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6.1 INTRODUCTION

The present study was carried out at 4 stages. At the first stage, the demographic profile of the respondents and their usage of ATM services were studied. It is followed by the discussion on the customers’ attitude towards the ATM services offered by the banks and its association with their profile at the second stage. At the third stage, the service quality in ATM services, service quality gaps in ATM services and its impact on customer satisfaction on ATM services were analysed. At the final stage, the problem in the usage of ATM services and its impact on customer satisfaction on ATM services were evaluated.

The confined objectives of the present study are: (i) to reveal the profile of the respondents and their personality; (ii) to study the pattern and the level of usage of ATM services among the respondents; (iii) to examine the factors leading to the usage of ATM services and their impact on the rate of usage of ATM services; (iv) to measure the level of customer satisfaction on ATM services and its determinants; (v) to evaluate the level of service quality and its gap in the ATM services and its impact on customer satisfaction on ATM services; and (vi) to study the problems in the usage of ATM services and their impact on customer satisfaction on ATM services.

In order to fulfill the objectives of the study, the ATM cardholders of the various SBI branches in Kanyakumari district were selected for the study. In total,
there are 34 SBI branches, 48908 customers and 45677 ATM cardholders in 9 blocks and 4 municipalities in Kanyakumari district. The sample size of the study was determined with the help of \( n = \frac{N}{Ne^2 + 1} \). It came to 617 respondents when the accepted error (e) is at 4 per cent level. The sampled respondents (617) were selected from all SBI branches in the district on the basis of the number of ATM cardholders in the particular branch to the total. The sample ATM cardholders were selected from each branch with the help of the respective branch manager. Hence, the applied sampling procedure of the study is stratified proportionate sampling. Out of the 617 respondents, 419 respondents transact in rural branches and the remaining 198 respondents in urban branches.

Based on the previous studies, the interview schedule has been prepared to collect the primary data from the sample respondents. It consists of 4 parts. The first part focuses on the profile of respondents, their personality traits, pattern and usage of ATM services offered by banks. The second part of the schedule includes the customer satisfaction on ATM services and the factors leading to the customer satisfaction on ATM service. The third part of the schedule examines the customers’ view on the various service attributes in ATM services and service quality in ATM services. The final part of the schedule focuses on the problems in the usage of ATM services offered by the banks.

A pilot study was conducted among 25 SBI ATM cardholders in the rural branches and 25 in the urban branches. Based on their feedback, some alteration, additions, deletions and simplifications were carried out to prepare a final schedule to collect the data. The collected data were processed with the help of appropriate
statistical tools. The analysis and interpretation were discussed in the previous chapters. The summary of findings, conclusions and suggestions are discussed in this chapter.

6.2 SUMMARY OF FINDINGS

The summary of findings of the study are given below:

6.2.1 Demographic Profile of the Respondents

The respondents in the present study are classified into urban and rural respondents. The rural respondents are dominating and the dominant gender is male. The dominant age group among them is 20 to 40 years and the dominant marital status is ‘married’. The dominant educational qualification among the respondents is degree/diploma and higher secondary. The dominant occupational status among the respondents are government employees and private employees and the dominant monthly income among the respondents is ₹40000 to 50000. The monthly income among the urban respondents is higher than that of the rural respondents.

The dominant family size among the respondents is 3 to 4 members and the dominant frequency of transaction in the banks per month among them is 16 to 25 times. The dominant frequency of visit to bank per month among the respondents is 11 to 20 times. The dominant number of earning members per family are one and two and the dominant family income per month is ₹60001 to 70000.

6.2.2 Personality Traits of the Respondents

The level of economic motivation is higher among the urban than the rural respondents and higher scientific orientation is seen among the urban compared to the rural respondents. The level of media exposure is higher among both the urban and
the rural respondents. The level of sociability is higher among the urban compared to the rural respondents and higher level of risk orientation is seen among the urban compared to the rural respondents. In total, higher personality score is seen among the urban compared to the rural respondents.

6.2.3 Usage of ATM Services among the Respondents

Majority of the respondents feel that there is a ‘high’ and ‘very high’ necessity of usage of ATMs. The frequency of usage of ATM service is higher among the urban compared to the rural respondents. Most of the urban and the rural respondents prefer all ATMs and offsite ATMs respectively. The higher years of experience in the usage of ATM services is seen among the urban respondents. Majority of the respondents possess one or two ATM cards.

The usage of ATM services among the respondents are discussed by 14 variables. The highly viewed variables by the urban and the rural respondents are ‘changing PIN’ and ‘cash withdrawal’ respectively. The significant differences among the urban and the rural respondents is seen in the usage of 12 out of 14 variables due to their ‘t’ values that are significant at five per cent level. The important usage of ATMs narrated by factor analysis are ‘electronic payment’, ‘statement analysis’, ‘cash dealing’ and ‘value added services’. The variables included in the above said four important usages of ATM services explain it to a reliable extent.

The highly viewed important usage of ATMs by the urban and the rural respondents are ‘value added services’ and ‘cash dealing’ respectively. The significant differences among the urban and the rural respondents have been noticed in their level of the usage of electronic payment, statement analysis and value added
services. In total, the level of the usage of ATMs is higher among the urban compared to the rural respondents. The important discriminant usage of ATMs among the urban and the rural respondents is ‘value added services’ which is higher among the urban respondents.

6.2.4 Impact of the Profile of the Respondents on the Usage of ATMs

The significantly influencing profile of the respondents on the level of the usage of ATMs among the urban respondents are age, level of education, personal income and family income whereas among the rural respondents, these are age and level of education. The higher impact of profile on the level of the usage of ATMs is seen among the urban than among the rural respondents. In total, the important profile variables that influence the level of the usage of ATMs are ‘age’ and ‘level of education’.

6.2.5 Factors Leading to the Usage of ATMs

The factors leading to the usage of ATMs are examined with the help of 16 variables. The highly viewed variable by the urban and the rural respondents are ATMs ‘efficiency’ and ‘simple to use’ respectively. The significant differences among the urban and the rural respondents have been noticed in their views on 12 out of the 16 variables in it. The important factors leading to the usage of ATMs narrated by the factor analysis are relative advantage, simplicity, compatibility, trainability and observation. The variables included in each factor explain it to a reliable extent.

The highly viewed factors by the urban and the rural respondents are ‘relative advantage’ and’ simplicity’ respectively. The significant differences among the urban and the rural respondents have been noticed in their view on relative advantage,
compatibility, trainability and observation. The significantly associating important profile variables regarding the view on factors are gender, age, occupation, personal income, frequency of transaction per month, frequency of visit to bank branch during the past one month, family income and personality score. The important discriminant factors among the urban and the rural respondents are ‘relative advantage’ and ‘compatibility’ which is higher among the urban compared to the rural respondents.

6.2.6 Impact of the Factors on the Level of the Usage of ATMs

The significantly influencing factors on the level of the usage of ATMs among the urban respondents are relative advantage, simplicity and compatibility whereas among the rural respondents, these are relative advantage and simplicity. The higher impact of factors on the level of the usage of ATMs is noticed among the urban compared to the rural respondents.

6.2.7 Customer Satisfaction (CS) on ATMs

The customer satisfaction on ATMs is discussed by 14 variables. The highly viewed variables in CS by the urban and the rural respondents are network with other banks and time savings respectively. The significant differences among the urban and the rural respondents have been noticed in their views on 12 out of the 14 variables in CS. The level of customer satisfaction on ATMs is noticed as higher among the urban respondents compared to the rural respondents.

6.2.8 ATM Services Offered by Banks

The respondents’ views on ATM services offered by bank have been measured with the help of 18 variables. The highly expected variables in ATM services by the urban and the rural respondents are ‘understandable screen language’
and ‘strict on the admission to ATM cabin’ respectively. Regarding the level of expectation of variables in ATM services the significant differences among the urban and the rural respondents have been noticed in the case of 13 out of the 18 variables in it. The important service attributes in ATMs narrated by factor analysis are efficiency, safety and privacy, accessibility and convenience. The variables included in the above said four important service attributes explain it to a reliable extent.

The highly expected service attributes among the urban and the rural respondents are ‘convenience’ and ‘safety and privacy’ respectively. The significant differences among the urban and the rural respondents have been noticed in their level of expectation on ‘efficiency’, ‘accessibility’ and ‘convenience’. The significantly associating important profile variables regarding the level of expectation on service attributes are level of education, personal income, frequency of transaction per month, frequency of visit to bank branch during the past one month and personality score. The important discriminant expected service attributes among the urban and the rural respondents are accessibility and efficiency which are highly expected by the urban compared to the rural respondents.

The highly perceived service attribute among the urban and the rural respondents is ‘convenience’. The significant differences among the urban and the rural respondents have been noticed in their perception on ‘efficiency’, ‘accessibility’ and ‘convenience’. The significantly associating important profile variables regarding the perception on ‘service attributes’ are level of education, personal income, frequency of transaction per month, frequency of visit to bank branch during the past one month, family income and personality score. The important discriminant
perceived service attributes among the urban and the rural respondents are ‘efficiency’ and ‘accessibility’ which are perceived in a higher degree by the urban compared to the rural respondents.

The quality gap in all the four important service attributes are negative which reveals the level of perception is not upto the level of expectation. The higher quality gap among the urban and the rural respondents is noticed in the case of ‘accessibility’ and ‘efficiency’ respectively. There is no significant difference among the urban and the rural respondents regarding their quality gaps in service attributes.

6.2.9 Impact of Service Attributes in ATMs on Customer Satisfaction

The significantly influencing important service attributes on the level of customer satisfaction on ATMs among the urban respondents are ‘efficiency’, ‘accessibility’ and ‘convenience’ whereas among the rural respondents, these are ‘safety’ and’ privacy’ and ‘convenience’. The higher influence of service attributes on customer satisfaction is noticed among the urban respondents than the rural respondents.

6.2 10 Factors Leading to Customer Satisfaction on ATMS (FLCS)

The factors leading to customer satisfaction (FLCS) are examined with the help of 27 variables. The highly viewed variable in FLCS by the urban and the rural respondents are ‘employees accessibility’ and ‘convenient location’ respectively. Regarding the view on variables in FLCS, the significant differences among the urban and the rural respondents have been noticed in their views on 15 out of the 27 variables in FLCS. The important factors identified by the factor analysis are process,
output, service quality, tangibles, services, maintenance and safety. The variables in
the seven factors explain it to a reliable extent.

The highly viewed important factor among the urban and the rural respondents
are ‘service quality’ and ‘service’ respectively. The significant differences among the
urban and the rural respondents have been noticed in their view on process, output,
service quality, and maintenance. The significantly associating important profile
variables regarding their view on these factors are level of education, occupation,
personal income, frequency of transaction per month, frequency of visit to bank
branch during the past one month, family income and personality score. The
important discriminant factor among the urban and the rural respondents are ‘process’
and ‘service quality’ which are highly viewed by the urban respondents compared to
the rural ones.

6.2.11 Impact of FLCS on the Level of Customer Satisfaction on ATMs

The significantly influencing FLCS on the level of customer satisfaction on
ATMs among the urban respondents are process, output, service quality, and services
whereas among the rural respondents, these are tangibles, services and safety. The
impact of FLCS on the level of customer satisfaction on ATMs is higher among the
urban compared to the rural respondents.

6.2.12 Service Quality in ATM Services

The service quality in ATMS among the respondents is measured with the
help of 24 variables. The highly expected variables in service quality in ATM services
among the urban and the rural respondents are ‘ATM does exactly what the customer
needs’ and ‘commitment to provide ATM services’ respectively. Regarding the level
of expectation on ATMSQFs, the significant differences among the urban and the rural respondents have been noticed in their views on 14 out of the 24 variables in ATMSQFs.

The factor analysis identified five important service quality factors in ATM namely reliability, responsiveness, tangibles, empathy and assurance. The included variables in these factors explain it to a reliable extent. The highly expected ATMSQFs among the urban and the rural respondents is ‘reliability’. Regarding the level of expectation on ATMSQFs, the significant differences among the urban and the rural respondents have been noticed in the level of expectation on ‘responsiveness’, ‘tangibles’ and ‘empathy’. The significantly associating important profile variables regarding the level of expectation on ATMSQFs are age, level of education, personal income, family income and personality score. The important discriminant expected ATMSQFs among the urban and the rural respondents are ‘empathy’ and ‘tangibles’ which are highly expected by the urban than by the rural respondents.

The highly perceived service quality factors in ATMs by the urban and the rural respondents are ‘responsiveness’ and ‘assurance’ respectively. Regarding the perception on service quality factors in ATMs, the significant differences among the urban and the rural respondents have been noticed in their perception on reliability, responsiveness, tangibles and empathy. The significantly associating profile variables regarding the perception on service quality factors are age, level of education, frequency of transaction per month, frequency of visit to bank branch during the past one month, family income and personality score. The important discriminant
perceived service quality factors among the urban and the rural respondents are ‘empathy’ and ‘responsiveness’ which are highly perceived by the urban compared to the rural respondents.

The service quality gap in all the five factors is in negative which reveals that the level of perception on service quality factors is not upto the level of expectation on it. The higher service quality among the urban and the rural respondents are noticed in the case of ‘empathy’ and ‘reliability’ respectively. There is no significant difference among the urban and the rural respondents regarding their service quality gap in all the five factors. The significantly associating important profile variables regarding the service quality gaps are age, level of education, frequency of visit per month, family income and personality score.

6.2.13 Impact of Service Quality in ATMS on Customer Satisfaction

The significantly influencing service quality factors on the level of customer satisfaction on ATMs among the urban respondents are reliability, responsiveness, tangibles, empathy and assurance whereas among the rural respondents, these are responsiveness and empathy. The level of impact of ATM service quality factors on customer satisfaction is seen to be higher among the urban respondents when compared to the rural respondents.

6.2.14 Problems in the Usage of ATMs

The problems in the usage of ATM services among the respondents are examined with the help of 24 variables. The highly viewed variable in problem by the urban and the rural respondents are ‘limit for cash withdrawals’ and ‘losing of ATM card’ respectively. The significant differences among the urban and the rural
respondents have been noticed in their views on 17 out of the 24 variables in problems. The important problems identified by factor analysis are fear, service problem, processing problem, machine problem, higher cost and cash problem. The variables in each important problem explain it to a reliable extent.

The highly viewed important problems by the urban and the rural respondents are ‘processing problem’ and ‘fear’ respectively. The significant differences among the urban and the rural respondents have been noticed in their view on fear, service problem, machine problem and higher cost. The significantly associating important profile variables regarding the view on important problems are level of education, occupation, personal income, family income and personality score. The important discriminant problems among the urban and the rural respondents are ‘fear’ and ‘service problem’ which are highly viewed by the rural respondents compared to the urban ones.

6.2.15 Impact of Problem on the Customers Satisfaction on ATMs

The significantly affecting important problems on the level of customer satisfaction on ATMs among the urban respondents are ‘service problem’ and ‘cash problem’ whereas among the rural respondents, these are fear, service problem, processing problem, and cash problem. The impact of problem on the level of customer satisfaction is seen to be higher among the rural compared to the urban respondents.

6.3 SUGGESTIONS

The following suggestions were drawn from the present study.
6.3.1 Increase the Usage of ATM Services

The rate of usage of ATM services among the respondents is not at an appreciable level. It is very poor among the rural respondents compared to the urban respondents. The rural respondents do not know about the various uses of ATM services even at present. This defect can be eliminated by customer conducting awareness programmes on the usage of ATM services offered by the banks.

6.3.2 Cash Disposal

Since most of the respondents are using the ATM for getting cash (cash disposal), the bankers are advised to keep sufficient amount of cash for ready disposal in the ATM at all times. Some of the branches are not keeping cash in ATM at all times. This affects the customers’ trust on getting cash when required. Hence, they are not willing to go for further functions of ATM with confidence. Since the number of bank branches in the rural areas are limited, the bankers should create customer trust by providing 24 hours cash disposal in their ATMs.

6.3.3 Provision of Value Added Services

Most of the urban customers are expecting value added services from the ATM. This includes services apart from cash disposal and cash acceptance namely electronic payment, statement analysis, PIN change, fund transfer and others. Hence, the bankers are advised to provide such services without failure to their customers in order to increase their customers’ satisfaction.

6.3.4 Simplifying Procedure

One of the major factors that influence the rate of usage of ATM services among the customers is simplicity and hence the bankers should make the procedure
in their ATM more simple. It should be easy to understand, operate and communicate. This simplicity is highly expected by lesser educated customers including those from the rural areas.

6.3.5 Relative Advantage

Since majority of the cardholders are expecting relative advantage of ATM cards with the personal banking in banks, the bankers should provide more relative advantages to the ATM cardholders in order to promote the level of the usage of ATM services. When the customers feel that the ATM services are better and cheaper than the personal banking services, the rate of the usage of ATM services will be mounting up. It also reduces the congestions at the bank counters.

6.3.6 Provision of Safety and Privacy

Since the provision of ‘safety and privacy’ in the ATM services offered by the banks are not upto the level of expectation of the customers, the bankers are advised to fillup the quality gap through proper customer analysis. They are advised to provide safety measures to their customers. Similarly, the privacy in the ATM centres is not upto the expected level. Hence, the privacy must be focused and delivered to their customers in order to enrich customer satisfaction.

6.3.7 Increase the Accessibility

The accessibility to ATM services among the rural customers is very low. Hence, the rural customers are adopted to personal banking. It can be reduced by increasing the number of ATM cabins in the rural areas in order to enable easy access to ATMs among the rural customers. The access to ATM services can be motivated by a correct complaint handling system at the branch level.
6.3.8 Focus on Customers Satisfaction

Customer satisfaction is required to retain the existing customers. Positive words of mouth are necessary to attract new customers in banking industry. It is essential to focus on the possible ways to enrich the customer satisfaction on ATM services. For this purpose, the bankers are advised to focus on the factors leading to customer satisfaction namely process, output, service quality, tangibles, services, maintenance and safety.

6.3.9 Reduction of Service Quality Gap in ATM Services

Since the service quality gap in all the five factors are negative and also there is no significant difference among the urban and the rural respondents regarding their service quality gap, it is imperative to reduce the service quality gap. Hence the bankers are advised to evaluate the level of customers’ expectation and perception on various service quality factors continuously. Only then they can point out to the gaps exactly and trace out the causes.

6.3.10 Removal of Psychological Fear

Since the ‘fear’ of using the ATM cards is one of the important problems faced by the respondents, it should be removed by conducting awareness programmes and also interactive sessions among their ATM cardholders. This will be useful to remove the fear of loss of card, misuse of card, handling problems in the ATM cards and so on.

6.3.11 Training to the ATM Guard

One of the important problems faced by the respondents in the usage of ATM cards is the employees’ behaviour in the ATM cabin and also their response to their
queries and complaints. It affects the customer satisfaction to a higher extent. Hence it is essential to provide appropriate training to the employees and guards who are involved in the above said activities. Then only they can deliver a better service to their customers.

6.3.12 Enrich the Process in ATM

Many of the customers face processing problems in the ATM. Which may be related to time consumption, improper delivery of ATM cards and also the declaration of non acceptance of the ATM cards. These problems significantly affect the customer satisfaction on ATM services. Hence the bankers are advised to put an end to these problems and also enrich the process mechanism of their ATMs.

6.4 CONCLUSION

The present study concludes that the level of customers’ attitude towards ATM services and the service qualities are only at moderate level. But there is a quality gap in these two aspects. The urban customers are having higher satisfaction than their counterparts. The important factors leading to customer satisfaction are process, output, service quality, tangibles, service, maintenance and safety. The significantly influencing factors on customer satisfaction on ATM service differ among the urban and the rural respondents. The level of service quality in ATM services is not upto the level of expectation among the respondents. Higher service quality gaps are noticed among the urban and the rural respondents.

The important problems faced by the respondents in the usage of ATM services are fear, service problem, processing problem, machine problem, higher cost and cash problem which are significantly affecting the customer satisfaction on ATM
services. The level of impact of problem on customer satisfaction on ATM services is higher among the rural compared to the urban customers. If the SBI understands the problems faced by their customers and also their expectations, they can render better ATM services and also establish customer satisfaction on the ATM services. The most preferred ATM services among the respondents in the modern era is the provision of several value added services.

6.5 SCOPE FOR FUTURE RESEARCH

The present study will be a base for many future research avenues as follows.

The study may extend its scope to the state level.

i) The study may be enlarged to cover all online banking measures.

ii) The future research may focus on the role of demographics of the public in the utilization of online banking.

iii) The future research may discuss the causes and consequences of online banking among the customers.

iv) A comparative study may be undertaken on ATM services among the household and business customers in the near future.

v) A separate study on the problems in the usage of ATM services may be undertaken.

vi) A study on the mediator role of ATM services in between the core services and customer satisfaction on banking as per the view of the customers may be made.

vii) The staff’s view on the usage and the problems in ATM services and

viii) A future research focusing on the provision of value added services through ATMs may be undertaken.