

**Customer Perception Towards Services Provided By Banks
Specially A.T.M. Services**

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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 travel 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

International Journal Of Core Engineering & Management (IJCEM)
Volume 1, Issue 6, September 2014

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,

Statement Of The Problem

The Banking business in India is vast and constantly expanding. No organization can remain happy with the existing products to cope with the competitors. Banks are no exception to this situation. The Bank has identified enhancing technology as a vital driver for its growth. Today the banks are to be well equipped with developed technology in order to retain its customers as well as to attract more new customers. Providing Automatic teller machine is one of the technical facilities offered by the banks to its valued customers.

ATM is a part of the electronic financial transactions systems that can mechanically accept deposit, issued withdrawals, transfer funds between accounts, collect bills and make small loans.

As the user of ATM is increasing day by day. It is important to make an study to gain insight about the customer satisfaction level with respect to various aspects of ATM services offered to them.

Objectives Of The Study

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- To study the customers preference towards ATM services provided by banks.
- To study the awareness level of customers towards ATM services provided by banks.
- To study the existing practices of customers towards the use of ATM cards.
- To study the opinion of customers towards the ATM services provided by banks.
- To analyse the various problems faced by customers in ATM centres.
- To study the satisfaction level customers towards the ATM services of banks.
- To provide suggestions on the basis of the results of the study.

Scope Of The Study

For the purpose of the study the entire Ramanathapuram was covered and data relating to various aspects of the study were collected from the ATM card holder.

Methodology Of The Study

Area of the refer to Ramanathapuram city. The sample taken for the study is 50.

SOURCES OF DATA

The study has used primary and secondary data. Primary data was collected by questionnaire method. Second data was collected from respective books, journals, magazines and available websites in the field.

Sampling

Convenience sampling method has been used in the study for the purpose of making analysis. Simple percentage analysis has been adopted in the study.

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Limitation Of The Study

The sample units are 50 and confined to only Ramanathapuram city. Hence the results cannot be generalized.

Simple hypothesis

Any hypothesis which specifies the population distribution completely.

Composite hypothesis

Any hypothesis which does not specify the population distribution completely.

Hypothesis Used

Null Hypothesis

- There is no significant relationship between the income level of the customers and their card holdings at 5% significant level.
- There is no significant relationship between the Awareness creation of the customers and their Gender at 5% significant level.
- There is no significant relationship between the income level of the customers and their no. of. card using at 5% significant level.
- There is no significant relationship between the purpose for using of ATM card and their gender basis at 5% significant level.

Sources Of Data

Primary Data

- A document or record containing first-hand information or original data on a topic
- A work created at the time of an event or by a person who directly experienced an event
- Some examples include: interviews, diaries, letters, journals, original hand-written manuscripts, newspaper and magazine clippings, government documents, etc.

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Secondary Data

- Any published or unpublished work that is one step removed from the original source, usually describing, summarizing, analyzing, evaluating, derived from, or based on primary source materials
- A source that is one step removed from the original event or experience
- A source that provides criticism or interpretation of a primary source
- Some examples include: textbooks, review articles, biographies, historical films, music and art, articles about people and events from the past

Period Of The Study

The study period covers from February 2014 to may 2014. It is not quite enough of study the customer's Preference, because the every human being needs can be switched over from one to another.

Tools To Be Used

There is no. of tools available in the social science research. But the researcher has been used for her study

- Simple percentage analysis
- Chi-square test (x^2)

Review Of Literature

Shoba and Premasundar have attempted to examine the level customer's satisfaction on various aspects of ATM service and to analyze the problems faced while using ATM card. The study found that majority of the customers has association from 1 to 5 years with the banks. It was concluded that have to improve their services for attracting more customers.

Ramola Premalatha and Sundaram attempted to analyse the satisfaction level of customers towards ATM service, to study the safety, assurance and flexibility of using

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ATM service. The study found that the customers are satisfied with the withdrawal of cash from ATM service and not satisfied with the safety measure taken at ATM centres.

A number of studies specially related to ATM services are reviewed in this section.

Sundaram and J. Premalatha (2012) studied the overall satisfaction level of the customers of the various banks in Vellore district, and concluded that customers felt that bankers must improve the safety, provide accurate, timely information and make the use of ATM services easy in order to retain the customers. They concluded that the majority of the customers are highly satisfied in using the ATM services of their banks.

Singh and Saxena (2011) conducted a study on customer satisfaction regarding the use of ATMs and revealed that the ICICI Bank, being the largest private sector bank, must make its customers satisfied to sustain in this world of competition. They considered that the management of ICICI.

Findings

- ❖ Maximum 80 % of people know about ATM cards only TV & radio Advertisements, only 10% of people know about the same through Newspapers & Posters each.
- ❖ 84% of the respondents are having Two banks ATM cards, where 8% of them are having Three banks cards and 8% of the respondents are having Four banks cards.
- ❖ 48% of people are using the card only for the purpose of withdrawal of money from their account. Only 20% of the people are using the card for deposit & to know the balance respectively.
- ❖ The 36% of the respondents are visiting the bank once in a week, 32% of them are visiting in once in a day and 20% of them are visiting the once in a 3 days.
- ❖ The 92% of people know that the ATM cards services as debit cards.
- ❖ The 52% of respondents are agree that no services are imposed for debit purchases.

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Suggestions

- ❖ The researcher should give the following suggestions to improve their customers perception.
- ❖ The banks improve their performance for the ATM facilities.
- ❖ The bankers are provided the safety measures for ATM centers.
- ❖ The bankers are given the new card for quickly if the card is missing.
- ❖ Maximum customers are using the state bank card only. So the other banks are tried to improve their no. of customers.
- ❖ The bankers are increasing awareness to their customers about ATM, Debit Cards and Credit cards.

Conclusion

The entire study considered only customers point of view, the customers income level and gender are availing the services provided by using ATM cards and No. of cards are used by the customers. The researcher may be do their further study is she same area of Researcher its only differentiate from the geographical areas and used No. of other variables are determined the customer perception.

Appendix

AWARENESS THROUGH THEIR ADVERTISEMENTS

S. No	Advertisements	No. of Respondents	Percentage
1.	TV @ Ratio	4	80
2.	Newspaper @ Magazine	1	10
3.	Posters @ Banners	1	10
	Total	6	100

Source: Primary Data

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NUMBERS OF CARD ARE USING

S. No.	Number of banks	No. of Respondents	Percentage
1	Two banks	42	84
2	Three banks	4	8
3	Four banks	4	8
4	More than Four banks	0	—
	Total	50	100

Source: Primary Data

PURPOSE FOR USING THE CARD

S. No	Purpose	No. of Respondents	Percentage
1.	Easy Withdrawal	24	48
2.	Easy Deposit	10	20
3.	To Know The Balance	10	20
4.	To Know Your Last To Transactions	6	12
	Total	50	100

Source: Primary Data

TIME FOR USING ATM/DEBIT CARD

S. No	Time Period	No of Respondents	Percentage
1	Once in a day	16	32
2	Once in a 3 days	10	20
3	Once in a week	18	36
4	Once in a month	6	12
	Total	50	100

Source: Primary Data

ATM CARDS SERVE AS DEBIT CARDS

S. No	Opinion	No. of Respondents	Percentage
1.	Yes	46	92

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2.	No	4	8
	Total	50	100

Source: Primary Data

SERVICES CHANGE IMPOSED FOR DEBIT PURCHASE

S.No	Opinion	No. of Respondents	Percentage
1.	Yes	24	48
2.	No	26	52
	Total	50	100

Source: Primary Data