CHAPTER – 5

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 Introduction

In this chapter the researcher brings a summary of findings, suggestions and conclusion of the study. The study is mainly focusing on the utility pattern, service quality, usage pattern and awareness of the SBI ATM users of Salem Town. The suggestions are based on the experience and observation of the researcher and opinion expressed by ATM users of Salem Town. The findings are entirely based not only on primary data but also on secondary data. The findings are summarized under four categories namely, Utility Pattern, Service Quality, Usage Pattern and Awareness. The opinions were expressed by ATM users’ and numerical proof using positive and negative statements of the ATM users in Salem Town. The findings of the study on different dimensions are represented in the following sub-heads. Personal profile factors of the sample ATM card holders, the Salient Service Qualities and Usage Pattern of SBI ATMs in Salem Town.

5.2 Number of ATMs and Number of Card holders - March 2011 – 2013

Among all the 32 Districts of Tamil Nadu during the year 2011, the number of ATMs was 1,641 and the number of card holders was 65, 20,000 and the availability of card holders per ATM was 3,973. During the year 2012, the number of ATMs was 2,044 and the number of card holders was 87, 33,000 and the availability of card holders per ATM was 4,273. During the year 2013, the number of ATMs was 2,327 and the number of card holders was 95, 93,000 and the availability of card holders per ATM was 4,122.

The increased percentage of ATMs and card holders was 25% and 34% respectively in the year 2012 from 2011. Hence, the researcher suggests that SBI should install more number of ATMs so as to meet the excess of ATM cards issued to its customers. The increased percentage of number of ATMs and card holders was 14% and 10 % respectively in the year 2013 from 2012. The researcher reveals that the increased percentage of number of ATMs was more than the increased percentage of card holders. Hence, the researcher suggests that SBI should issue
more number of cards to its customers for the betterment of its service to its customers.

5.3 Growth of SBI ATMs and ATM Card holders for the years March 2011 to March 2013: Overall 32 Districts’ growth of number of ATMs and the ATM card holders is gradual in the span of three years.

5.4 Identification of the growth level of ATMs installed versus card holders: The researcher concluded that according to the number of ATMs installed, SBI could increase the number of card holders proportionately so that ATMs can be utilized by the public to its utmost.

5.5 Relationship between number of ATM cards and the number of ATMs installed during the year 2011: Karl Pearson’s Co-efficient of Correlation is found to be .634 and p=.000 which are statistically significant at 5% Level. Hence, the null hypothesis is rejected and concluded that there is a relationship between the number of ATMs cards issued and the number of ATMs installed during the year 2011.

5.6 Association between the number of ATM cards and the number of ATMs during the year 2012 for 32 Districts of Tamil Nadu: Karl Pearson’s Co-efficient of Correlation is found to be .664 and p=.000 which are statistically significant at 5% Level. Hence, the null hypothesis is rejected and concluded that there is a relationship between the number of ATM cards issued and the number of ATMs installed during the year 2012.

5.7 Association between the number of ATM cards and the number of ATMs during the year 2013 for 32 Districts of Tamil Nadu: Karl Pearson’s Co-efficient of Correlation is found to be .693 and p=.000 which are statistically significant at 5% Level. Hence, the hypothesis is rejected and concluded that there is a relationship between the number of ATM cards and the number of ATMs during the year 2013.
5.8 One Sample Statistics on Correlation Co-efficient: The average Correlation Co-efficient is given by .8705 followed by the consistent Standard Deviation .359. It implies that the average growth of ATMs and ATM cards is found to be 87.1% consistently for the span of three years from 2010 - 2011, 2011 – 2012 and 2012 - 2013.

5.9 Relationship between the number of ATMs and ATM Cards -2010 – 2013: There is 2.75% increase in the percentage of relationship between ATMs and ATM cards in the year 2011 – 2012 from the year 2010 – 2011 and that is 2.95 % from the year 2011 –2012 to 2012 – ’13.

5.10 Growth of number of ATMs and ATM cards from Top 15 and the next Top 10 Districts: The average Correlation Co-efficient for Top 15 Districts is .991 and Top 10 Districts Correlation Co-efficient is given as .980. The t- test statistics equal to 7.633 is statistically significant at 5% level. Therefore, it can be concluded that there is a significant difference between Top 15 and the next Top 10 Districts of Tamil Nadu in the growth of ATMs and card users.

There is an overall increase in the number of ATMs and in the number of ATM card holders in Tamil Nadu during the three years between 2011 – 2013. Similar is the case in all the Districts except in Kanchipuram in 2012 from 2011, in Krishnagiri in 2012 from 2011, in Tiruvarur in 2013 from 2012 and in Ariyalur in 2013 from 2012. There is a high correlation between SBI ATMs and ATM card holders during the period between 2011- 2013 in Tamil Nadu. In all the Districts same is the case except in Dindigul where is low correlation. In Krishnagiri where there is an inverse relationship between the same. The number of ATMs and ATM card holders were projected for future in all the 12 corporations. The relevant hypotheses were tested using Karl Pearson’s Co-efficient of Correlation and One Sample Statistics on Correlation Co-efficient between ATMs and ATM cards during the years 2010 – 2013 was applied. There was a significant correlation between ATMs and ATM cards for the Top 15 and Top 10 Districts in Tamil Nadu. The Paired Sample Statistics for these two categories on all the years also revealed significant relation.
5.2 Findings related to Personal Profile factors of the respondents

5.2.1 Gender: Regarding gender-wise, among 519 sample respondents 294 (56.6%) are male respondents and 225 (43.4%) are female respondents. Hence, the researcher concluded that more respondents belong to male category than female category from the sample unit.

5.2.2 Age Group: Maximum number of sample respondents belongs to the age group of 21 – 30 years and the lowest number of sample respondents belongs to the age group of below 20 years.

5.2.3 Educational Qualification: Majority of the respondents belongs to Collegiate Level and the lowest number of the respondents belongs to Illiterates.

5.2.4 Occupational Pattern: A large number of respondents belong to other occupational categories and lower number of respondents belongs to agriculture.

5.3 Utility Pattern:

5.3.1 Experiences in using ATMs: Majority of the respondents use ATMs between 1- 5 years.

5.3.2 Persons who are using ATMs cards: A large majority of the respondents use ATM cards by themselves alone.

5.3.3 Holding of number of banks ATM cards: Majority of the respondents use single bank’s ATM card.

5.3.4 Number of times of using ATMs per day: A large majority of the respondents is using the ATMs only once per day.

5.3.5 Purpose of using ATMs: Majority of the respondents use ATMs for cash withdrawal rather than for other services.

5.3.6 Using PIN Number of ATM cards: A large majority of the respondents use their PIN Number of ATM cards by remembrance.

5.3.7 The reasons for showing more amount than the actual withdrawal amount sometimes: The highest number of respondents believes in all the problems.
5.3.8 Reasons for considering the transaction slips as important: Majority of the respondents believes in all the reasons for considering the transaction slips as important.

5.3.9 Opinion about respondent’s code number in the transaction slips: The researcher concluded that 195(37.6%) respondents have knowledge about the respondent’s code number while receiving the transaction slips from the ATMs whereas 324(62.42%) respondents don’t have the knowledge about the transaction slips from the ATMs.

5.3.10 What are the documents to be received from banks while giving complaints against the ATMs? The researcher concluded that 238(45.85%) respondents have the knowledge and are aware of the documents to be obtained from banks correctly while complaining against ATMs whereas 281(54.12) respondents don’t have the knowledge about the documents to be obtained from banks while complaining against ATMs.

5.3.11 How many days do the concerned banks take to solve the problems in ATMs? 142(27.4%) respondents have knowledge about the rectification of the customer’s complaints as within 7 days correctly, whereas 377(72.63%) respondents don’t have the knowledge about the number of days which the concerned banks should take to solve the problems in ATMs.

5.3.12 How much amount has to be paid by the concerned banks as a compensation to the card holder for their each day defaults? The researcher identified that 119(22.9%) respondents believe in Rs.100/- per day correctly and have knowledge about the amount that has to be paid by the concerned bank as a compensation to the card holder for their each day of default where as 400 (77.07%) don’t have the knowledge about the amount that to be paid by the concerned bank as a compensation to the card holder for each day of default.

5.3.13 Suppose, if remedial measures are not taken immediately by the concerned bank, where can the card holders give further complaints? The researcher concluded that majority of the 271(52.2%) respondents believe in complaining to the Bank’s Ombudsman correctly for further complaints and have good knowledge about taking further complaints if remedial measures are not settled
immediately by the concerned bank for the complaints given by the ATM card holders whereas 248(47.78%) don’t have that much of knowledge about taking further complaints if remedial measures are not taken immediately by the concerned bank for the complaints given by the ATM card holders.

5.3.14. Number of times that the cardholders have gone home without taking money from ATMs: Majority of the respondents has not gone home without withdrawing money from the ATMs.

5.3.15 Specification of the bank gone home without withdrawing money: A large majority of the respondents went home without withdrawing money from another banks and the lowest number of respondents went home without withdrawing money from SBI bank.

5.3.16 Which bank’s ATM gives maximum satisfaction: Among 519 respondents, 281(54.14%) respondents receives maximum satisfaction from SBI ATMs, 55(10.60%) respondents receives from Canara Bank ATMs, 144(27.75%) respondents receive from ICICI Bank and 39(7.51%) respondents receive from other banks ATMs. The researcher concluded that the majority of the respondents receive maximum satisfaction from SBI ATMs and the lowest number of respondents receives maximum satisfaction from other bank’s ATMs.

5.3.17 Which bank’s ATM Total Service Quality gives maximum satisfaction to SBI customers? Among 519 respondents, 276(53.20%) respondents receive maximum satisfaction of SBI ATM’s total service quality, 56(10.80%) respondents receive from Canara Bank, 151(29.10%) respondents receive from ICICI Bank and 36(6.90%) respondents receive maximum satisfaction of other banks ATMs. Majority of the respondents receive maximum satisfaction of SBI ATM’s total service quality and the lowest number of respondents receive maximum satisfaction of other bank’s total service quality.

5.4 Association between Utility Pattern and Service Quality of ATMs

5.4.1 Various reasons for preferring ATM services: “Convenience” is the predominant factor which is influencing the respondents to use ATM cards and it is followed by Security and Privacy, Efficient Operation, Reliability and Responsiveness.
5.5 Customers’ perception of ATM card services in SBI

5.5.1 Influences of Convenience on efficient utilization of SBI ATMs: ‘t’ values are calculated and their significance at 5% level are ascertained to know the influence of individual factors on each category. The highly influencing factors in convenience aspects on efficient utilization of ATMs are the existence of ATM Terminals at crowded areas, convenience of ATM cards in withdrawing the money and its accessibility for all the 24 hours, acceptance of all banks ATM cards, convenience of technology and careful instructions as well as rules and regulations regarding the use of ATM cards. The moderate influencing factors are easy usage of card by anybody and obtaining the cards from banks and keeping them in a safe mode is an easy task.

5.5.2 Influences of Efficient Operation on efficient utilization of SBI ATMs: The highly influencing factors on efficient utilization of ATMs are about saving the customers’ and bankers’ time at the same time and due to the provision of the Mini-statements, looting as well as loosing of money have been reduced to a greater extent. The moderate influencing factors are the provision of good quality currency notes to its customers, efficient working of ATMs on all 24 working hours, efficient and effective services of ATMs without any delay, less occurrence of human errors and immediate availability of information about all their money transactions.

5.5.3 Influences of Security and Privacy on efficient utilization of SBI ATMs: The highly influencing factors in security and privacy aspects on efficient utilization of ATMs are the usage of single customer’s activation in ATMs in maintaining Security and Privacy of an individual and handling of the ATM card by several persons are not at all safe and the moderate influencing factors are the Security and Privacy of the ATMs in the ATM terminals while withdrawing money from the ATMs, not possible for looting or cheating of money by acquiring one’s PIN Number alone, stealing of ATM cards cannot be avoided by changing the PIN Number frequently and making duplicate ATM card using the skimmer machine and money can be withdrawn without the knowledge of the customers.

5.5.4 Influences of Reliability on efficient utilization of SBI ATMs: The highly influencing factor in reliability aspects on efficient utilization of ATMs are SBI
ATM card customers is that the ATMs act as a connecting link between a customer and a banker and the moderate influencing factors are there is no provision of human relationship between a customer and a banker while using an ATM, hearing and visualizing about the details of money transactions and not possible for getting their doubts cleared as well as not possible for obtaining the required information immediately.

5.5.5 Influences of Responsiveness on efficient utilization of SBI ATMs: The highly influencing factors in responsiveness aspects on efficient utilization of ATMs is that they help the customers by informing the available balance at the end of each transaction, by helping the customers by providing information through mobile phones immediately about the usage of ATMs and renewal of ATM card by noticing the validity date given in the ATMs and the moderate influencing factors is that there is an immediate response from the banks about ATM services to the customers, rectification of the problems immediately by the banks, there is a feeling of enough availability of money in the ATM always and assurance of before and after money transactions using signs in ATMs.

5.5.6 Influences of Awareness on efficient utilization of SBI ATMs: The highly influencing factors in awareness aspects on efficient utilization of ATMs is that Automated Teller Machine is the expansion of an ATM, there are differences in the operations of the ATMs from one bank to another bank and the moderate influencing factors are the possibility of using several times per day in an ATM, differences in the operations of the ATMs from one bank to another bank and black color line in an ATM denotes the scanning code of customers’ identification and they disagree with the maximum withdrawal amount of Rs.1,00,000/- per day in an ATM, Minimum withdrawal amount is Rs.500/- per day in the ATM, one bank’s ATM card cannot be used in another banks’ ATM terminals, deposits can be made at all ATM terminals and facility of Overdraft while using the ATM cards.

5.5.7 Influences of Usage Pattern on efficient utilization of SBI ATMs: The highly influencing factors in usage pattern aspects on efficient utilization of ATMs is that the better services can be obtained by establishing more number of ATM terminals and the moderate influencing factors are the satisfaction of interior
arrangements of ATM terminals, provision of more services by establishing more
ATMs in the ATM terminals, better service is that not able to withdraw the required
amount even though, enough amount is prevailing in the account, best service is that
giving immediate service to the problems occurred during withdrawal of money,
absence of created awareness and not taking care of the public in customers in most
of the banks, Customers not obtaining better service due to carelessness of the banks
and service charges, charged by banks are high while using ATMs.

5.6 Demographic factors verses Overall service Qualities

5.6.1 Relation among determination of Gender on the factors of ATM services:
Male and female respondents differ in their perception over security and privacy and
reliability.

5.6.2 Relation among determination of Age on the factors of ATM services: The
hypothesis is rejected in these aspects. The age of the customers differ in their
perception over convenience, efficient operation, security and privacy, reliability
and responsiveness.

5.6.3 Relation among determination of Educational Qualification on the factors
of ATM services: The hypothesis is rejected in all these aspects. Educational
qualifications of the customers differ in their perception over convenience, efficient
operation, security and privacy, reliability, responsiveness and awareness.

5.6.4 Relation among determination of the Occupational pattern on the factors
of ATM

Services: The hypothesis is rejected in awareness aspect alone. Therefore,
occupational pattern of the customers do not differ in their perception over
convenience, efficient operation, security and privacy, reliability and responsiveness.

5.7 Relation among determination of number of years in using ATMs on the
factors of ATM services: The hypothesis is rejected in awareness aspect alone.
Therefore, the numbers of years in utility pattern of the customers differ in their
perception over convenience, efficient operation, security and privacy, reliability
and responsiveness.
5.8 Relation among determination of the persons who are all using ATM cards in using ATMs on the factors of ATM services: The hypothesis is rejected in all the above aspects. Therefore persons who are all using the ATM card of the customers differ in their perception over convenience, efficient operation, security and privacy, reliability, responsiveness and awareness.

5.9 Relation among determination of Number of banks’ ATM cards on the factors of ATM services: The hypothesis is rejected in case of Security and Privacy alone. Therefore, persons who are all using the ATM cards of the customers do not differ in their perception over convenience, efficient operation, reliability, responsiveness and awareness.

5.10 Relation among Number of times in using ATMs per day on the factors of ATM services: The hypothesis is accepted in all the aspects. Therefore, the researcher concluded that regarding the number of times by using the ATMs by the customers do not differ in their perception over convenience, efficient operation, security and privacy, reliability, responsiveness and awareness.

5.11 Classification of customers on the basis of their perception towards ATM services

There are 51 Low Informed Users, 255 Moderately Informed Users and 213 Highly Informed Users among the 519 respondents. The Pearson’s Chi-Square tests revealed the following. There is association between clusters of ATM customers and Age and Usage of PIN Number. The test revealed that there is also association between Age and Time taken to withdraw money.

5.11.1 Ordering the Perception of ATM users with respect to Service Quality Dimensions, Usage Pattern and Awareness: Highly Informed Users of ATM services strongly agreed for the Convenience and Responsiveness equally followed by Security and Privacy, Efficient Operation, Usage pattern, Reliability and Awareness. It also indicates that Moderately Informed Users of ATM services strongly agreed for the Convenience followed by Responsiveness, Efficient Operation, Security and Privacy, Reliability, Usage pattern, and Awareness. Moreover, Low Informed Users of ATM services strongly agreed for the
Convenience followed by Reliability, Usage pattern, Awareness, Responsiveness, Security and Privacy and Efficient Operation.

5.12 Association between Age and Time taken while using ATMs: It is concluded that a maximum of young respondents used 6 to 8 minutes, maximum Middle-aged respondents used 4 to 6 Minutes and maximum Old aged respondents used Above 10 minutes while withdrawing from the ATMs. Chi-Square value is 33.107 and p=.000. These values are statistically significant at 5% Level. Therefore, it can be concluded that there is an association between Age and Time taken among the respondents while withdrawing money from the ATMs. This implies that the Age of the respondents determine the time taken by the ATM users while using ATMs.

5.13 Correlation between Age and Time taken by the respondents: Karl Pearson’s Co-efficient of Correlation is found to be $r = .397$ and $p=.001$ which is statistically significant at 5% Level. Therefore, it can be concluded that there is a relationship between Age of the customers and the time used for withdrawing the money from the ATM cards. Hence, the null hypothesis is rejected at 5% Level and there is a relationship between Age and Time taken by ATM users.

5.14 Classification of respondents with respect to the service Quality dimensions: Low Service Quality perception is perceived by 60(11%) respondents, Moderate Service Quality Service is felt by 268 (52) respondents and High Service Quality is also felt by 191 (37%) respondents perceived the existence of high service quality. This leads to the association between three groups of ATM users and the frequency of using the ATM cards.

5.15 Cross Tab between Number of times in using ATMs per day and Frequency of Usage: Chi-Square = 6.335, $p=.387$ are statistically insignificant at 5% level. Therefore, it can be concluded that there is no association between Service Quality perception of ATM users and their frequency of usage. This implies that number of times in using ATMs per day do not determine number of times of using ATMs per day and the perception towards the service qualities of ATMs.
5.16 A Model of ATM Service Quality and Usage pattern: The customers’ perception of SBI ATMs is anatomically analyzed through the application of parametric and non-parametric tests. These tests confirm the relationship between the set of independent variables pertaining to ATMs and customers’ perception on Convenience, Efficient Operation, Security and Privacy, Reliability, Responsiveness, Usage pattern and Awareness. These lead to the Highly Informed Users, Moderately Informed Users and Low Informed Users which lead to the Utility pattern such as years of usage, persons using ATM cards, Number of ATM cards usage, frequency of usage of ATM cards, purpose of using ATM cards and usage pattern of PIN Number. Schematically, these relationships are established through empirical evidences of statistics. Two models have been built up for service quality and usage pattern.

Growth and performance of SBI ATM user’s Utility pattern, Service Quality and Usage pattern in Salem Town has been analyzed and discussed. Utility pattern, Usage pattern of ATMs, six dimensions of Service Quality factors such as Convenience, Efficient Operation, Security and Privacy, Reliability, Responsiveness and Awareness of ATM card holders in Salem Town are identified and evaluated. The opinion of the ATM users is ascertained by ranking scale method. The predominant factor has been identified. The exact perceptions of SBI ATM customers are determined. Parametric t-test was applied to reveal the perception of all the respondents over various elements of ATM service quality. Personal profile were identified, hypotheses were framed and tested. The overall factors are related, correlated and evaluated.

The factors which are dependent in nature were identified and sample unit has been classified on their perceptual difference into heterogeneous groups using K-Mean’s Cluster Analysis. Percentage and Non-Parametric Chi-Square Analysis of Association were used to classify the sample into three heterogeneous groups, namely Low Informed Users, Moderately Informed Users and Highly Informed Users. Age and time taken by the ATM respondents were associated, correlated and evaluated.
5.17 Summary of Findings

Increased Percentage of ATMs was more than the increased percentage of card holders. The overall observation and statistical results revealed that the growth of ATMs and growth of card holders in overall Tamil Nadu were closely associated. Regarding to the rules and regulations related to ATM operations, most of the respondents were aware in Salem Town. The overall Salient Service Quality of the SBI ATMs in Salem Town is ranked Convenience first followed by Security and Privacy, Efficient Operation, Reliability, Awareness and Responsiveness. Here, perhaps, Convenience was accepted by large number of ATMs users because of ATM is a substitute of bankers to fulfill the money transactions between the customers and bankers. In Security and Privacy point of view, most of the card holders felt better service quality. But Reliability, Awareness and Responsiveness concern, they never felt better service quality provided by SBI ATMs. Hence, the banks should improve better services in these aspects.

5.18 Suggestions

ATMs play a significant role in banking activities, especially while withdrawing money. In most of the developed countries, some research work has to be undertaken to find out the reason for the decrease in the installation of ATMs. It is suggested that awareness should be created about the usage of ATMs among the people of those countries. But, in most of the developing countries installation of ATMs has increased gradually as they started adopting the new technologies.

On the other hand, in most of the undeveloped countries, people are neither ready to accept the new technology nor they are ready to reject it. More awareness should be created for the people of undeveloped countries regarding the utility pattern, service qualities and usage pattern of ATMs. While considering India, the installation of ATMs and the number of cardholders in most of the Districts has increased to a greater extent as the people are slowly and steadily switching over in adopting the new technologies which are prevailing in the banking business. State Bank of India stands first in the installation of ATMs both in the On-site and Off-site Banking premises. Even the ATMs available per card holder has increased in most of the Districts in Tamil Nadu.
In Salem Town, most of the respondents don’t have satisfaction on ATM services due to various reasons. The reasons are purely identified through the respondent’s expectations. The lacunae are found out that, there are the differences between expectation levels and performance levels. They are lack of awareness about ATMs in general, not trust in machine operations, ignorance of ATMs operations, scared to deal with ATMs, absence of agency to clear the doubts, no immediate response while in need of services and frequent out of service of ATMs. Many disappointments at the time of cash withdrawals and poor maintenance of ATMs terminals. Here, the researcher has suggested that the banker should take more attention on the functioning of ATMs throughout 24 hours without any break and delay. Because the continuous operation of ATMs only create trust and confidence about ATMs. Moreover, the researcher has understood that the bankers’ work pressure and not continuously monitoring the working performance and the conditions of ATMs. At the same time the bankers’ should think over to appoint well educated and informed persons as an agent incharge of the ATMs and the banker should ask them to evaluate and monitor the working condition and performance of ATMs continuously. In addition, the agent can identify the gap between expectations of ATM users and performance of ATMs.

5.19 Scope for further Research

The researcher has highlighted the various research dimensions available on the particular topic and they are given below:

1. Researches can be done in net banking, core banking and e-banking.
2. Exclusively evaluation of the Salient Service Quality of ATMs of Private Sector Banks, Public Sector Banks and Foreign Banks.
3. Making a comparative study of the utility and usage patterns, salient service qualities and awareness between Private Sector Banks and Public Sector Banks.
4. A comparative study between problems of ATMs of Private Sector Banks and Public Sector Banks and Foreign Banks.
5. Development of Technologies must be to identify the ATM customers by way of smelling, thumb impression, eye contact and physically scanning the ATM users
5.20 Conclusion

Finally, the researcher concluded that the machine relation not only fulfill the expectation and the satisfaction of customers and also understand the needs and wants of customers. When the human elements are very much associated with any kind of services, then only the expectation and performance reciprocate each other. The bankers should understand the service through ATMs only not satisfying their customers and they never forget that the purpose of ATMs is only sharing of bankers’ work and not totally undertaken the bankers’ responsibility. Hence, the researcher strongly concluded that human to human relation only the way to improve the better service quality into quality of service.