

**AWARENESS AND SATISFACTION LEVEL OF CUSTOMERS REGARDING E BANKING SERVICES WITH SPECIAL REFERENCE ATM SERVICES: A CASE STUDY OF CHIKKAMGALURU DISTRICT OF KARNATAKA, IN INDIA****Dr. K.A. RAJANNA** M.A.,B.Ed.,Ph.D., P.G.D.C.A**Associate Professor and Head****Dept. of Post-Graduate Studies in Economics****I.D.S.G Government College,****Chikmagalur, Karnataka State, India – 577102****Abstract**

Financial liberalization and technology revolution have allowed the developments of new and more efficient delivery and processing channels as well as more innovative products and services in banking industry. Information and communication technology has become the heart of banking sector, while banking industry is the heart of every robust economy. E-banking implies provision of banking products and services through electronic delivery channels. Today things are changing very fast and it is very high time for each bank to understand the expectations of the customers. Customer satisfaction and service quality are inter-related. The higher the service quality, the higher is the customer satisfaction. Consumer satisfaction is a person's feeling of pleasure resulting from comparing product's performance (outcome) in relation to his or her expectation. It is a measure how products and services supplied by a company to meet or surpassed customer expectations. The present study conducted in Chikkamgaluru city in Karnataka in India. In this study random sampling technique was used and 40 customers were selected in random basis. Both primary and secondary data were used for the purpose of the study. Data have been analyzed by using appropriate technique for explain the results. The paper an attempt to throw light on the level of awareness and customer satisfaction and types of services provided by Banks and suggest suitable measures for overcoming the problems of ATM services in Chikkamgaluru City of Karnataka.

**Key words:** Banking Sector, Customer Satisfaction, ATM Services, E-Banking, Technology

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**INTRODUCTION**

The last decade has witnessed a higher change in the economic and banking environment all over the world. The growth of information technology caused for the growth of banks in the world. Banks plays an important role in conducting their business and spend huge amount of money on such technology to reduce operation cost and gain the competitive advantage over their rival by offering the better services to their customers.

The application of modern information technology has radically altered the traditional way of doing banking business. Availability of ATM's and plastic money (i.e. Credit and Debit cards) has helped customers avoid going to bank premises for cash. Bank customers can view their bank accounts get statement of accounts, purchase drafts and transfer funds through their personal computers. Another

development, viz., Electronic Data Interchange (EDI) has contributed to effective working of banks. The computer networks have helped to automate the funds transfer contribution to move efficient systems of payments. All these developments in banking sector in recent years have given birth to a new concept called E-banking or electronic banking.

Traditional banks satisfy the needs of their customers by delivering a range of banking service products mostly in face –to-face encounters but with the implementation technology specially information of new technology, now banks satisfy their customers need without face-to-face contact, this is possible with the help of internet that's why these kind of banking is famous as internet banking or online banking. Internet banking is a web-based service that enables the banks authorized customers to access their account information. It permits the customers to log on to the banks website with the help of banks issued identification and personal identification number (PIN). The banking system verifies the user and provide access to the requested services, the range of products and services offered by each bank on the internet differs widely in their connect the delivery channels include direct dial-up connections, private networks, public networks etc and the devices includes telephone, personal computers including the automated teller machine, etc, with the popularity of PCs easy access the internet and worldwide web(www). Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers.

### Growth and present status of ATMs

The committee on computerization in banks (1988) chaired by Dr. C. Rangarajan Recommended for setting up of a network of automated teller machines in Mumbai which is major breakthrough in the development of ATMs. The committee also recommended for setting up of ATMs at strategic locations such as airports, railways stations, hospitals, important commercial centers and bank branches. In 1997. The IBRT started national financial switch to facilitate inter operability of between clusters of ATMs. In 2009. RBI introduced one of the key measures for expanding ATM network in India. It made all transactions of third party ATM free. But later on imposed restrictions on its by reduced the number of free usage in to 5 in a month.

ATMs of scheduled commercial banks

Banks	2006	2008	2010	2012	2014
Scheduled commercial banks	NA	34789	60153	95686	160055
Public sector banks	NA	21788	40680	58193	110424
Nationalised banks	7165	13355	19702	31050	56995
State bank group	5443	8433	20978	27143	51128
Private sector banks	7659	11967	18447	36079	48467
Old private sector banks	1547	2100	3390	5771	9384
New private sector banks	6112	9867	15057	30308	39083
Foreign banks	880	1034	1026	1414	1164

Source: RBI Report

The scheduled commercial banks are classified in to public sector banks which include nationalised banks and state bank group. Private sector banks in to old private sector and new private sector banks and foreign banks. The data on number of ATMs is showing an increasing trend. The total number of ATMs of scheduled commercial banks in India has increased from 95686 in 2012 to 16055 on march 2014. The entire group shows an increase in the number of ATMs. The annual growth rate of number of ATMs of the all the scheduled commercial banks shows an increase from 28.43 percent in 2012 to 40.38 percent in 2014. The regional deployment of ATMs has also increased. In 2014. The number of ATMs were 4880, 47641, 43200 and 23334 for metro, urban semi urban and rural areas respectively. But there is a decreasing trend in the average number of transactions per ATM as the number of ATMs increases. This shows there is a need to reduce cost of setting up of ATMs.

**STATEMENT OF THE PROBLEM:**

Changes in banks external environment including globalization and deregulation have made the banking sector highly competitive. Banks find it hard to compete on price and need to look at other ways to retain customers. As customers become more sophisticated it become imperative for banks to consider the use of technology to respond to their continuously changing requirements but current scenario in India shows that pace at which technology in internet banking proceeds doesn't match with the customer's usage rate.

So the rural economy like India the most of the customers are not adopted the internet banking because of lack of awareness about the internet banking, lack of education of computers, security and privacy and also the age factor and demographic which affects the adoption of internet banking. Therefore the statement of the problem for the study would be E-services in banking. An empirical study of E-services and customer's satisfaction regarding automated teller machine service provided by the commercial banks in chikmagalur city.

**OBJECTIVES OF THE STUDY:**

1. To analyse the various E-services provided by the commercial banks.
2. To study the ATMs services available in commercial banks.
3. To study the various problems of the customers while using the ATMs services.
4. To analyse the level of satisfaction of the customer about the ATM services.
5. To give the suggestions for the improvement of ATMs service.
6. To analyse the safety measures of ATMs service.

**METHODOLOGY:**

The present study analysis "E-services in Banking with special reference to ATMs service in chikmagalur city". The study was conducted to assess the ATMs service available in chikmagalur city. The study was conducted during the month of March and April. The sources of data based on the primary and secondary data. In chikmagalur city the total number of commercial banks is 13 but in my study the primary data has been collected from the five commercial banks includes canara bank, syndicate Bank, State Bank Of India, State Bank Of Mysore, Karnataka Bank, Axis Bank operating in chikmagalur city and from each bank I have taken the E-services providing by respective bank. And all the 13 commercial banks are having onsite and offsite ATMs in chikmagalur city but in my study to study the ATM service available in chikmagalur city i have taken the sample of ten commercial banks ATMs includes canara bank, syndicate Bank, State Bank Of India, State Bank Of Mysore, Karnataka Bank, Axis Bank, vijaya bank, ICICI Bank, Bank Of Baroda, ING Vysya Bank and from each bank I have taken the four respondents by simple random sampling method to assess the service of ATMs by well structured questionnaire by personal interview method for the purpose of analysis. Totally I have taken the 40 respondents opinion

to assess the service quality of ATMs their respective banks. The collected data following statistical tools were used average percentage, graphs.

#### A Brief Introduction Of Study Area:

Chikmagalur has a strong banking network. A strong banking network is imperative for speedy industrialisation of the district. Chikmagalur district has fairly good banking network. The per branch (commercial bank and regional rural bank) population works out to 7600 which is better compared to the national average of 10.135 commercial banks with 107 branches in 7 taluks it includes chickmagalur taluk, kadur taluk, tarikeretaluk, N.R Purataluk, shringeritaluk, koppataluk and mudigeretaluk. The commercial banks are bank of baroda, Indian overseas bank, state bank of india, state bank of mysore, canara bank, syndicate bank, federal bank, Karnataka bank, bank of india, ING Vysya bank, corporation Bank, vijaya Bank are situated in chickmagalur district. Chikmagalur Kodagugrameena bank with 27 branches and co-operative banks namely DCC bank With 19 branches includes C.D.C.C Bank Pcard Bank, K.I.C bank and PLDB's with 8 branches includes pattanasahakari bank, ZillaMahilashahakari Bank, And K.F.S.C are catering to the credit needs of the district specialised institutions like Karnataka state. Financial Corporation and Karnataka state Industrial co-operative bank have also established their branches.

Chickmagalur district has very good banking network in all the seven taluks and also all banks has computerised and all commercial banks providing the E-services to their customers and all banks have their own bank ATMs in onsite as well as in off site. The present study analysis "E-services in Banking with special reference to ATMs service in chickmagalur city". I have taken only five commercial banks in chickmagalur city and from each bank I have taken the E-services providing by respective bank. And to study the ATM service available in chickmagalur city i have taken the ten commercial banks ATMs and from each bank I have taken the four respondents by random sampling method totally i have taken the sample of 40 respondents to assess the service of ATMs by well structured questionnaire by personal interview method for the purpose of analysis. The collected data following statistical tools were used average percentage, graphical method to analyse the data. The results and analysis is given below.

#### DATA ANALYSIS AND INTERPRETATION

**Table No. 4.1**  
**Different Types Of Banks In Chikmagalur District**

Sl.No	Bank Type	Rural	Percentage	Semi Urban	Percentage
1	Commercial Banks	84	64.61	23	60.52
2	Grameena banks	28	21.53	2	5.26
3	Co-operative banks	18	13.84	10	26.31
4	Sahakari banks	0	0	3	7.89
total		130	100.00	38	100.00

Source: Lead Bank

The above table No 4.1 shows the banks in chikmagalur district. 64.61 percentage Commercial banks situated in rural areas and 60.52 percentages of commercial banks situated in urban areas. 21.53 percentages of gramma banks situated in rural areas and 5.26 percentages of grameena banks situated in semi urban areas. 13.84 percentages of Co-operative banks situated in rural areas and 26.31 percentages of Co-operative banks situate in semi urban areas. Sahakari banks are situated only in semi urban are in the percentage of 7.89 the above table shows compare to Grameena banks Co-operative banks and Sahakari banks commercial banks branches are high in chikmagalur district means commercial banks has development their branches in chikmagalur district.

**Table No. 4.2****Taluk Wise Development Of Banks In Chikmagalur District**

Sl. no	Blocks	Bank type							
		Commercial Banks	%	Grameena banks	%	Co-operative banks	%	Sahakari banks	%
1	chickmagalur	24	22.85	11	36.66	7	24.13	1	33.33
2	Kadur	17	16.19	6	20	5	17.24	1	33.33
3	Koppa	15	14.28	4	13.33	5	10.24	0	0
4	Mudigere	19	18.09	4	13.33	3	6.29	1	33.33
5	N.R.Pura	8	7.61	1	3.33	3	13.79	0	0
6	Shringeri	8	7.61	1	3.33	2	6.89	0	0
7	Tarikere	14	13.33	3	10	4	13.79	0	0

Source: Lead Bank

The above table No 4.2 shows the taluk wise development of banks in chickmagalur district. In chickmagalurtaluk commercial bank percentage is 22.85 and the percentage of grameena banks is 36.66 and the percentage of co-operative banks is 24.13 and the percentage of sahakari bank is 33.33. In kadurtaluk commercial bank percentage is 16.19 and the percentage of grameena banks is 20 and the percentage of co-operative banks is 17.24 and the percentage of sahakari bank is 33.33. In koppataluk commercial bank percentage is 14.28 and the percentage of grameena banks is 13.33 and the percentage of co-operative banks is 10.24 and the percentage of sahakari bank is 0. In Mudigeretaluk commercial bank percentage is 18.09 and the percentage of grameena banks is 13.33 and the percentage of co-operative banks is 6.29 and the percentage of sahakari bank is 33.33. In N.R.Puratalk commercial bank percentage is 7.61 and the percentage of grameena banks is 3.33 and the percentage of co-operative banks is 13.79 and the percentage of sahakari bank is 0. In Shringeritaluk commercial bank percentage is 7.61 and the percentage of grameena banks is 6.89 and the percentage of co-operative banks is 3.33 and the percentage of sahakari bank is 0. In tarikeretaluk commercial bank percentage is 13.33 and the percentage of grameena banks is 10 and the percentage of co-operative

banks is 13.79 and the percentage of sahakari bank is 0. Compare to other taluk in chickmagalur chickmagalurtaluk has more banking services.

Year	Karnataka Bank	SBI	Axis Bank	Canara Bank	Syndicate Bank
	Percentage	Percentage	Percentage	Percentage	Percentage
2009	17.62	17.54	16.10	16.93	17.95
2010	18.62	17.96	17.76	17.93	18.52
2011	19.86	20.17	19.05	18.67	19.73
2012	20.78	20.60	21.72	22.62	20.65
2013	23.09	23.70	25.34	23.82	23.13
Total	100.00	100.00	100.00	100.00	100.00

**Perception of Respondents**  
**Table No 1 Demographic profile of Respondents**

Gender	Male	21	52.5
	Female	19	47.5
	Total	40	100.00
Age	18 to 35	21	52.5
	35 to 50	19	47.5
	50 to 60	12	30
	Total	40	100.00
Marital status	Married	25	62.5
	Unmarried	15	37.5
	Total	40	100.00
Level of Education	Primary	1	2.5

	Upper Primary	7	17.5
	Secondary	14	35
	Higher Education	18	45
	Total	40	100.00
Occupation	Home maker	8	20
	Service	12	30
	Self employed	14	35
	Student	6	15
	Total	40	100.00
Income level	Less than 25,000	20	50
	25,001 - 50,000	6	15
	50,001 – 1,00,000	0	0
	Above 1 lakh	0	0

The above table and chart No 4.6 depicts the gender of the respondents out of 40 respondents 52.5 percent of responded are Male and 47.5 percent of responded are Female. This shows the percentage of male is higher than the females that mean more than females Males are engaging in the banking activities. Here the table reveals that male dominant factor that means females are not much adopted the banking habits so more than females males are adopted the banking habits in my study area.

The result of the above table and chart No 4.7 reveals that out of 40 respondents 42.5 percent of age group 18 to 35 years. Whereas 27.5 percent of respondents are 35 to 50 years and the 30 percent of the respondents are 50 to 60 years. This shows the compare to other age group of respondents 18-35 years respondents are more engaging in banking activities. Means compare to other age groups like 35 to 50 age group and 56. To 60 age group of respondents 18 to 35 group respondents are using most banking services. Younger generation is most using the banking service in my study area.

The above table and chart No 4.8 reveals that marital status of the respondents out of 40 respondents of 62.5 percent of married and remaining 37.5 percent of respondents are Unmarried. This shows the compare to unmarried respondents and married respondents, married respondents are highly engaged in banking activities than the unmarried respondents. That means 62.5 percent of the married respondents are engaged in banking activities compare to unmarried respondents in my study area

According to the field survey the above table and chart No 4.9 shows that education level of the respondents out of 40 respondents 2.5 percent respondents are qualified primary education and 17.5 percent of respondents qualified in Upper primary education. 35 percent of the respondents have

qualified Secondary education and remaining 45 percent of the respondents are qualified in Higher education. This shows compare to other stage of education most of the respondents are qualified in higher education means in most respondents engaging in banking activities are higher educated.

The above table and chart No 4.10 shows the occupation level of the respondents out of 40 respondents 20 percent of respondents are Home maker and 30 percent of respondents are Service activities, 35 percent of the respondents are self employed and 15 percent of the respondents are Students. This shows most of respondents are self employed they are engaging in banking activities. And in the second place engaging in service activities respondents also using the banking activities compare to students and home makers.

The above table and chart No 4.11 shows the monthly income level of the respondents out of 40 respondents 50 percent of respondents are earning below 25,000 income per month and 15 percent of the respondents are earning below 50,000 income per month and remaining 35 percent among them 20 percent respondents are Home makers and 15 percent of the respondents are Students so they are not earning any income. This shows the most of the respondents are earning 25000 incomes.

**Table No. 2 Native Of The Respondents**

Sl.No	Native of the Respondents	No. of Respondents	Percentage
1	Rural	11	27.5
2	Urban	17	42.5
3	Semi-urban	12	30
	Total	40	100.00

Source: Field Survey

The above table no 2 reveals that native of the respondents out of 40 respondents 27.5 percent respondents are residing in rural area and 42.5 percent of the respondents are residing in urban area and remaining 30 percent of the respondents are residing in Semi-urban area. This shows the compare to semi urban and rural area respondents' more amount of urban areas respondents are engaging in banking activities because most of the banks are situated in urban area so most of the respondents using the banking activities are residing in the urban areas.

**Table No. 3 Classification Of The Respondents On The Basis Of Visiting Bank**

Sl.No	Time of visit	No. of Respondents	Percentage
1	Weekly once	2	5
2	Once in a month	19	47.5
3	Five times in a month	1	2.5
4	Not fixed duration for use	18	45
	Total	40	100.00

Source: field Survey



The table no 3 shows that duration or time of the bank visit by the respondents out of 40 respondents 5 percent of the respondents visit the bank once in a week. 47.5 percent of the respondents visit the bank once in a month 2.5 percent of the respondents visit the bank five times in a month 45 percent of the respondents cannot say the duration of visit to the bank highest number of respondents visit the banks only once in a month. This shows the most of the respondents are visiting the bank only once in a month That shows the most of the respondents are not having the habit of visiting bank daily they only visit the banks in once in a month in my study area.

**Table No. 4: Use Of E-services By The Respondents**

Sl.No	No. of E-services	No. of Respondents	Percentage
1	Debit cards	40	100
2	Credit cards	3	7.5
3	Mobile banking	38	95
4	Internet banking	6	15
5	Fund transfer	10	25

Source: Field Survey

The table no 4 reveals that number of e-services users. Out of 40 respondents all the 100 percent respondents use debit cards and 7.5 percent of the respondents use credit cards, 95 percent of respondents use mobile banking, and 15 percent of the respondents are using internet banking and remaining 25 percent respondents use fund transfer service. Compare to other service all respondents are using the debit card services. In my study area 100 percent of respondents are using the debit card services and in the second place 95 percent of the respondents are using the mobile banking services and sum of the respondents are using the credit card service and fund transfer service in banks.

**Table No. 5 :Duration Of ATM Card Use By The Respondents**

Sl.No	Duration	No. of Respondents	Percentage
1	Several times in a week	9	22.5
2	Once in a week	28	70
3	Twice in a week	3	7.5
	Total	40	100.00

Source: Field Survey

The table no 5 shows the duration of ATM card usage by the respondents. Out of 40 respondents 22.5 respondents are use the ATM card several times in a week. 70 percent of the respondents use the ATM card once in a week and 7.5 percent of the respondents use ATM card twice in a week. This shows the most of the respondents are using the ATM card once in a week. In my study area 70 percent of the respondents are visiting or using the ATM once in a week because of long distance to their own bank ATMs

**Table No. 6: Reason For Using ATM Card By The Respondents**

Sl.No	Reasons	No. of Respondents	Percentage
1	To avoid queue at teller counters	37	92.5
2	To get quick money from ATM	40	100
3	Avoid needlessly carrying cash	25	62.5
4	To make transaction during non-banking hours	34	85
5	Get the money without visiting the branch	3	7.5

Source: Field Survey

The above table no 6 shows that reasons for using ATM card. Out of the 40 respondents 92.5 percent of respondents using the ATM card because to avoid queue at the teller counters. 100 percent of the respondents using because to get quick money from ATM. 62.5 percent of the respondents using because avoid needlessly carrying cash 85 percent of the respondents are using because to make transactions during non-banking hours. 7.5 percent of respondents using because get the money without visiting the branch. This shows respondents are using the ATMs service because they can access the quick money and get the money without visiting the bank branch.

**Table No. 7: ATM service parameters**

Sl.No	ATM service parameters	Highly agree	percentage	Agree	Percentage	Poor	Percentage
1	The service quality of ATM	25	62.5	15	87.5	0	0
2	Cash availability in ATM	0	0	25	62.5	15	37.5
3	Location aspect of ATM	14	35	0	0	26	65
4	Safety/security/privacy	0	0	30	75	10	25
5	Promptness of the delivery of ATM card	40	100	0	0	0	0
6	Cash withdrawal correctness	40	100	0	0	0	0
7	Support languages for	40	100	0	0	0	0

	transaction						
8	More problems with the ATM services	10	25	30	75	0	0
9	Bank return cash in case of transaction fail	40	100	0	0	0	0
10	Sufficient number of ATMs	0	0	16	40	24	60

Source: Field Survey

The table no 7 shows that the ATM service parameters out of 40 respondents 62.5 percent of respondents are highly agree with the service quality of ATM and 37.5 percent of respondents are agree with the service quality. 62.5 percent of respondents are agree with the cash availability in ATM and 37.5 percent of respondents said poor. 35 percent of respondents are highly agree with the location aspects of ATM, 65 percent of respondents said poor location of ATM. 75 percent of respondents are agree with the safety/security/privacy in ATM 25 percent of respondents said poor. 100 percent of respondents are highly agree with promptness of delivery of ATM card, cash withdrawal Correctness, support languages for transaction and bank return cash in case of transaction fail and 25 percent of respondents are highly agree with more problems with ATM service and 75 percent are agree. 40 percent of respondents agree with sufficient number of ATM 60 percent said poor.

**Table No. 8: Level Of Customers' Satisfaction With Various Aspects Of ATMs Service.**

Sl.No	ATM service parameters	Highly agree	percentage	Agree	Percentage	Poor	Percentage
1	Promptness of the delivery of ATM card	40	100	0	0	0	0
2	The service quality of guard	0	0	28	70	12	30
3	Safety/security/privacy	0	0	30	75	10	25
4	Cash withdrawal correctness	40	100	0	0	0	0
5	Cash availability in ATM	0	0	25	62.5	15	37.5
6	Availability of power back up/generator/invertors	0	0	30	75	10	25
7	Location aspects of ATMs	14	35	0	0	26	65

8	Sufficient number of ATMs	0	0	16	40	24	60
9	Complaint book availability	0	0	28	70	12	30
10	Overall performance of ATM	0	0	40	100	0	0

Source: Field survey

The above table no 8 shows the level of satisfaction with various aspects of ATM service out of 40 respondents are highly agree with the promptness of the delivery of ATM card, cash withdrawal, correctness, and 62.5 percent respondents said agree and 37.5 percent said poor of cash availability in ATM 70 percent of the respondents are agree with the service quality of guard and 30 percent said poor. 75 percent of the respondents are agreeing with the safety, security, privacy in ATM and 25 percent said poor. 75 percent of the respondents agree with the availability of power back up/generator, invertors and 25 percent said poor. 35 percent of the respondents are highly agreed with location aspects of ATM and 65 percent of respondents said poor. 40 percent of respondents agree with the sufficient number of ATMs 60 percent said poor. 70 percent agree with the complaint book availability in ATM and 30 percent said poor. 100 percent respondents are agreeing with the overall performance of ATM.

**Table No. 9: Various Problems in ATM service**

Sl.No	Various Problems	No. of Respondents	Percentage
1	Wait in long queues	3	7.5
2	Inserting card incorrectly	6	15
3	Limit on daily withdrawal	40	100
4	Power problem	10	25
5	ATM not able to print slips when demand	25	62.5
6	Lack of information about the usage of ATM	18	45
7	No presence of security guard	20	50
8	Lack of telephone system in the ATM	36	90
9	Machine out of order	15	37.5

Source: Field Survey

The table no 9 shows the problems in ATM service. Out of 40 respondents 7.5 percent respondents having the problem of wait in long queues. 15 percent of respondents having problem of inserting card incorrectly. 100 percent of the respondents having the problem of limit on daily withdrawal. 25 percent of the respondents have power problem in ATM. 62.5 percent of respondents having the problem ATM not able to print slips when demanded 50 percent of the respondents have the problem of no presence of security guard in ATM. 90 percent of respondents having the problem of lack of telephone system in the ATM. 37.5 percent of the respondents have the problem of machine out of order.

**Table No. 10: Suggestions By The Respondents**

Sl.No	Suggestions	No. of Respondents	Percentage
1	Better customer services	35	87.5
2	New ATM location	40	100
3	Increase in number of ATM	40	100
4	More withdrawal limit	40	100
5	Increase of safety security	40	100

Source: Field survey

According to the field survey the table No 10 reveals the suggestion of the respondents regarding the ATM service. 87.5 percent of the respondents suggest the better customer services, and 100 percent of the respondents suggest that new ATM locations, increase in number of ATM, more withdrawal limit and increase of safety and security. This show the respondents suggest that bank has to increase the daily limit of transactions and bank should increase the number of ATMs in city offsite and onsite ATMs and also should increase the new ATMs location in the city. And bank should increase the safety and security in ATMs in On site as well as in the offsite ATMs. In city and also in the urban and semi urban areas.

### Major Findings:

In this survey I found that

1. In my study area 52.5 percent of males are using the banking services this shows the more than female males are playing a dominant role.
2. 18 to 35 age group that means younger generation is most using the banking services in my study area.
3. Compare to unmarried respondents 65.5 percent of married respondents are using the banking services.
4. In my study area most of the respondents are higher educated that they are using the banking services.
5. Most of the respondents are self employed they are using the banking services because of their need.
6. 50percent of the respondents are getting below 25000 incomes per month in my study area.

7. People live in rural and semi-urban, urban areas also using ATM card service.
8. 75 percent of the respondents have opened their bank account for their need, 10 percent of the respondents opened their bank account because of they approached by bank employees, 15 percent of the respondents opened their bank account because they got the opportunity through school/college
9. 100 percent of the respondents are using the debit card service, 7.5 percent of the respondents are using the credit card service, 95 percent of the respondents are using the mobile banking service, 15 percent of the respondents are using the internet banking service, and 25 percent of the respondents are using the fund transfer service.
10. 47.5 percent of the respondents visit the bank once in a month this shows that they are not visiting daily to the banks.
11. 100 percent of the respondents are using the ATM card This shows all are aware about the ATM card service.
12. 92.5 percent of respondents are using the ATM card because to avoid queue at teller counters, 100 percent of the respondents said the reason that to get quick money from ATM, 85 percent of the respondents said to make transactions during non-banking hours, and 7.5 percent of the respondents said get the money without visiting the branch.
13. 37.5 percent of respondents are using their own bank ATM, 62.5 percent of respondents are not using their own bank ATM because of long distance to their own bank ATM.
14. 100 percent of the respondents use withdrawal and balance enquiry service in ATM, 20 percent of the respondents use fund transfer service and 15 percent of the respondents use mobile prepaid recharge in ATM.
15. 62.5 percent of the respondents are highly agreed with the service quality of ATM, 37.5 percent of respondents are just agreeing with service quality.
16. 100 percent of the respondents are highly agree with the promptness of the delivery of the ATM card, support language system and bank returns cash in case of transaction fail and cash withdrawal correctness.
17. 75 percent of the respondents are agreeing with the safety/security/privacy in ATM service and 75 percent said agree.
18. 60 percent of the respondents are not agreeing with the sufficient number of ATMs, 100 percent of the respondents have the problem of limit on daily withdrawal, 62.5 percent of the respondents have the problem of ATM not able to print slips when demanded, 45 percent of the respondents have the problem of lack of information about the usage of ATM, 75 percent of the respondents are agreeing with availability of power back up/ generator/ invertors and 25 percent said poor, 50 percent of the respondents said the problem 50 percent of the respondents agree with the complaint book availability in ATM 30 percent said poor of no presence of security guard, 90 percent of the respondents have the problem of lack of telephone system in the ATM.

### **Recommendation and policy Implications**

E-banking has become very important for the survival of bank in the changing banking so banks should take some measures regarding e-services.

1. Bank should take initiative to organise training and awareness programmes for their customers to boost use of e-banking.
2. Present usage of ATM services is good in Chikmagalur city. Further by installing on-site and off-site ATMs at rural area at rural area convenient locations helps to enhance this service to rural people.

3. It is recommended that if availability of ATMs increases in rural area then there will be more ATM business.
4. Bank should better customer service while operating the ATM.
5. The banks should increase cash withdrawal capacity from ATMs that will be helpful for customers for urgent needs.
6. Banks should provide the information about the usage of ATM in the ATM centres.
7. It is recommended that the banks should add facility of depositing cash in ATM centre and it will reduce work pressure on bank employees, for depositing cash and also save customers from waiting in queues for depositing cash.
8. Bank should reduce the cost incurring on ATM transactions.
9. Banks should facilitate the generator and invertors in case of power failure.
10. Bank should provide the complaint book in ATM centres.
11. Banks should facilitate the security measures in ATM centres by providing the security guards, alarming system, CCTV Camera and telephone system for the sake of customers.

**Conclusion:**

E-banking is in a nascent stage no doubt banks are making sincere efforts for the adoption of advanced technology and installation of e-delivery channels but still masses are vary of the concept. Banks are making sincere efforts to popularize the e-banking services and products because e-banking has become very important for the survival of bank in the changing banking.

As the banking sector computerised day to day, and ATM have become a part of modern banking system. The banks adopt ATMs to improve their own internal process and also for increase facilities and services of their customers.

It is said that Chikmagalur city having excellent banking network with good literacy rate. Each bank has its own ATM either on-site or off-site. National and private sector banks are distributed in all around the city. State bank of India has more ATMs compared to other banks.

So the present study concludes that ATM is a very convenient and has anytime anywhere usage. As the services of ATM and number of ATM is increasing day-by-day, and simultaneously the number of ATM users is also increasing. So it is important on the part of bank, to have an idea about what the ATM users are thinking about its various features, what are their problem areas, what are their recommendations, how do they compare the ATM services of this bank with that of any other bank etc. Thus the findings of the study may be very useful for bank officials and it may also help the ATM section of the banks to develop their future plans and strategies.

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