

A study of Customers satisfaction level and usage of ATM : A comparative study amongst Private and Public sector banks in Jabalpur region

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Abstract

ATM is one of the most popular delivery channels in Banking. Customers from various Banks, Private and Public sector are using this facility to enjoy various benefits that the plastic card provides. There are many activities that a customer can do through ATM like withdraw money, deposit money, transfer funds, pay insurance bills, apply for loan and many other activities. It is not only beneficial to the customers, but also to the bankers in many ways like reducing cost per transaction, increase efficiency by reducing workload of staff and increase accuracy. Thus, ATM improves customer as well as banker's satisfaction. To analyze the relationship between demographic variable and preference to use ATM for various purposes and also to compare the utility of ATMs amongst customers from Private and Public sector banks, a structured questionnaire is used to collect the data from a convenience sample of customers from selected private and public sector banks in Jabalpur city. This paper is based on primary data and significant sample size is taken for study. ANOVA test is applied for data analysis and interpretation. Also, charts are prepared for better interpretation of findings.

Keywords : ATM, awareness, satisfaction

Introduction

ATM is one of the most popular delivery channels in Banking. There are many other online services that Banks provide. ATM is the most popular among them. This facility could be used by not only educated people, but also by the less educated ones. It provides 24*7 access and people are not dependent on the ATM of the Bank itself, but can also withdraw or use other facilities from the ATM of other Banks as well. There are many activities that a customer can do through ATM like withdraw money, deposit money, transfer funds, pay insurance bills, apply for loan and many other activities. It is not only beneficial to the customers, but also to the bankers in many ways like reducing cost per transaction, increase efficiency by reducing workload of

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staff and increase accuracy. Thus, ATM improves customer as well as banker's satisfaction. Though ATM services are of great help to the customers, there are certain problems that customers have been facing since a long time.

Literature Review

Chattopadhyay and Saralelimath (2012) said that ATM is one of the most popular delivery channels as it permits customers to do anywhere and anytime banking. It is beneficial to the bank as well as the customers. ATMs reduce the cost per transaction, increase efficiency by reducing workload of staff. Also help the customers in several ways like to increase accuracy and speed, save time, money and efforts of customers. Thus, ATM impacts the customer services and leads to better customer satisfaction. Banking through ATM has transformed traditional banking. Customers are highly satisfied with ATM services and view them as essential services.

Hota (2013) said that there are various opportunities for growth of ATM market in India. According to him, there will be multi-vendor ATM popularity in future, which will provide personalized features and a user friendly interface. Modern ATMs provide many benefits like personalized branding, CRM applications, integrated fraud alert, customer notifications, and flexible services. Though ATM industry is growing rapidly, there are many challenges related to security issues of the software, increase of rental costs in major cities, housekeeping, and replenishment of cash. Few banks have introduced biometric ATMs in rural India, which are quite secure and easy to use by a common man.

Research Problem

The challenging business environment in the Banking sector has resulted in developing alternative delivery channels, so as to ease out the Banking transactions and make banking services available to the customers 24*7. ATM is one of the facilities that have opened a new horizon for customers as well as bankers for providing improved, efficient, techno friendly and user friendly services. Banks have invested heavily in introducing this facility. Therefore, this study examines the Customer's approach towards the ATM services provided by Private and public Sector Banks. This study also examines the awareness level of customers towards the ATM services provided by Banks and the usage of all the facilities that ATM provides.

Research Objective

- To study various ATM services provided by Banks
- To understand the awareness level of customers towards various ATM services offered by Public and Private Sector Banks
- To understand the usage of various facilities that Banks provide through ATM
- To understand the problems and inconveniences that customers have experienced while using ATM

Hypothesis

H₁ : There is no significant difference between the awareness level about various ATM services amongst the customers of Private and Public Sector Banks

H₂ : There is no significant difference between the usage of various ATM services amongst the customers of Private and Public Sector Banks

H₃ : There is no significant difference between the frequency of usage of various ATM services amongst the customers of Private and Public Sector Banks

Research Methodology

The study is confined to Indian Banking Industry with special focus on one of its online services i.e. ATM. This research study is intended to be a descriptive research. The data was obtained through the use of structured questionnaire and convenience sampling. A questionnaire has been drafted to rate the level of awareness, usage and problems/ inconveniences faced by customers while using ATM of various of Private and Public Sector Banks on a three point Likert scale.

The study considers some hypothesis in order to assess the awareness level of the Bank customers regarding various ATM services. The accepted hypothesis is helpful in establishing a common solution. Basic knowledge obtained through background research was used to formulate the hypothesis.

Sample

Convenience sampling method has been used to collect sample data for the study. Data was collected from 200 respondents. The respondents are people from different age groups, income groups and occupation of the city of Jabalpur, Madhya Pradesh.

Age group of the respondent	Public Sector Bank	Private Sector Bank
18- 30	37	54
31-45	24	29
46-60	44	0
Above 60	12	0
Total	117	83

Gender	Public Sector Bank	Private Sector Bank
Male	88	47
Female	29	36
Total	117	83

Qualification	Public Sector	Private Sector
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	Bank	Bank
Under Graduate	8	16
Graduate	71	36
Post Graduate	34	31
Others	4	0
Total	117	83

Occupation	Public Sector Bank	Private Sector Bank
Business	4	27
Professional	10	0
Housewife	0	0
Student	11	52
Retired	12	0
Govt. Employee	68	0
Private Employee	12	4
Total	117	83

Data Collection methods

The study is based on primary data collected through structured questionnaire. In the questionnaire, various ATM services and problems were included from previous research.

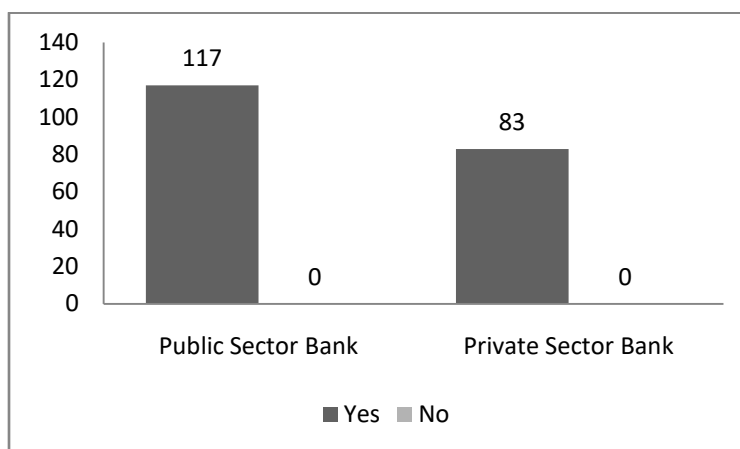
Data Analysis method

The analysis of primary data was carried out using Anova.

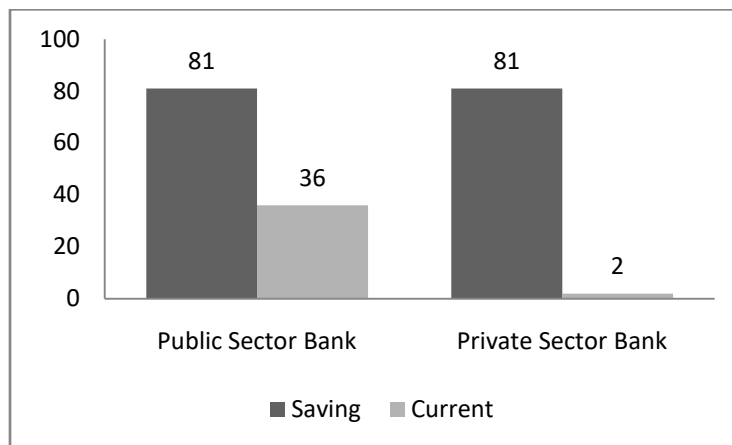
In case of Anova Analysis, f-value was taken into consideration to accept or reject hypothesis.

Data Analysis and Interpretation

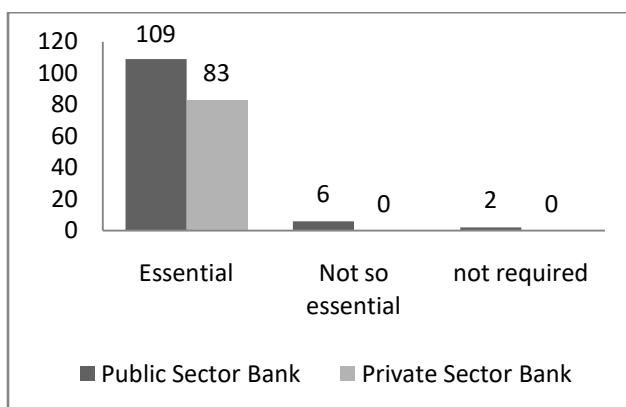
Q. 5	Do you have a Bank account ?	Public Sector Bank	Private Sector Bank	Total
	Yes	117	83	200
	No	0	0	0
	Total	117	83	200



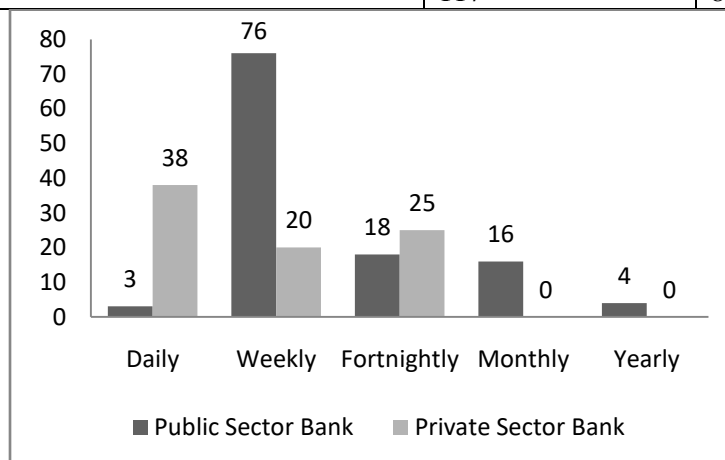
Q. 6	Which type of account do you have ?	Public Sector Bank	Private Sector Bank	Total
	Saving	81	81	162
	Current	36	2	38
	Total	117	83	200



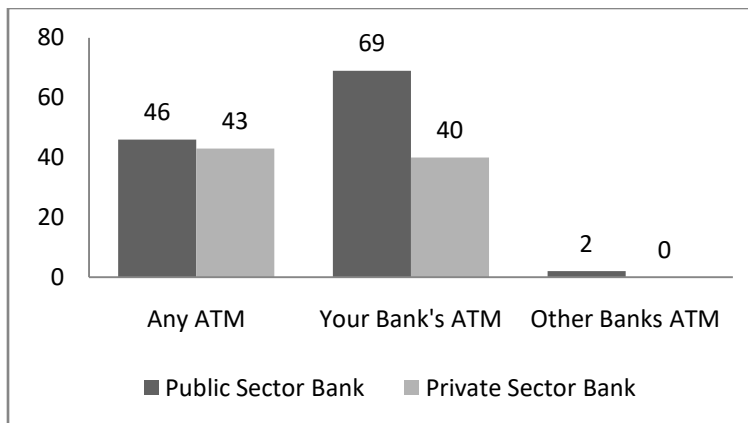
Q. 8	Does ATM play an essential role in your life ?	Public Sector Bank	Private Sector Bank	Total
	Essential	109	83	192
	Not so essential	6	0	6
	not required	2	0	2
	Total	117	83	200



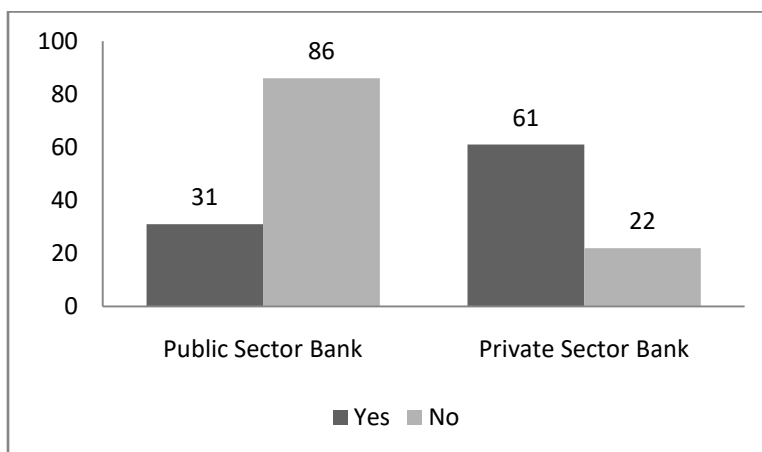
Q. 9	How often do you use an ATM?	Public Sector Bank	Private Sector Bank	Total
	Daily	3	38	41
	Weekly	76	20	96
	Fortnightly	18	25	43
	Monthly	16	0	16
	Yearly	4	0	4
	Total	117	83	200



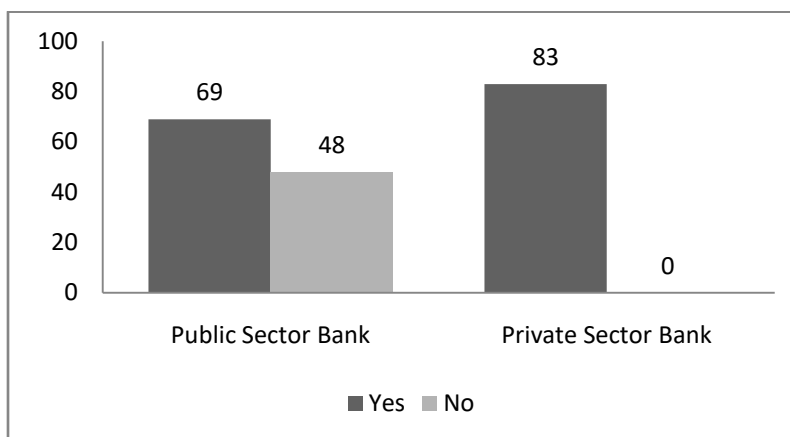
Q. 10	Which Banks ATM do you generally use ?	Public Sector Bank	Private Sector Bank	Total
	Any ATM	46	43	89
	Your Bank's ATM	69	40	109
	Other Banks ATM	2	0	2
	Total	117	83	200



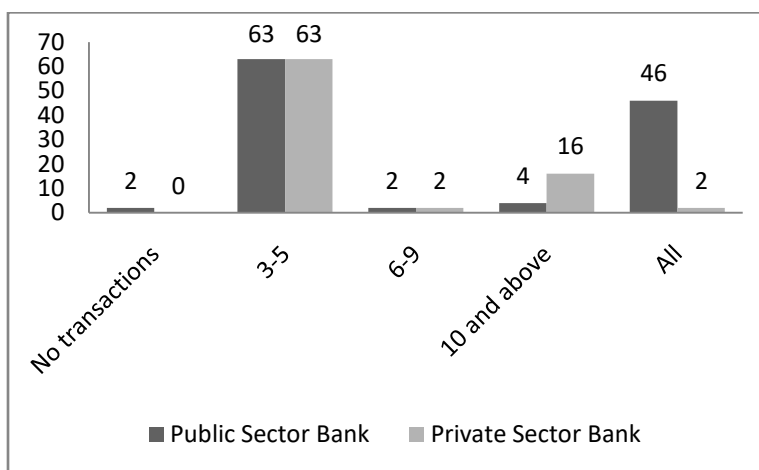
Q. 11	Does your Bank charge any fee for the use of ATM of your Bank ?	Public Sector Bank	Private Sector Bank	Total
	Yes	31	61	92
	No	86	22	108
	Total	117	83	200



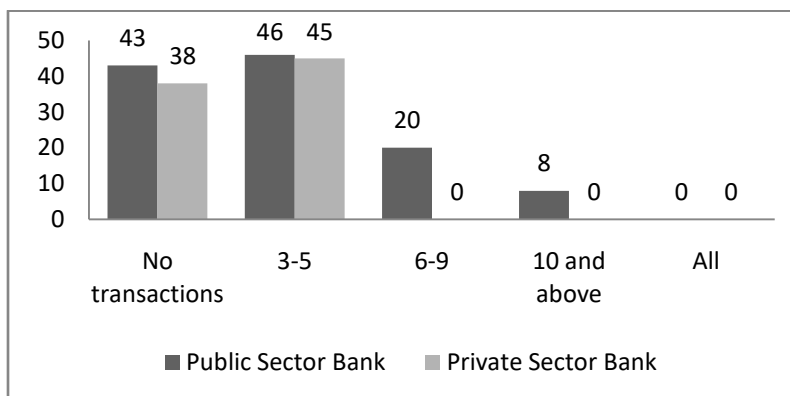
Q. 12	Does your Bank charge any fee for the use of ATM of other Banks ?	Public Sector Bank	Private Sector Bank	Total
	Yes	69	83	152
	No	48	0	48
	Total	117	83	200



Q. 13	How many transactions are free at your Banks ATM during a month?	Public Sector Bank	Private Sector Bank	Total
	No transactions	2	0	2
	3-5	63	63	126
	6-9	2	2	4
	10 and above	4	16	20
	All	46	2	48
	Total	117	83	200



Q. 14	How many transactions are free at other Banks ATM during a month?	Public Sector Bank	Private Sector Bank	Total
	No transactions	43	38	81
	3-5	46	45	91
	6-9	20	0	20
	10 and above	8	0	8
	All	0	0	0
	Total	117	83	200



Q. 15	How satisfied are you with the ATM services?	Satisfied	Satisfied %	Neutral	Neutral %	Not satisfied	Not satisfied %
	User friendly ATM machine	131	65.5	65	32.5	4	2
	Promptness of the delivery of ATM Card	87	43.5	105	52.5	8	4
	Promptness of changing password	81	40.5	77	38.5	42	21
	The quality of notes (currency)	79	39.5	79	39.5	42	21
	The service quality/ behavior of ATM personnel/ guard	135	67.5	29	14.5	36	18
	Conveniently located	190	95	8	4	2	1
	Convenient hours of operation (24 X7)	34	17	99	49.5	67	33.5
	Ambience at ATM location	89	44.5	107	53.5	4	2
	Sufficient number of ATMs of your Bank	84	42	74	37	42	21
	Safety-Security-Privacy at ATM location	25	12.5	129	64.5	46	23
	Cash withdrawal (Correctness / Promptness)	122	61	32	16	46	23
	Availability of Pay-in-slips /Deposit Envelops etc.	119	59.5	59	29.5	22	11
	Availability of Power Back up /Generator / Inverter	89	44.5	48	24	63	31.5
	Complaint book availability at ATM	113	56.5	51	25.5	36	18
	Cash Availability in ATM	168	84	28	14	4	2
	Overall performance of ATM	22	11	141	70.5	37	18.5

Interpretation : With reference to the table above, majority people are satisfied with the services like user friendly ATM machine, the service quality/ behavior of ATM personnel/ guard, conveniently located, cash withdrawal (correctness / promptness), availability of Pay-in-slips /deposit, complaint book availability at ATM, envelops etc., and cash Availability in ATM. Whereas customers are not satisfied with the promptness of the delivery of ATM card, promptness of changing password, the quality of notes (currency), convenient hours of operation (24 X7), ambience at ATM location, sufficient number of ATMs of your Bank, safety-security-privacy at ATM location, availability of Power Back up /Generator / Inverter and overall performance of ATM.

Q. 16	Have you ever experienced any inconveniences / problems while using an ATM?	Often	Often %	Rarely	Rarely %	Never	Never %
	Cards get blocked	4	2	65	32.5	131	65.5
	Receipt not issued / Receipt printing illegible	8	4	105	52.5	87	43.5
	Wait in long queues	42	21	77	38.5	81	40.5
	Limit on daily withdrawal	42	21	79	39.5	79	39.5
	Incorrect amount of Cash Dispensed	36	18	29	14.5	135	67.5
	ATM not releasing card	2	1	8	4	190	95
	Transaction takes too much time	67	33.5	99	49.5	34	17
	Unsettled ATM grievances	4	2	107	53.5	89	44.5
	Machine out of cash	42	21	74	37	84	42
	Helpline numbers not displayed inside the ATM cabin	46	23	129	64.5	25	12.5
	Reduction in balance without cash payment	46	23	32	16	122	61
	Not being able to read from the screen well	22	11	59	29.5	119	59.5
	ATM working too slowly	63	31.5	48	24	89	44.5
	Unclear instructions / terms used on ATM	36	18	51	25.5	113	56.5
	Fake notes from ATM	4	2	28	14	168	84
	Machine out of order	37	18.5	141	70.5	22	11

Interpretation : With reference to the table above, customers have faced problems during their ATM usage, but have not faced them very often.

Analysis through Anova

Awareness about various ATM services

Anova: Single Factor																																																																																																																																																																																					
SUMMARY																																																																																																																																																																																					
ATM Services	Bank Account in which Sector	Count	Sum	Average	Variance	F	P-value	F crit																																																																																																																																																																													
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	Private Sector	83	83	1	0				Balance enquiry	Public Sector	117	155	1.32	0.22	39.52	0.00	3.89	Private Sector	83	83	1	0	Mini statement	Public Sector	117	157	1.34	0.23	42.69	0.00	3.89	Private Sector	83	83	1	0	View transactions	Public Sector	117	161	1.38	0.24	49.53	0.00	3.89	Private Sector	83	83	1	0	Fund transfer	Public Sector	117	167	1.43	0.25	0.86	0.35	3.89	Private Sector	83	124	1.49	0.25	Cash deposit	Public Sector	117	147	1.26	0.19	0.48	0.49	3.89	Private Sector	83	108	1.30	0.21	Change the PIN number	Public Sector	117	163	1.39	0.24	53.24	0.00	3.89	Private Sector	83	83	1.00	0.00	Request a cheque book	Public Sector	117	182	1.56	0.25	1.82	0.18	3.89	Private Sector	83	137	1.65	0.23	Bill payment like water, electricity, telephone etc.	Public Sector	117	181	1.55	0.25	28.79	0.00	3.89	Private Sector	83	99	1.19	0.16	Transfers between accounts	Public Sector	117	171	1.46	0.25	5.31	0.02	3.89	Private Sector	83	108	1.30	0.21	Deposit cheques in the account	Public Sector	117	178	1.52	0.25	3.34	0.07	3.89	Private Sector	83	137	1.65	0.23	Mobile Prepaid Recharge	Public Sector	117	181	1.55	0.25	84.96	0.00	3.89	Private Sector	83	85	1.02	0.02	Internet Packs (Tata Indicom / Sify etc.)	Public Sector	117	187	1.60	0.24	91.12	0.00	3.89	Private Sector	83	87	1.05	0.05	Donations	Public Sector	117	194	1.66
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	Private Sector	83	137	1.65	0.23				Bill payment like water, electricity, telephone etc.	Public Sector	117	181	1.55	0.25	28.79	0.00	3.89	Private Sector	83	99	1.19	0.16	Transfers between accounts	Public Sector	117	171	1.46	0.25	5.31	0.02	3.89	Private Sector	83	108	1.30	0.21	Deposit cheques in the account	Public Sector	117	178	1.52	0.25	3.34	0.07	3.89	Private Sector	83	137	1.65	0.23	Mobile Prepaid Recharge	Public Sector	117	181	1.55	0.25	84.96	0.00	3.89	Private Sector	83	85	1.02	0.02	Internet Packs (Tata Indicom / Sify etc.)	Public Sector	117	187	1.60	0.24	91.12	0.00	3.89	Private Sector	83	87	1.05	0.05	Donations	Public Sector	117	194	1.66	0.23	27.52	0.00	3.89																																																																																														
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	Private Sector	83	85	1.02	0.02				Internet Packs (Tata Indicom / Sify etc.)	Public Sector	117	187	1.60	0.24	91.12	0.00	3.89	Private Sector	83	87	1.05	0.05	Donations	Public Sector	117	194	1.66	0.23	27.52	0.00	3.89																																																																																																																																																						
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Donations	Public Sector	117	194	1.66	0.23	27.52	0.00	3.89																																																																																																																																																																													

	Private Sector	83	162	1.95	0.05			
Mutual Funds Transactions	Public Sector	117	196	1.68	0.22	24.96	0.00	3.89
	Private Sector	83	162	1.95	0.05			

Interpretation

In the table above, awareness level about various ATM services amongst the customers of Private and Public Sector Banks has been evaluated and compared.

H₁ : There is no significant difference between the awareness level about various ATM services amongst the customers of Private and Public Sector Banks

The above hypothesis will be accepted or rejected based on the f-value and critical value indicated in the table.

**Based on the f- value as calculated in the table above,
Hypothesis is accepted : if f-value < critical value
Hypothesis is rejected : if f-value > critical value**

Hypothesis is accepted i.e. there is no significant difference between the awareness level about the following ATM services amongst the customers of Private and Public Sector Banks

- Cash withdrawal
- Fund transfer
- Cash deposit
- Request a cheque book
- Deposit cheques in the account

Hypothesis is rejected i.e. There is significant difference between the awareness level about the following ATM services amongst the customers of Private and Public Sector Banks

- Balance enquiry
- Mini statement
- View transactions
- Change the PIN number
- Bill payment like water, electricity, telephone etc.
- Transfers between accounts
- Mobile Prepaid Recharge
- Internet Packs (Tata Indicom / Sify etc.)
- Donations
- Mutual Funds Transactions

Usage of various ATM services (Y/ N)

Anova: Single Factor								
SUMMARY								
ATM Services	Bank Account in which Sector	Count	Sum	Average	Variance	F	P-value	F crit
Cash withdrawal	Public Sector	117	119	1.02	0.02	1.43	0.23	3.89
	Private Sector	83	83	1.00	0.00			
Balance enquiry	Public Sector	117	161	1.38	0.24	49.53	0.00	3.89
	Private Sector	83	83	1.00	0.00			
Mini statement	Public Sector	117	159	1.36	0.23	46.02	0.00	3.89
	Private Sector	83	83	1.00	0.00			
View transactions	Public Sector	117	183	1.56	0.25	106.34	0.00	3.89
	Private Sector	83	83	1.00	0.00			
Fund transfer	Public Sector	117	178	1.52	0.25	0.14	0.70	3.89
	Private Sector	83	124	1.49	0.25			
Cash deposit	Public Sector	117	170	1.45	0.25	4.77	0.03	3.89
	Private Sector	83	108	1.30	0.21			
Change the PIN number	Public Sector	117	186	1.59	0.24	101.65	0.00	3.89
	Private Sector	83	85	1.02	0.02			
Request a cheque book	Public Sector	117	205	1.75	0.19	2.44	0.12	3.89
	Private Sector	83	137	1.65	0.23			
Bill payment like water, electricity, telephone etc.	Public Sector	117	209	1.79	0.17	103.98	0.00	3.89
	Private Sector	83	99	1.19	0.16			
Transfers between accounts	Public Sector	117	195	1.67	0.22	25.34	0.00	3.89
	Private Sector	83	110	1.33	0.22			
Deposit cheques in the account	Public Sector	117	206	1.76	0.18	2.90	0.09	3.89
	Private Sector	83	137	1.65	0.23			
Mobile Prepaid Recharge	Public Sector	117	211	1.80	0.16	335.83	0.00	3.89
	Private Sector	83	83	1.00	0.00			
Internet Packs (Tata Indicom / Sify etc.)	Public Sector	117	217	1.85	0.13	292.86	0.00	3.89
	Private Sector	83	89	1.07	0.07			
Donations	Public Sector	117	223	1.91	0.09	3.94	0.05	3.89

	Private Sector	83	164	1.98	0.02			
Mutual Funds Transactions	Public Sector	117	224	1.91	0.08	1.94	0.16	3.89
	Private Sector	83	163	1.96	0.04			

In the table above, usage of various ATM services amongst the customers of Private and Public Sector Banks has been evaluated and compared.

H₂ : There is no significant difference between the usage of various ATM services amongst the customers of Private and Public Sector Banks

The above hypothesis will be accepted or rejected based on the f-value and critical value indicated in the table.

**Based on the f- value as calculated in the table above,
Hypothesis is accepted : if f-value < critical value
Hypothesis is rejected : if f-value > critical value**

Hypothesis is accepted i.e. there is no significant difference between the usage of following ATM services amongst the customers of Private and Public Sector Banks

- Cash withdrawal
- Fund transfer
- Request a cheque book
- Deposit cheques in the account
- Mutual Funds Transactions

Hypothesis is rejected i.e. There is significant difference between the usage of following ATM services amongst the customers of Private and Public Sector Banks

- Balance enquiry
- Mini statement
- View transactions
- Cash deposit
- Change the PIN number
- Bill payment like water, electricity, telephone etc.
- Transfers between accounts
- Mobile Prepaid Recharge
- Internet Packs (Tata Indicom / Sify etc.)
- Donations

Frequency of usage of various ATM services

Anova: Single Factor								
SUMMARY								
ATM Services	Bank Account in which Sector	Count	Sum	Average	Variance	F	P-value	F crit
Cash withdrawal	Public Sector	117	346	2.96	0.04	72.70	0.00	3.89
	Private Sector	83	209	2.52	0.25			
Balance enquiry	Public Sector	117	272	2.32	0.32	6.15	0.01	3.89
	Private Sector	83	209	2.52	0.25			
Mini statement	Public Sector	117	240	2.05	0.76	19.32	0.00	3.89
	Private Sector	83	209	2.52	0.25			
View transactions	Public Sector	117	176	1.50	0.58	12.96	0.00	3.89
	Private Sector	83	157	1.89	0.54			
Fund transfer	Public Sector	117	166	1.42	0.33	0.65	0.42	3.89
	Private Sector	83	123	1.48	0.25			
Cash deposit	Public Sector	117	216	1.85	0.87	10.46	0.00	3.89
	Private Sector	83	123	1.48	0.25			
Change the PIN number	Public Sector	117	162	1.38	0.34	0.85	0.36	3.89
	Private Sector	83	121	1.46	0.25			
Request a cheque book	Public Sector	117	141	1.21	0.27	9.54	0.00	3.89
	Private Sector	83	85	1.02	0.02			
Bill payment like water, electricity, telephone etc.	Public Sector	117	134	1.15	0.19	66.13	0.00	3.89
	Private Sector	83	139	1.67	0.22			
Transfers between accounts	Public Sector	117	138	1.18	0.22	55.52	0.00	3.89
	Private Sector	83	141	1.70	0.26			
Deposit cheques in the account	Public Sector	117	129	1.10	0.16	1.26	0.26	3.89
	Private Sector	83	87	1.05	0.05			
Mobile Prepaid Recharge	Public Sector	117	126	1.08	0.11	113.26	0.00	3.89
	Private Sector	83	157	1.89	0.54			
Internet Packs (Tata Indicom / Sify etc.)	Public Sector	117	132	1.13	0.22	72.27	0.00	3.89
	Private Sector	83	153	1.84	0.52			
Donations	Public Sector	117	125	1.07	0.12	1.22	0.27	3.89
	Private Sector	83	85	1.02	0.02			

Mutual Funds Transactions	Public Sector	117	121	1.03	0.07	0.10	0.75	3.89
	Private Sector	83	85	1.02	0.02			

In the table above, frequency of usage of various ATM services amongst the customers of Private and Public Sector Banks has been evaluated and compared.

H₃ : There is no significant difference between the frequency of usage of various ATM services amongst the customers of Private and Public Sector Banks

The above hypothesis will be accepted or rejected based on the f-value and critical value indicated in the table.

**Based on the f- value as calculated in the table above,
Hypothesis is accepted : if f-value < critical value
Hypothesis is rejected : if f-value > critical value**

Hypothesis is accepted i.e. there is no significant difference between the frequency of usage of following ATM services amongst the customers of Private and Public Sector Banks

- Fund transfer
- Change the PIN number
- Deposit cheques in the account
- Donations
- Mutual Funds Transactions

Hypothesis is rejected i.e. There is significant difference between the frequency of usage of following ATM services amongst the customers of Private and Public Sector Banks

- Cash withdrawal
- Balance enquiry
- Mini statement
- View transactions
- Cash deposit
- Request a cheque book
- Bill payment like water, electricity, telephone etc.
- Transfers between accounts
- Mobile Prepaid Recharge
- Internet Packs (Tata Indicom / Sify etc.)

Conclusions

- E-Banking has brought a paradigm shift in the Banking habits of the customers and has made Banking easier for Bankers and customers.
- The respondents feel that ATM plays an essential role in their life. The present study reveals that a majority of the customers are highly satisfied with ATM services.
- Customers have faced problems during their ATM usage, but have not faced them very often.
- Customers have been using ATM for cash withdrawal, fund transfer, request a cheque book and deposit cheques in the account. But, they are not using ATM for other services.

Suggestions

- Bankers must educate customers to make use of the other ATM services as well. For this purpose banks must conduct training programmes for customers from time to time.
- Banks may also carry out some special incentive schemes to induce customers to make maximum use of ATMs.
- ATMs should be maintained well, so that people face lesser problems/ inconveniences regarding ATM services.
- The system of transacting through ATM should be speedy, accurate and reliable.
- Banks must ensure that the technology adopted by them is the latest and most efficient.

Questionnaire for Academic Research

1. Age group of the respondent
 - a) 18 – 30 years
 - b) 31 – 45 years
 - c) 46 – 60 years
 - d) Above 60

2. Gender
 - a) Male
 - b) Female

3. Qualification
 - a) Under Graduate
 - b) Graduate
 - c) Post Graduate
 - d) Others

4. Occupation
 - a) Business
 - b) Professional
 - c) Housewife
 - d) Student
 - e) Retired
 - f) Govt. Employee
 - g) Private Employee

5. Do you have a Bank account ?
 - a) Yes
 - b) No

6. Which type of account do you have ?
 - a) Saving
 - b) Current

7. In which Bank do you have an account ?
 - a) Private sector Bank
 - b) Public Sector Bank

8. Does ATM play an essential role in your life ?
 - a) Essential
 - b) Not so essential
 - c) not required

9. How often do you use an ATM?
- Daily
 - Weekly
 - Fortnightly
 - Monthly
 - Yearly
10. Which Banks ATM do you generally use ?
- Any ATM
 - Your Bank's ATM
 - Other Banks ATM
11. Does your Bank charge any fee for the use of ATM of your Bank ?
- Yes
 - No
12. Does your Bank charge any fee for the use of ATM of other Banks ?
- Yes
 - No
13. How many transactions are free at your Banks ATM during a month?
- No transactions
 - 3 – 5
 - 6 – 9
 - 10 and above
 - All
14. How many transactions are free at other Banks ATM during a month?
- No transactions
 - 3 – 5
 - 6 – 9
 - 10 and above
 - All

15. How satisfied are you with the ATM services? Indicate your level of satisfaction on the following statements by mentioning the appropriate number using the key given below:
(3 = Satisfied, 2 = Neutral, 1 = Dissatisfied)

User friendly ATM machine		Sufficient number of ATMs of your Bank	
Promptness of the delivery of ATM Card		Safety-Security-Privacy at ATM location	
Promptness of changing password		Cash withdrawal (Correctness / Promptness)	
The quality of notes (currency)		Availability of Pay-in-slips /Deposit Envelops etc.	
The service quality/ behavior of ATM personnel/ guard		Availability of Power Back up /Generator / Inverter	
Conveniently located		Complaint book availability at ATM	
Convenient hours of operation (24 X7)		Cash Availability in ATM	
Ambience at ATM location		Overall performance of ATM	

16. Have you ever experienced any inconveniences / problems while using an ATM?

Indicate the times you have experienced such problems by mentioning the appropriate number using the key given: (3 = Often, 2 = Rarely, 1 = Never)

Cards get blocked		Machine out of cash	
Receipt not issued / Receipt printing illegible		Helpline numbers not displayed inside the ATM cabin	
Wait in long queues		Reduction in balance without cash payment	
Limit on daily withdrawal		Not being able to read from the screen well	
Incorrect amount of Cash Dispensed		ATM working too slowly	
ATM not releasing card		Unclear instructions / terms used on ATM	
Transaction takes too much time		Fake notes from ATM	
Unsettled ATM grievances		Machine out of order	

17. Are you aware that ATM could be used for the following services? Please mention Y for “Yes” or N for “No” against each of the points mentioned below.

Facilities at ATM	Are you aware? Y/ N	Have you used? Y/ N	Frequency of usage (3=often, 2 = rarely, 1 = never)
Cash withdrawal			
Balance enquiry			
Mini statement			
View transactions			
Fund transfer			
Cash deposit			
Change the PIN number			
Request a cheque book			
Bill payment like water, electricity, telephone etc.			
Transfers between accounts			
Deposit cheques in the account			
Mobile Prepaid Recharge			
Internet Packs (Tata Indicom / Sify etc.)			
Donations			
Mutual Funds Transactions			

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