly satisfied with the network facility offered by SBI ATMs.
12. Analysis of relationship between demographic factors and the level of satisfaction revealed that the Age Group and usage period of respondents has significant relationship with regards to service provided by SBI ATM services.
13. All the remaining demographic factors like Gender,

Occupation, Marital status and Monthly Income do not influence the respondents, as to their level of satisfaction and there is no significant relationship between the above mentioned demographic factors.

8. Suggestions
Based on the major findings, following suggestions are offered to improve the level of satisfaction.

1. Most of the respondents were suggested to provide Technical Knowledge to customers, as most of the customers have come across technical problems.
2. The respondents feel that ATMs are only in the heart of a town. They wish to start ATM centres at busy bazaar areas like Bus Stand, Railway station, etc. to attract new customers.
3. Maximum withdrawal limit on a single day is Rs. 40000 only. Customers who wish to withdraw more amount should necessarily visit the branches. Hence, the customers suggested that the withdrawal limit and number of transactions per day may be increased.
4. The concerned branch which is in-charge for controlling a particular ATM centre should check cash balance and inspect the operations, of the machines frequency to avoid some troubles faced by ATM machines.
5. The respondents feel that some more facilities should be added to the ATM card services, like overdrafts, insurance cover for cardholders etc., to increase their satisfaction level.
6. To facilitate unrestricted use of ATM card at various ATM centres, the respondents feels that the transaction fees charged by the other associate Banks should be reconsidered.
7. To increase the circle of SBI ATM cardholders, the bank can appoint some representatives who will attract new customers for ATM card as to the bank itself.
8. The exciting cardholders may be informed with the latest changes and instructions through periodical manuals to improve the level of satisfaction of the cardholders.

9. Conclusions
ATM card is a gracious gift for the bank customers. The modern banking system of ATM service is new and innovated to attract the people and easy the banking transaction of the customers. Those days were gone when very few of traders transacted with banks. These are the days where everyone need to deal with money and transact with bank. Thus, the innovation and introduction of ATM centres are the need of the day. As it is recent origin, the real benefits and the objectives of the ATM service will give it fullest benefits only when it is accessible even will be in the hands of everyone to have bank account.

10. Appendix

Table 1: Demographic Profile

Particulars	Attributes	No. of Respondent	Percentage
Age Group	< 20 yrs	62	31.0
	21 - 35 yrs	68	34.0
	35 - 50 yrs	48	24.0
	> 50 yrs	22	11.0
Gender	Male	130	65.0
	Female	70	35.0
Educational Qualification	School	12	6.0
	UG / Diploma	44	22.0
	PG / Professional	130	65.0
	Others	14	7.0
Occupation	Business	72	36.0
	Professionals	48	24.0
	Employees	64	32.0
	Others	16	8.0
Marital Status	Married	148	74.0
	Unmarried	52	26.0
Monthly Income	< 5000	48	24.0
	5001 - 10000	80	40.0
	10001 - 25000	40	20.0
	> 25000	32	16.0
Family Size	Upto 2	10	5.0
	3 to 4	121	60.5
	4 to 5	51	25.5
	More than 5	18	9.0
Sources of ATM info	Friends and Relatives	67	33.5
	Advertisement	58	29.0
	Bank Customers	61	30.5
	Representatives	14	7.0
Usage Period	Less than 1 year	92	46.0
	1 - 5 years	78	39.0
	5 - 10 years	16	8.0
	above 10 years	14	7.0
Frequency of Use	Daily	8	4.0

	Frequently	100	50.0
	Occasionally	49	24.5
	For emergency purpose	43	21.5
Area of Usage	Within the District	93	46.5
	Within the State	58	29.0
	All over India	34	17.0
	Abroad	15	7.5

Table 2: Relationship between Age and Level of satisfaction

Age	Level of Satisfaction			Total
	High	Medium	Low	
Below 20 yrs	14	40	8	62
21 - 35 yrs	12	46	10	68
36 - 50 yrs	8	34	6	48
Above 50 yrs	6	14	2	22
Total	40	134	26	200

Table 3: Relationship between Gender and Level of satisfaction

Gender	Level of Satisfaction			Total
	High	Medium	Low	
Male	24	88	18	130
Female	14	48	8	70
Total	38	136	26	200

Table 4: Relationship between Occupational Status and Level of satisfaction

Occupation	Level of Satisfaction			Total
	High	Medium	Low	
Business	12	52	8	72
Professional	10	28	10	48
Employees	12	46	6	64
Others	4	8	4	16
Total	38	134	28	200

Table 5: Relationship between Marital Status and Level of satisfaction

Marital Status	Level of Satisfaction			Total
	High	Medium	Low	
Married	24	102	22	148
Unmarried	8	38	6	52
Total	32	140	28	200

Table 6: Relationship between Monthly Income and Level of satisfaction

Monthly Income	Level of Satisfaction			Total
	High	Medium	Low	
< 5000	8	36	4	48
5001 - 10000	14	54	12	80
10001 - 25000	6	30	4	40
> 25000	4	26	2	32
Total	32	146	22	200

Table 7: Relationship between Usage Period and Level of satisfaction

Usage Period	Level of Satisfaction			Total
	High	Medium	Low	
Less than 1 year	18	60	14	92
1 - 5 years	14	52	12	78
5 - 10 years	2	12	2	16
Above 10 years	4	8	2	14
Total	38	132	30	200

Table 8: CHI – Square Test Analysis

Factors	Calculated χ^2 Value	Table value	Degree of Freedom	Remark
Age Group	16.088	12.592	6	Significant
Gender	5.433	5.99	2	Not Significant
Occupational Status	9.201	12.592	6	Not Significant
Marital Status	4.718	5.99	2	Not Significant
Monthly Income	3.24	12.592	6	Not Significant
Usage Period	30.683	12.592	6	Significant

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