INSIGHTS OF ELITE CUSTOMER PERSPECTIVE TOWARDS AUTOMATIC TELLER MACHINE IN DELHI NCR

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Abstract - **The banking industry faced lot of challenges in its operations. Lot of progress were made in banking sector especially in electronic banking. The ATM is an electronic device with electronic digital access to the customer accounts in the banks. It was installed and maintained by Commercial Banks. Customer satisfaction towards banking sector plays an important role in today's business context. Schiffman (2004) the customer satisfaction as perception of individuals into products and services offered by a business with their expectations. The Customer Satisfaction towards services oriented business will impact directly to the success of firms in the long run. This study was conducted to critically examine the customers' level of satisfaction on ATM services offered by the commercial banks in Delhi. Primary data were collected from 150 respondents by applying proportionate convenience sampling technique. Secondary data were collected from various books, journals and magazines. Various Hypotheses were framed and tested for this research. Chi square test and Percentage technique were used to analyze the satisfaction of customers towards the ATM Services. The data was analyzed using SPSS 25.**

*Keywords***: Customer Satisfaction, Commercial Bank, Automatic Teller Machine**

I. INTRODUCTION

The banking industry faced lot of challenges in its operations. Lot of progress were made in banking sector especially in electronic banking. The ATM is an electronic device with electronic digital access to the customer accounts in the banks. It was installed and maintained by Commercial Banks.

The concept of automated teller machine (ATM) has been developed throughout the world and plays an important role for daily day today's business. The automatic teller machine is commonly used by commercial bank for customer financial transactions like withdrawing cash, depositing cash, transfer of fund to another, payment, cash balance in the account, cheque book requests and etc. It is an unattended device usually located on or off the banks premises.

The customer satisfaction depends on the performance of the product relative to a customer expectation. The customer's satisfactions were measured by usage of ATM services, education of the customer and gender of the customer.

II. REVIEW OF LITERATURE

Asif-Khan (2010), in his research he mentioned that customer convenience, efficient operation, security of using ATM services, reliability and responsiveness towards complaint have a significant dimension on ATM service quality.

Motwani D et al. (2012) in their study highlights the awareness level and satisfaction of customers regarding ATM services. Various statistical tools have been used like chi- square test, ANOVA, weighted mean to test the hypothesis and revealed that awareness level is affected by demographic profile of customers.

L.Jenefa (2018), Banks are important in every country because of their crucial role in supporting economic development through efficient financial services. Highly satisfied customer can be called delighted customer.

Liswaniso et al. (2018), study intended to determine the various services can be accessed at the same time using internet banking. The study concluded that the internet banking in African Countries has not reached to required level yet.

III.   RESEARCH METHODOLOGY

The methodology of the study is done through exploratory design. The researcher used Primary and secondary data for analysis. The primary data was collected through well-structured questionnaires .The data were collected from students, business man, professionals, working personal, house wife. Primary data were collected from 150 respondents by applying proportionate convenience sampling technique. The secondary data Secondary data were collected from various books, journals and magazines.

IV.   ANALYSIS AND INTERPRETATION

A. Demographic Factors

Table 1: Gender

Gender		Frequency	Percent	Cumulative Percent
Valid	**Male**	**79**	**52.7**	**52.7**
	Female	**71**	**47.3**	**100.0**
	Total	**150**	**100.0**	

Source : Primary data.

From the table 1, majority 52.7% of the respondents belongs to male and 47.3% of the respondents belongs to female.

Table 2: Age

Age		Frequency	Percent	Cumulative Percent
Valid	**0-20**	**31**	**20.7**	**20.7**
	21-30	**47**	**31.3**	**52.0**
	31-40	**37**	**24.7**	**76.7**
	41-50	**24**	**16.0**	**92.7**
	51 and above	**11**	**7.3**	**100.0**
	Total	**150**	**100.0**	

Source : Primary data

From the table 2, majority 31.3% of the respondents belongs to the age 21-30. 24% of the

respondent belongs to the age 31-40 .20.7 % of the respondent belongs to age 0-20. 16% of the respondents belongs to the age 41-50 and 7.3% of the respondents belongs to the age 51- above.

Table 3: Education

	Education	Frequency	Percent	Cumulative Percent
Valid	**10th Pass**	**16**	**10.7**	**10.7**
	12th Pass	**46**	**30.7**	**41.3**
	Graduate	**45**	**30.0**	**71.3**
	Post Graduate and Above	**43**	**28.7**	**100.0**
	Total	**150**	**100.0**	

Source : Primary data

From the table 3, majority 30.7% of the respondents passed 12th standard. 30% of the respondent completed graduate. 28.7 % of the respondent completed post graduate .10.7% of the respondents was passed the tenth standard.

B. Problem faced by the Customer

Table 4: Problem faced by the Customer

	Problem faced	Frequency	Percent	Cumulative Percent
Valid	**ATM not working**	33	22.0	22.0
	Card get locked	36	24.0	46.0
	Limit on Daily Usage	32	21.3	67.3
	ATM working slow	12	8.0	75.3
	Inability to take print slip	14	9.3	84.7
	Out of Cash	23	15.3	100.0
	Total	150	100.0	

Source : Primary data

From the above table 4,Majority of 24% of respondent facing problem related to "card get locked",22% of the respondent facing problem related to "ATM not working",21.3 % of the respondent facing problem related to "limit on daily usage" ,15.3 % of the respondent facing problem related to "out of cash",9.3% of respondent facing problem related to "Inability to take print slip" and 8% of respondent facing problem related to "ATM working slow".

Table 5: Level of Customer Satisfaction towards Gender

		Level of Customer Satisfaction towards Gender			
		Highly satisfied	**Satisfied**	**Neutral**	**Highly dissatisfied**
Gender	**Male**	31	37	8	3
	Female	29	33	6	3

Total	60	70	14	6

Source Primary data

From the above table 5, Among 150 respondents, majority of 70 respondents are satisfied and 60 respondents are highly satisfied with ATM services in Delhi NCR.

C. Chi-Square Tests Association between Gender and Level of customer satisfaction towards ATM services in Delhi

Hypothesis framed
H0: There is no significance between gender and Customer satisfaction towards ATM services.
H1: There is significance between gender and Customer satisfaction towards ATM services.

Table 6: Association between Gender and Level of customer satisfaction towards ATM services in Delhi

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.155[a]	3	.985
Likelihood Ratio	.155	3	.984
Linear-by-Linear Association	.018	1	.893
N of Valid Cases	150		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 2.84.

Since the p-value is greater than our chosen significance level ($\alpha = 0.05$), we do not reject the null hypothesis. We conclude that there is no association between gender and Customer satisfaction towards ATM services in Delhi NCR. Since the calculated value (Pearson Chi – square value) of .155 is lesser than the table value of 7.82; we accepted the null hypothesis at a 0.05 significance level.

D. Chi-Square Tests Association between Usage and Level of customer satisfaction towards ATM services in Delhi

Hypothesis framed
H0: There is no significance between usage pattern and Customer satisfaction towards ATM services.
H2: There is significance between usage pattern and Customer satisfaction towards ATM services.

Table 7: Association between Usage and Level of customer satisfaction towards ATM services in Delhi

Chi-Square Tests	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4.095[a]	9	.905
Likelihood Ratio	5.680	9	.771
Linear-by-Linear Association	.118	1	.732
N of Valid Cases	150		

a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is .68.

Since the p-value is greater than our chosen significance level ($\alpha = 0.05$), we do not reject the null hypothesis. We conclude that there is no association between usage and Customer satisfaction towards ATM services in Delhi NCR.

Since the calculated value (Pearson Chi – square value) of 4.095 is lesser than the table value of 16.92 ; we accepted the null hypothesis at a 0.05 significance level.

E. Chi-Square Tests Association between Education and Level of customer satisfaction towards ATM services in Delhi.

Hypothesis framed
H0: There is no significance between Education and Customer satisfaction towards ATM services.
H3: There is significance between Education and Customer satisfaction towards ATM services.

Table 8: Association between Education and Level of customer satisfaction towards ATM services in Delhi

Chi-Square	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.010[a]	9	.091
Likelihood Ratio	16.948	9	.050
Linear-by-Linear Association	1.535	1	.215
N of Valid Cases	150		

a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is .64.

Since the p-value is greater than our chosen significance level ($\alpha = 0.05$), we do not reject the null hypothesis. We conclude that there is no association between education and Customer satisfaction towards ATM services in Delhi NCR.

Since the calculated value (Pearson Chi – square value) of 15.01 is lesser than the table value of 16.92; we accepted the null hypothesis at a 0.05 significance level.

V. CONCLUSION

In this study 150 responses were involved in the customer satisfaction survey for ATM services in

Delhi NCR. The customers are highly satisfied with the ATM services in Delhi NCR. Majority of 24% of respondent facing problem related to "card get locked",22% of the respondent facing problem related to "ATM not working",21.3 % of the respondent facing problem related to "limit on daily usage" ,15.3 % of the respondent facing problem related to "out of cash",9.3% of respondent facing problem related to "Inability to take print slip" and 8% of respondent facing problem related to "ATM working slow". The results supported the research hypothesis that Customer Satisfaction towards ATM services has no relation between gender, usage and education of the Customer in Delhi. The banks should pay more attention towards customer problems related to ATM services.

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VII.   ACKNOWLEDGEMENT