CUSTOMER PERCEPTION AND APPROACH TOWARDS ATM SERVICES: A STUDY WITH REFERENCE TO ICICI BANK MYSURU CITY

Dr. Veena K.P*   Shilpa D**

*Associate Professor, DOS in Business Administration, Visvesvaraya Technological University, Post Graduation Studies, Mysore Regional Centre, , Karnataka.
**Research Scholar, Dept. of Master of Business Administration (MBA), Visvesvaraya Technological University, Post Graduation Studies, Mysore Regional Centre, Mysore , Karnataka.

Abstract
Banking sector is an important constituent of overall economic system. After the banking revolution has been taken place technology and innovation played a important role in Indian banking industry. In this connectection ATM is one of the most popular delivery channel of electronic banking services as it permits customers to do Anywhere, Anytime banking. Both, the bank and customers stand to gain in several ways. While ATMs bring down the cost per transaction, increase efficiency by reducing workload of staff, help to increase accuracy, speed, save time, money and efforts of customers. The main aims of the study provide theoretical background and evaluation of ATMs services in India and profile of ICICI Bank and to examine the demographic profile of ATMs Users at ICICI bank in Mysuru city. For Analysis and Interpretation number of ICICI bank onsite and offsite ATMs are situated in Mysuru city was considered and also assessed major factors influenced to adoption of ATMs services and also ATMs assessed problems while operating ATMs services by the users in ICICI Bank in Mysuru city. The present study has been collected from primary data on the basis issue of questionnaire, the population or sample size for study was only 60 ATMs users. For the purpose of analysis of data applied Chi-square test, one way ANOVA test and independent sample T-test. Finally this study results there is no significant difference between factors influenced adoption of ATMs services and problems and prospects while operating ATMs Services in ICICI bank, therefore null hypotheses is accepted. Finally the study concludes that the majority of the customers are positive opinioned and they were satisfied with ATMs services provided by ICICI Bank in Mysuru City.

Keywords: On site& Off Site ATMs Services, ICICI, Problems and Prospects, T-Test.

Introduction
The term Automated Teller Machines (ATMs) was the first well-known machines to provide electronic access to customers. With advent of Automatic Teller Machines (ATM), banks are able to serve customers outside the banking hall. ATM is designed to perform the most important function of bank. It is 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 at every corner of the globe. ATMs allow you 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 strip card and personal identification number issued by the financial institution.

The Indian ATM industry has seen explosive growth in recent times. ATMs represent the single largest investment in the electronic channel services for the Banks. In India, HSBC set the trend and set up the first ATM machine here in 1987. Since then, they have become a common sight in many of our metros. Automated Teller Machines (ATMs) have gained prominence as a delivery channel for banking transactions in India. Banks have been deploying ATMs to increase their reach. While ATMs facilitate a variety of banking transactions for customers, their main utility has been for cash withdrawal and balance enquiry. As at the end of march 2016, the number of ATMs deployed in India was 1,01,950. According to some estimates the total cash movement through ATMs across India was around ₹ 70,000 crores in FY 2016. Clearly, industry watchers forecast a bright future for ATMs in India. While the ATM is a great service for customers, for the banks it means immense savings on the cost of operations. While a typical cash transaction carried out in a bank's branch premise would cost ₹ 40 that in an ATM will only cost ₹ 18 translating into a cost saving of ₹ 22 per transaction through using ATMs services in Indian banks.

Profile of ICICI Bank
The present study focused on customer perception of ATMs services provided by ICICI bank. ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary. ICICI's shareholding in ICICI Bank was reduced to 46% through a public offering of shares in India in fiscal 1998, an equity offering in the form of ADRs listed on the NYSE in fiscal 2000, ICICI Bank's acquisition of Bank of Madura Limited in an all-stock amalgamation in fiscal 2001, and secondary market sales by ICICI to institutional investors in fiscal 2001 and fiscal 2002. ICICI was formed in 1955 at the initiative of the World Bank, the Government of India and representatives of Indian

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industry. The principal objective was to create a development financial institution for providing medium-term and long-term project financing to Indian businesses.

ICICI Bank India is the largest private sector bank. Its banking products and financial services are some of the superior ones. The reach and market of ICICI Bank is unmatched in India as yet. It offers a countrywide network of 1,000 branches and 3,680 ATM's reaching out to your doorsteps. After consideration of various corporate structuring alternatives in the context of the emerging competitive scenario in the Indian banking industry, and the move towards universal banking, the managements of ICICI and ICICI Bank formed the view that the merger of ICICI with ICICI Bank would be the optimal strategic alternative for both entities, and would create the optimal legal structure for the ICICI group's universal banking strategy. The merger would enhance value for ICICI shareholders through the merged entity's access to low-cost deposits, greater opportunities for earning fee-based income and the ability to participate in the payments system and provide transaction-banking services.

In October 2001, the Boards of Directors of ICICI and ICICI Bank approved the merger of ICICI and two of its wholly-owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, with ICICI Bank. The merger was approved by shareholders of ICICI and ICICI Bank in January 2002, by the High Court of Gujarat at Ahmedabad in March 2002, and by the High Court of Judicature at Mumbai and the Reserve Bank of India in April 2002. Consequent to the merger, the ICICI group's financing and banking operations, both wholesale and retail, have been integrated in a single entity.

Review of Literature
Singh (2011), this study was conducted on Analytical Study of Customer Satisfaction at ICICI Bank with special reference to ATMs. This study aims at analyzing the satisfaction levels of the customers of ICICI Bank holding ATM cards in Udaipur City with respect to some aspects such as the service quality of ATM personnel, location, sufficient number of ATMs in city, regularity in working of ATMs, their impact on overall performance and their opinions on various other related issues. This study is a type of exploratory research using random sampling technique. As the samples were selected on a random basis and it may represent the whole population, and therefore it may prove to be important for the ICICI Bank management to consider the recommendations with due care for being in competitive position for better customer service.

Chattopahyay (2012), this study was undertaken on customer preferences towards use of ATMs services in Pune City. This paper mainly highlights ATM services and cost per transaction, increase efficiency by reducing workload of staff, they help to increase accuracy, speed, save time, money and efforts of customers. Thus, ATM impacts the customer services and leads to better customer satisfaction. This study also make out the relationship between demographic variable and preference to use ATM, a structured questionnaires used to collect the data from a convenience sample of 300 customers from three sample Cooperative banks. To conclude the customers as well as bankers they have positive opinion about ATM services provided by the cooperative banks in Pune city.

Appannan (2013), this study was focused on customer perception on services quality of Commercial Banks: A Case Study in Penang, Malaysia. The main objective of this study is to identify customer's perception on the service quality dimensions in Commercial Banks in Butterworth, Penang. In this study three commercial banks are chosen to be analyzed. The results show that the most important service quality practice on customer's overall satisfaction is responsiveness as it is perceived as a dominant service quality. This finding reinforces the need for banks managers to place an emphasis on the underlying dimensions of service quality especially on responsiveness and should start with improving service quality in order to attract more customers in future.

Sona (2014), this study was undertaken on Comparative Study of Customer Attitude towards ATM of SBI and ICICI Bank in Kodagu District. The aim of this paper is to provide a preliminary comparative investigation of the customer's attitude towards ATM service of SBI and ICICI banks. ATMs services are convenient access to cash. Advanced technology and customer acceptance have made ATM's more potential in banking sector. The respondents selected for this study were the account holders and ATM users of SBI and ICICI banks of Kodagu District (Karnataka, India). For the purpose of knowing the customers attitude and to analyze the data survey method was adopted. The Paper has explored the factors that drive customers to use ATM and highlights the problems customers face during the use of ATM and provides recommendations to manage the problems in banks of kodagu District.

Islam (2015), this study was emphasizes on customers' satisfaction and ATM services: The Case of Bangladesh. The purpose of this study is to identify the factors which affects customers' satisfaction level on ATM services in Bangladesh, for instance, speed of the ATM, location and number of ATM booth, sufficient amount of cash in the ATM, quality of notes, network capacity, security, safety and privacy of ATM, power backup, manners of guards and their consent to other related issues on ATM services. This study concludes overall satisfaction of the customers' represented in the last row which came

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out to be 3.8539 slightly lower than 4. However, customers' are not satisfied with the sufficient number of ATM booth, network capacity of ATM and complaint book in the ATM in the banks of Bangladesh.

Sultana (2016), this study was examined on satisfaction of debit card users in Bangladesh: A study on Sylhet City. In this study he observes the uses of debit card have increased gradually. However, perplexity exists regarding the satisfaction of debit card users. He mainly analyzed the satisfaction level of debit card users and focused on different factors which determine the satisfaction of customer. He is also highlighted the problems faced by the users of these cards as an alternative payment system. Customers' satisfaction is an uncertain concept which varies from customer to customer and it is the key differentiators for each bank's success. This study mainly, find out to reveal that, customers are satisfied towards most of the factors providing different value denominated notes, increasing the number of ATM booths, reducing the annual fees and improving the service quality banks in sylhet City.

Objectives of the Study
The major objectives of the study are as follows:
- To highlight the theoretical background of evolution of ATMs services in India and profile of ICICI Bank.
- To examine the demographic profile of ATMs Users at ICICI bank in Mysuru city.
- To analysis the purpose and number of ICICI bank onsite and offsite ATMs situated in Mysuru city.
- To assess major factors influenced for adoption of ATMs services among the customers of ICICI Bank in Mysuru city.
- To study the problems faced by the customers in ATMs services; and
- To offer findings and suggestions in the light of the study.

Research Methodology
The present study has been collected from both primary and secondary sources. The primary data was collected on the basis issue of questionnaire. The study area has been identified ICICI bank branches in Mysuru city. The questionnaire was designed and contained several questions for collection of data from the customers or ATMs users. The sample size for study was only 60 respondents form ICICI Bank. The method of sampling used is simple random sampling. The secondary data was collected from related research publications in books, journals and periodicals, dailies and annual reports of ICICI bank. And also collect information on website to develop theoretical background of customer perception towards ATMs services in ICICI bank. The data drawn from various sources are analyzed with the help of statistical tools and techniques such as Chi-square tests, one way ANOVA Test, Independent sample T-test, descriptive statistics such as mean, standard deviation etc.

Hypotheses
The study is based on the following hypotheses.
H1: There is a significant difference between demographic profiles of ATMs users of ICICI Bank;
H2: There is a significant difference between number of ICICI ATMs situated in Mysuru city;
H3: There is a significant relationship between purposes and reason of using ATMs services;
H4: There is a significant variation between factors influenced on adoption of the ATM Services among customers of ICICI Bank; and
H5: There is no significant difference between problems while operating ATMs Services in ICICI bank.

Analysis and Interpretation
I. Demographic Profile of the ATMs Users
Table No.1 represents the demographic profile of the ATMs users at ICICI bank in mysuru city. The overall respondents numbering 60 customers out of that 38 respondents belonged to male category and 22 respondents belonged to female category. This shows that male customers used more ATMs services compared to female customers. In the context of age pattern, majority of the respondents numbering, 26 customers belonged to less than 30 years, this shows younger generations were used more ATMs services compared to adult generation.

Table 1: Demographic Profile of the ATM Users

Particulars	Frequency	Chi-Square	P-Value	Hypothesis (H0)
1. Age Pattern: a) Less than 30 years b) Between 30-40 years c) Above 40 years.	26 22 12	3.9	**5.991**	**H0** Accepted

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2. Gender: a) Male b) Female.	38 22	6.86	**3.841**	**H0** Rejected
3.Educational Background: a) SSLC b) PUC c) Graduation d) Post Graduation.	12 11 16 21	4.12	**7.815**	**H0** Accepted
4.Occupation: a) Government employees b) Private employees c) Business	17 25 18	3.7	**5.991**	**H0** Accepted
5. Monthly Income Level: a) Less than 10,000. b) Between 10,000 to 20,000 c) Between 20,000 to 30,000 d) Above 30,000	09 11 15 25	3.46	**7.815**	**H0** Accepted

Source: Primary data.

Further the educational background of the respondents majority numbering, 16 and 21 respondents were graduates and post graduates respectively. In the context of occupation of customers, majority numbering, 25 and 18 respondents belonged to private employee and businessmen respectively. In the context of monthly income level of the customers, Majority numbering, 15 and 25 respondents were belongs to monthly income level of ₹ 20,000 to ₹ 30,000 and above ₹ 30,000 respectively.

To calculate, chi –square test for data of age pattern of the, the table value of 2 for degrees of freedom at 5% level of significance is 5.991 comparing calculated 2 value is 3.9 Therefore the 2 value is less than p value hence H0 is accepted, the result is not significant at P >0.05.In the context of gender profile of the respondents, the table value of 2 for degrees of freedom at 5% level of significance is 3.841 comparing calculated 2 value is 6.86.Therefore the 2 value is more than p value hence H0 is rejected, the result is not significant at P >0.05.Further the data of educational profile of the respondents, the table value of 2 for degrees of freedom at 5% level of significance is 7.815 comparing calculated 2 value is 4.12.Therefore the 2 value is less than p value hence H0 is accepted, the result is not significant at P >0.05. In the context of the data of occupation of the respondents, the table value of 2 for degrees of freedom at 5% level of significance is 5.991 comparing calculated 2 value is 3.7.Therefore the 2 value is less than p value hence H0 is accepted, the result is not significant at P >0.05.Further the data of monthly income level of the respondents, the table value of 2 for degrees of freedom at 5% level of significance is 7.815 comparing calculated 2 value is 3.46.Therefore the 2 value is less than p value hence H0 is accepted, the result is not significant at P >0.05.

2. Number of ATMs Situated in Mysuru City
Table No. 2 depicts on number of ICICI bank onsite and offsite ATMs situated in mysuru city. The overall ICICI bank ATMs numbering, 64 branches are situated in mysuru city out of that numbering, 49 and 15 branches are onsite ATMs and off site ATMs respectively. Majority numbering, 46 and 12 branches of onsite and offsite ICICI bank ATMs are situated in urban areas respectively.

Table 2: Number of ATMs

Areas	No of on-site ATMs	No of off-site ATMs	Total
Urban	42	12	54
Semi Urban	06	03	09
Rural	01	-	01
Total	**49**	**15**	**64**
One way ANOVA	**F=0.082** **P=0.001** **(H0 Accepted**)	**F=1.27** **P=0.074** **(H0 Rejected)**	

Source: Annual report of ICICI bank (2016).

ANOVA Table No.2, indicates, that to test the significant difference between the mean score among the number of onsite and offsite ATMs are situated in mysuru city. The calculated P value is 0.001, which is less than the Alpha Value of 0.05, which indicated that the stated null hypothesis to be accepted and alternative hypothesis is rejected. In the case of number of offsite

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ATMs situated in Mysuru city, the calculated P value is 0.074, which is more than the Alpha Value of 0.05, which indicated that the stated null hypothesis to be rejected and alternative hypothesis is accepted.

3. Purpose and Reason of Using ATMs Services
Table No.3 indicates on purpose and reason of using ATMs services in ICICI bank. Majority of the customers numbering, 32 and 13 are opinioned that withdrawal of cash and to take mini statement is the main purpose or reason of using ATMs services.

Table 3: Purpose of Using ATMs

Purposes of using ATM	Frequency
To Withdrawal of cash	32
To check the Balance	09
To take Mini Statement	13
To View Transactions	06
Total	**60**
Chi-Square	**2=5.42 P= 7.815 (H0 Accepted)**

Source: Primary Data

To calculate, chi –square test for data of purpose of using ATMs services, the table value of 2 for degrees of freedom at 5% level of significance is 7.815 comparing calculated 2 value is 5.42 Therefore the 2 value is less than p value hence H0 is accepted, the result is not significant at P >0.05.

4. Factors influenced the adoption of ATM Services
Table No.4 indicates major factors influenced on adoption of ATMs services among the customers of ICICI bank in Mysuru city. Majority of the respondents has strongly agreed and positive opinions about the all factors among the customers. According to one sample T-test, the highest mean and standard deviation were found easy banking anytime, anywhere and 24/7 services and convenience to use, recorded the value of 25.54 and 8.46 respectively. As against the lowest mean and standard deviation were found easy directions to operate ATMs services and faster transaction process, recorded the value of 12.00 and 1.47 respectively. To be conclude that, from below analysis majority of the customers were positively opinioned, faster transaction process, easy to understand ATMs screen language and direction to operate ATMs, easy to withdrawal of cash, 24/7 services and convenience to use this are the major factors influenced on adoption on ATMs services among customers of ICICI Bank in Mysuru city.

Table 4: Factors Influenced adoption of ATMs Services

Statements	Mean	S.D	T-Test	(Sig 2-tailed) P-value	Hypothesis (H0)
To Faster transaction Process	23.12	1.47	3.02	0.000	**Significant**
Easy banking, anytime/anywhere	25.54	3.84	6.38	0.002	**Significant**
24/7 services and convenience to use	22.80	8.46	2.09	0.000	**Significant**
Trust and Security	20.43	5.58	3.28	0.078	**Not Significant**
To Fast cash withdrawal	19.85	4.18	4.38	0.002	**Significant**
Easy Availability of ATM	15.63	4.91	5.42	0.006	**Not Significant**
Easy to understand Screen language	14.87	7.61	3.52	0.024	**Significant**
Easy directions to operate ATM	12.00	9.19	2.91	0.043	**Significant**

Sources: Primary Data

5. Problems While Operating ATMs Services
Table No.5 shows the customers faced problems and prospects, while operating ATMs services at ICICI bank in Mysuru city. Majority of the respondents were strongly agreed faced lots of problems and prospects while operating ATMs services with stated below statements. According to one sample T-test, the highest mean and standard deviation were found machines out of cash and less number of onsite and offsite ATMs recorded the value of 22.50 and 6.84 respectively. As against the lowest mean and standard deviation were found the poor visibility of statement and receipt were not issued properly, recorded the value of 12.20 and 1.89 respectively. To be conclude that, from below analysis majority of the customers were faced some of problems, they were opinioned, machine out of cash, ,machine out of order, card get blocked, poor visibility of statements, transactions takes too much time and less number of ICICI bank ATMs, this are major problems are faced ATMs user in Mysuru city.

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Table 5: Problems and prospects while operating ATMs Services

Problems and Prospects	Mean	S.D	T-Test	(Sig 2-tailed) P-value	Hypothesis (H0)
Receipt not issued	20.83	1.89	3.72	0.052	**Not Significant**
Account debited but cash not received	18.63	2.43	3.18	0.004	**Significant**
Transaction takes too much time	16.23	3.41	4.27	0.000	**Significant**
Poor visibility of statement	12.20	4.56	6.28	0.078	**Not Significant**
Cards get blocked	15.93	3.96	2.78	0.003	**Significant**
Machine out of order	17.34	3.02	5.12	0.008	**Not Significant**
Machines out of cash	22.50	4.83	3.82	0.000	**Significant**
Less number of ATMs	13.80	6.84	1.55	0.092	**Not Significant**
Wrong amount of Statement	15.00	3.53	2.46	0.001	**Significant**

Sources: Primary Data.

Findings of the Study
The following are the major findings of the study:
- The overall respondents were numbering, 60 customers out of that 38 respondents belonged to male category and 22 respondents belonged to female category, this shows that male customers more used ATMs services compared to female customers.
- In the context of age pattern, majority of the respondents numbering 26 customers belongs to age group of less than 30 years, this shows younger generations were more used ATMs services compared to adult generation.
- Majority numbering, 15 and 25 respondents were belongs to monthly income level of between Rs. 20,000 to Rs.30, 000 and above Rs. 30,000 respectively.
- The overall ICICI bank ATMs numbering, 64 branches are situated in Mysuru city out of that numbering, 49 and 15 branches are onsite ATMs and off site ATMs respectively.
- Majority of the customers numbering, 32 and 13 are opinioned that withdrawal of cash and to take mini statement is the main purpose or reason of using ATMs services.
- The highest mean and standard deviation were found easy banking anytime, anywhere and 24/7 services and convenience to use, recorded the value of 25.54 and 8.46 respectively.
- The lowest mean and standard deviation were found easy directions to operate ATMs services and faster transaction process, recorded the value of 12.00 and 1.47 respectively.
- The highest mean and standard deviation were found machines out of cash and less number of onsite and offsite ATMs recorded the value of 22.50 and 6.84 respectively.
- The lowest mean and standard deviation were found the poor visibility of statement and receipt were not issued properly, recorded the value of 12.20 and 1.89 respectively.

Suggestions for the Study
The following are the suggestion for the study
- Banks have to install more number of ATM's for the convenience of customers in prominent places and in rural areas.
- ATM's must be maintained properly by banks and it must always be in a proper working Condition.
- Number of banks own ATMs must be increased. As the numbers of ATMs are 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.
- ATMs must be maintained properly by banks. Banks must ensure that uptime is near 100 %. Air conditioners, UPS systems, key boards, Monitors etc. must always be in proper working condition.
- Cash refilling at proper intervals must 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 in debiting of customer account without dispensing of cash should be rectified urgently. Care must be taken to ensure that such problems do not occur at all.
- Paper for receipt printing must always be available in the ATM centre and efforts should be made to refill the paper roll in time to avoid inconvenience to customers. Banks should ensure that the printing on the paper receipt is clear and of good quality.
- The system of transacting through ATM must be speedy, accurate and reliable. Banks must ensure that the technology adopted by them is the latest and most efficient.

Conclusion

In the technological era, no banks can survive without the wholehearted support of the customers. So, all the banks are keen interest to provide good services to their customers. The current study focused on customers purposes and factors influence on adoption ATMs services in ICICI bank. It is observed that the major motivational factors for the use of ATM's are faster transaction process, convenience and 24 hours access ICICI Banks. Customer also uses ATM of ICICI because of trust and security. The study reveals that the major drawback of ICICI ATM is machine out of cash, ,machine out of order, card get blocked, poor visibility of statements, transactions takes too much time and less number of ICICI bank ATMs, this are major problems are faced ATMs user in Mysuru city.

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