

**CUSTOMER SATISFACTION ON ATM USER: A CASE STUDY IN
LAWNGTLAI, MIZORAM**



*A report submitted to Department of Commerce, Higher And Technical
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CERTIFICATE

This is to certify that the dissertation entitled “*Customer Satisfaction on ATM User: A Case Study in Lawngtlai, Mizoram*” submitted to the Mizoram University for the award of the degree of Bachelor of Commerce, is a record of research work carried out by C.Lalremfela under my supervision. He has fulfilled all the requirements laid down in the MZU regulations of Mizoram University. This dissertation is the result of his investigation into the subject. Neither the dissertation as a whole nor any part of it was ever submitted any other University for any degree.

Date: 29/04/2022

(Vankhawpuimawii Pachuau)

Place: Lunglei, Mizoram

Supervisor

DECLARATION

I, C.Lalremfela, hereby declare that the subject matter of this dissertation is the record of work done by me, that the contents of this dissertation did not form to anybody else, and that the dissertation has not been submitted by me for any research degree in any other University or Institute. This is being submitted to the Mizoram University for the degree of Bachelor of Commerce.

Date:29/04/2022

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CHAPTER -1

Introduction

Now a days, modern payment services of domestic commercial Banks are constantly developing the needs of economic integration with modern financial services of the banking system in the World. One of the facilities of a banking services that are currently provided to facilitate transaction for customer is through an ATM. (Automatic Teller Machine) The Private Banks are those introduced the ATM,s First. Some clients range obtained by the ATM is a 24 hour customer service foe a wide range of a banking transaction.

As a modern problem requires modern solution, the advance technology has brought the human race to the next level for better time saving and without unnecessarily going to banks at all. Banks provide an ATM card which can done withdrawing cash, making balance inquires and transferring money etc., from one account to another using a plastic, magnetic stripe card and personal identification number issued by the financial institution. A customer can access the ATM,s installed at various places in the country at anytime day and night.

ATM machines play an inevitable role in our society. It is not even possible to upend a day outside in a country without an ATM machine. The PIN number provided by the ATM has also reduced the rules of theft to a great extent. Through therein still a risk of getting the ATM machine looted, almost all the countries have a security guard to ensure the safety of the money inside the machine.

1.1 Conceptual framework.

1.1.1 Meaning and concept of ATM

An Automatic Teller Machine (ATM) is an electronic banking outlets that allows customer to complete basic transaction . It is also called automated-teller, Automatic teller machine, money machine. As the term implies, it is an ‘automated’ banking platform that does not require any banking representative/teller or a human cashier.

Anyone with a credit card or debit card can access most ATMs. The plastic card is replacing cheque, personal attendance of the customer, banking hours restrictions and paper based verification. Deferent banks provide their ATM services by installing difference parts of the country so you can withdrew money from the ATM machine irrespective of whether money or not you are an account holder in the same bank.

Transaction are either free or bear a nominal charge depending upon the banks. Banks usually do not charge for the first 3-5 transaction in a month. Once you cross the limit of free transaction , you may have to pay withdraw money from another banks ATM of which you are not an account holder.

1.1.2 Customer Satisfaction.

Customer satisfaction means if banks provide service as per customer’s expectation then only the customer will be satisfied. As a result, to cope up this changing market condition banks have to retain old customers and have to attract new customers by providing better quality of services. It is a study of the customer satisfaction towards ATM user, if they satisfied or not by service provided so that they can earn more customer.

Studying of customer satisfaction is most important for banks as they can understand the attitude regarding the ATM Users. It helps to understand what expectation would the customer had regarding the service. It is very important for the banks as they could gain more customer in the study so they would understand what customer satisfaction regarding their ATM Users in the finding.

Customer satisfaction is a buzz word used by the business people for the success of the organization in the present day. Due to increase of heavy competition in every product line it became difficult for the longer time. So retain the customer for the longer time the marketer has to do only one thing i.e., customer satisfaction.

1.2 Literature Review.

Renuka et.al (2014) states that “Customer Satisfaction toward ATM focuses on customer satisfaction towards ATM service offered by the banks and tries to suggest way to improve service.

MADAVAN C.VETHIRAJAN (2019) state that the private Banks should study and understand the customer needs, wants and preferences towards the banking services including ATM service and should take more steps to increase their customers’ satisfaction which leads to increase the loyalty of customers towards their services.

Sabir,Ghafoor, Akhtar, Hafeez and Rehman (2010) stated that today business complete for customer and customer satisfaction is a key performance indicator and an essential element of business strategy .They added that customer satisfaction expectations are key drives behind customer satisfaction which in turn in an indicator of customer purchase intensions and brand loyalty

Stuart (1999) pointed out that the total number of ATM transaction have more than doubled over the last ten years and its estimated to reach near eleven million and total number of terminals in the united states has tripled over the last Ten years.

Asif-Khan (2010) in his Study; determinants of ATM service quality and its effects on customer satisfaction conceded that convenience, efficient operation, security and privacy, reliability and responsiveness has a significant dimensions on ATM service quality.

ET Burcau (2011) “The Reserve Bank of India has asked banks to me technology more effectively with a focus on bringing down costs and improving customer service in the Information Technology (IT) vision document for 2011-17. Further, the committee in the support, specifies the role of it in banking” with the major objective being balancing the three C’s – Cost, control and customer service”.

1.3 Statement of the Project.

As the number of ATM is increasing day by day, banks need to understand the studies of customer satisfaction and can find the problems which are been facing by the customer while using ATM service and also to contribute their suggestions to improve ATM service so it will also help the relation between the customers and banks. So it is very important to study customer satisfaction towards ATM user in Lawngtlai town, Mizoram. So the study takes place.

1.4 Objective of the study.

1.4.1 To study the problem faced by customer while using ATM service.

1.4.2 To measure the level of satisfaction of ATM card holders.

1.4.3 To provide suggestion on the basis of the result of the study.

1.5. Limitation of the Project.

1.5.1. The survey has been conducted only on 40 respondents.

1.5.2.. Because of the pandemic situation, question is given out through Google forms and may not be 100% accurate.

1.5.3. Customer satisfaction may change according to time, technology, development etc.

1.6. Research Methodology.

The study is conducted in Lawngtlai, the 7th largest in District in the state of Mizoram in terms of its geographical areas and population. The present study focuses on customer satisfaction about ATM User. For the purpose of study, 40 sample are taken for the study by using sampling method. Data are collected by using a structured questionnaire through google forms. Six banks such as SBI,MRB,HDFC, Canara, IDBI and UBI were selected to measure the satisfaction of their customer. Percentage analysis and compare means are used to analyse the data.

CHAPTER-2

Analysis and interpretation.

2.1.1 Gender of the respondents.

Table 2.1.1 Gender of the respondents

Gender	No. of respondent	Percentage
Male	21	52.5%
Female	19	47.5%
Total	40	100%

Frame the above table, out of 40 respondents 52.5% i.e 21 of the respondents are male and 47.5% i.e 19 respondents are female.

2.1.2 Age of the respondents.

Table 2.1.2 Age of the respondents.

Gender	20yrs Below (1)	21-25 yrs (2)	26-30 yrs (3)	31-35 yrs (4)	36-40 yrs (5)	40 above (6)	46-50 yrs (7)
Male	4 (9.5)	3 (7.1)	3 (7)	9 (21.8)	2 (5.7)	—	21
Female	3 (8)	2 (5.4)	3 (8)	9 (23.2)	2 (4.3)	—	19
Total	7 (17.5)	5 (12.5)	6 (15)	18 (45)	4 (10)	—	40

Note : Figures in parentheses are percentage

Table 2.1.2 indicates the age of respondents. Out of the Male respondents 9.5% i.e 4 respondents are in the age of 20 yrs below, 7.1% i.e 3 respondents are in the age of 21-25 yrs, 7% i.e 3 respondents are in the age of 26-30 yrs, 21.8% i.e 9 respondents are in the age of 31-35 yrs and 5.7% i.e 2 respondents stay at the age group of 36-40 yrs while 40 yrs above nil.

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Out of the female respondents, 8% i.e 3 respondents are in the age group of 20 yrs, 5.4% respondents in the age of 21-25 yrs, 8% i.e 3 respondents in the age of 26-30 yrs, 23.2% i.e 9 respondents in the age of 31-35 yrs, 4.3% i.e 2 respondents are in the age of 36-40 yrs, while 40 yrs above nil.

Out of the Total respondents 17.5% i.e 7 respondents are in the age group of 20 yrs below, 12.5% i.e 5 respondents are in the age group of 21-25 yrs, 15% i.e 6 respondents are in the age group of 26-30 yrs, 45% i.e 18 respondents are in the age group of 31-35 yrs, 10% i.e 4 respondents between 36-40 yrs while 40 yrs above nil.

2.1.3 Monthly income of the respondents.

Table 2.1.3 Monthly income of the respondents.

Gender	Rs.10000 below	Rs.10000-20000	Rs.20000-30000	Rs.30000-50000	Rs.50000 above	Total
Male	10 (24.1)	2 (4.2)	3 (8.4)	3 (7.2)	3 (6.8)	21
Female	9 (23.4)	1 (3.3)	4 (9.1)	2 (5.3)	3 (8.2)	19
Total	19 (47.5)	3 (7.5)	7 (17.5)	5 (12.5)	6 (15)	40

Note: Figures in parentheses are percentage.

Table 2.1.3 shows the monthly income of the respondent. Out of the male respondent, 24.1% i.e 10 respondents have monthly income below Rs.10000, 4.2% i.e 2 respondents have monthly income between Rs.10000-20000, 8.4% i.e 3 respondents have income between Rs.20000-30000, 7.2% i.e 3 respondents have monthly income between Rs.30000-50000 and 6.3% i.e 3 respondents have monthly income above Rs.50000.

Out of the Female respondents 23.4% i.e 9 respondents have monthly income below Rs.10000, 3.3% i.e 1 respondent have income between Rs.10000-20000, 9.1% i.e 4 respondent have monthly income between Rs.20000-30000, 5.3% i.e 2 respondents have income between Rs.30000-50000 and 8.2% i.e 3 respondents have monthly income above Rs.50000.

Out of the total respondents 47.5% i.e 19 respondents have monthly income below Rs.10000, 7.5% i.e 3 respondents have income between Rs.10000-20000, 17.5% i.e 7 respondents have monthly income between Rs.20000-30000, 12.5% i.e 5 respondents have monthly income between Rs.30000-50000 and 15% i.e 6 respondents have monthly income above Rs.50000.

2.1.4 Time period of using ATM.

Table 2.1.4 Time period of using ATM.

Gender	Less than 1 year	2-3 years	3-4 years	4-5 years	5 years	Total
Male	2 (5.2)	1 (2.5)	5 (11.3)	6 (13.8)	7 (18.5)	21
Female	3 (7.3)	1 (2.5)	4 (11.2)	5 (13.2)	6 (16)	19
Total	5 (12.5)	2 (5)	9 (22.5)	11 (27.5)	13 (32.5)	40

Note: Figures in Parentheses are percentage.

Table 2.1.4 show the time period of using ATM by the respondents. Out of the male respondent, 5.2% i.e 2 respondents are using ATM less than 1 year, 2.5% i.e respondent using ATM around 2-3 yrs, 11.3% i.e 5 respondents are using around 3-4yrs, 13.8% i.e 6 respondents are using around 4-5 yrs and 18.5% of the respondent use more than 5 years.

Out of the Female respondents, 7.3% i.e 3 respondents using ATM less than 1 year, 2.5% i.e 1 respondent using around 2-3 years, 11.5% i.e 4 respondents are using 3-4 years, 13.2% i.e 5 respondents are using around 4-5 years, and 16% i.e 6 of the respondents are using more than 5 years.

Out of the total respondent, 12.5 % i.e 5 respondents are using less than 1 year, 5% i.e 2 respondents are using around 2-3 years, 22.5% i.e 9 respondents are using around 3-4 years, 27.5% i.e 11 respondents are using around 4-5 years and 32.5% of the respondent i.e 13 respondents are using more than 5 years.

2.1.5 Accounts maintained in the Banks.

Table 2.1.5 Accounts maintained in defference banks.

Gender	SBI	MRB	HDFC	CANARA	IDBI	UBI	All of them	Total
Male	5 (12)	5 (12.5)	2 (4.2)	2 (6)	1 (3.3)	2 (5)	4 (9.8)	21
Female	5 (13)	6 (15)	1 (3.3)	2 (4)	2 (4)	1 (2.5)	2 (6.2)	19
Total	10 (25)	11 (27.5)	3 (7.5)	4 (10)	3 (7.5)	3 (7.5)	6 (15)	40

Figures in parentheses are percentage.

Table 2.1.5 show accounts maintained in different banks by the respondents. Out of the male respondents, 12% of the respondents i.e 5 respondent have maintained their accounts in SBI, 12.5% of the respondents i.e 5 have maintained in MRB, 4.2% of the respondents in HDFC, 6% of the respondents i.e 2 in CANARA, 3.3% of the respondents i.e 1 in IDBI, 5% of the respondents i.e 2 in UBI and 9.8 % of the respondents have maintained their accounts in all type of there banks.

Out of the Female resporndent,13% of the respondents i.e 5 are maintaining there Account in SBI,15% of the respondents i.e 6 respondents in MRB, 3.3% of the respondents i.e 1 in HDFC,4% of the respondents of the respondents i.e 2 in Canara,4% of the respondents i.e 2 in IDBI, 2.5% i.e 1 also in UBI and 6,2% of the respondents i.e 2 have maintained in all types of the banks.

Out of the total respondents, 25% OF Male and female i.e 10 have maintained their account in SBI, 27.5% i.e 11 in MRB, 7.5% of the respondent i.e 3 in HDFC, 10 % of the respondent i.e 4 in Canara, 7.5% of the respondent also in UBI and IDBI,15% of the total respondents i.e 6 respondents have maintained their Account in all types of these banks.

2.1.6. Satisfaction of the service provided by banks.

Table 2.1.6 Customer satisfaction towards banks Service.

Gender	MRB	SBI	HDFC	CANARA	IDBI	UBI	TOTAL
Male	2 (4)	2 (6)	1 (3.5)	8 (21)	7 (18.5)	1 (3)	21
Female	1 (2)	1 (3)	2 (4)	8 (19)	6 (14)	1 (2)	19
Total	3 (6)	3 (9)	3 (7.5)	16 (40)	13 (32.5)	2 (5)	40

Note: Figures in parentheses are percentage

Table 2.1.6 show that customer satisfaction towards bank service. Out of the Male respondents, 4% of the respondent i.e 2 are satisfy by MRB service, 6% of the resposndent i.e 2 also satisfy by SBI, 3.5% i.e 1 respondent i.e 1 respondent satisfy by HDFC, 21% of the respondent i.e 8 are satisfy by Canara service, 18.5% of the respondent i.e 7 also satisfy by IDBI and 3 % of the respondent i.e 1 respondent also satisfy by UBI service also satisfy by SBI, 3,5% i.e 1 respondent

Out of the Female respondent, 2% i.e 1 of the respondent with MRB service, 3% i.e 1 also satisfied with SBI services, 4% of the respondent i.e 2 also satisfied with HDFC service, 19% of the respondent i.e 8 respondent satisfied with services provided by Canara, 14% i.e 6 respondents also satisfied with IDBI services and 2% i.e 1 respondent satisfied by the UBI service.

Out of the total respondent, 6 of the respondent i.e 3 respondents are interested in MRB services, 9% i.e 3 also in SBI services, 7.5% of the respondent i.e 3 also in in HDFC, 40% of the respondent i.e 16 respondents satisfied with Canara services, 32.5% of the respondent i.e 13 also satisfied with the service provided by IDBI and 5% of the respondent i.e 2 respondents also satisfied by UBI services.

2.1.7 Time period of using ATM in a Month.

Table 2.1.7 Time period of using ATM in a month.

Gender	1-5 times	5-10 time	10 times above	Total
Male	13 (33.2)	6 (15.2)	2 (6)	21
Female	14 (34.3)	3 (7.3)	2 (4)	19
Total	27 (67.5)	9 (22.5)	4 (10)	40

Note: Figer in parentheses are percentage.

Table 2.1.7 show respondent's time period of using ATM in a Month. Out of the male respondents, 33.2% of the respondents i.e 13 respondents are using 1-5 times in a month and 15.2% of the respondents i.e 6 respondents are using around 5-10 times in a month also 6% of the respondents i.e 2 respondent have used above 10 times in a month.

Out of the Female respondents, 34.3% i.e 14 respondents have been using 1-5 times in a month and 7.3% of the respondents i.e 3 respondents using around 5-10 times also 4% of the respondents i.e 2 respondents have been using above 10 times in a month.

Out of the total respondents, 67.5% of the respondents i.e 27 respondents have using around 1-5 times per month and 22.5% of the respondents i.e 9 respondents are using around 5-10 times per month also 10% of the respondent i.e 4 respondent have been using above 10 times per month.

2.1.8 An average of problems faced by ATM user on a year.

Table 2.1.8 Average problems on a year.

Gender	1-10 times	10-15 times	16-20 times	Total
Male	15 (37.6)	4 (9.4)	2 (5.2)	21
Female	13 (32.4)	3 (8.1)	3 (7.3)	19
Total	28 (70)	7 (17.5)	5 (12.5)	40

Note: Figure in parentheses are percentage.

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Table 2.1.8 shows that the average of problems faced by the customer while using ATM. Out of the Male respondents, 37.6% of the respondents i.e 15 respondents have faced problems about 1-10 times a year, 9.4% of the respondents i.e 4 respondents have faced about 10-15 times and 5.2% of the respondents faced about 10-15 times and 5.2% of the respondents i.e 2 respondents also facing problems about 16-20 times a year.

Out of the Female respondents, 32.4% of the respondents i.e 13 respondents have faced problems about 1-10 times a year, 8.1% of the respondent i.e 3 respondents also faced about 10-15 times a year and 7.3% of the respondent i.e 3 respondents have been facing about 16-20 times a year.

Out of the total respondents, 70% of Male and Female i.e 28 respondents had been facing problems about 1-10 times a year while 17.5% of the respondents i.e 7 respondents had faced about 10-15 times a year and 12.5 of the respondents i.e 5 respondents also faced a problems about 16-20 times on a year.

2.1.9 Time Period to reach ATM booth.

Table 2.1.9 Time period to reach ATM booth.

Gender	1-5 minutes	5-10 minutes	10-15 minutes	15-20 minutes	20 times above	Total
Male	8 (19)	5 (12.3)	5 (12.4)	1 (3.4)	2 (5.4)	21
Female	3	4	7	2	3	19

	(8.2)	(10.2)	(17.6)	(4.1)	(7.1)	
Total	11 (27.5)	9 (22.5)	12 (30)	3 (7.5)	5 (12.5)	40

Note: Figure in parentheses are Percentage.

Table 2.1.9 indicates the times period used by the customer to reach ATM booth. Out of the Male respondents, 19.3% of the respondents i.e 8 respondents spent about 1-5 minutes to reach ATM booth, 12.3% of the respondents i.e 5 takes about 5-10 minutes to reach ATM booth, 12.4% of the respondents i.e 5 respondents also spent about 10-15 minutes to reach , while only 3.4% of the respondents i.e 1 respondent also spent about 15-20 minutes to reach and 5.4% of the respondents i.e 2 respondents also takes more than 20 minutes to reach ATM booth.

Out of the Female respondents, 8.2% of the respondents i.e 3 respondents spent 1-5 minutes to reach ATM, 10.2% of the respondent i.e 4 respondent also spent about 5-10 minutes to reach 17.6% of the respondents i.e 7 respondents spent about 10-15 minutes to reach 4.1% of the respondents i.e 2 respondents also spent 15-20 minute to reach and 7.1% of the respondent i.e 3 respondents also spent more than 20 time to reach ATM.

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Out of the total respondent i.e 3 respondents, 27.5% of the respondents i.e 11 takes 1-5 minutes to reach ATM , 22.5% i.e 9 of the respondents spent about 5-10 minutes to reach, 30% of the respondent i.e 12 respondents also takes about 10-15 minutes to reach ATM, 7.5% of the respondents i.e 3 respondents also takes about 15-20 minutes to reach ATM and 12.5% of the respondent i.e 5 respondents takes more than 20 minutes to reach ATM booth.

2.1.10 The main purpose of using ATM by the customers.

Table 2.1.10 Main purpose of using ATM

Gender	Check a/c balance	Withdrawal of cash	Transfer of fund	Utility bill Payment	Total
Male	1 (2.2)	15 (38.2)	4 (9)	1 (2.6)	21
Female	1 (1.8)	15 (36.8)	2 (6)	1 (2.4)	19
Total	2 (5)	30 (75)	6 (15)	2 (5)	100

Note: Figure in Parentheses are percentage.

Table 2.1.10 represents the main purpose off using atm by the respondents. Out of the male respondents, 3.2% of the respondent i.e 1 respondent used for the purpose of checking account balance, 38.2% of the respondent i.e 15 respondents used for the purpose of withdrawing of cash, 9% of the respondent i.e 4 respondents used for transferring of funds and 2.6% of the respondent i.e 1 respondent also used for the purpose of utility bill payment.

Out of the female respondents,1.8% of the respondent i.e 1 respondents used for the purpose of checking account balance,36.8% of the respondent i.e 15 respondents used for withdrawing of cash,6% of the respondent i.e 2 respondents used for transferring of fund and 2.4% of the respondent i.e 1 respondents also used for the purpose of utility bill payment.

Out of the total respondents,5% of the respondent i.e 2 respondents use for the purpose of checking account balance,75% of the respondent i.e 30 respondents used for the purpose of withdrawing of cash,15% of the respondent i.e 6 respondents used for the purpose of transferring of funds and 5% of the respondent i.e 2 respondents also used for the purpose of utility bill payment.

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2.1.11 Customer satisfaction on location of Atm.

Table 2.1.11 location of atm

Gender	Excellent	Good	Neutral	Poor	Total
Male	3 (8.2)	2 (5.4)	5 (12.1)	11 (27.5)	21
Female	4 (9.3)	3 (7.1)	4 (10.4)	8 (20)	19
Total	7 (17.5)	5 (12.5)	9 (22.5)	19 (47.5)	40

Note: Figures in parentheses are percentage.

Table 2.1.11 shows customer satisfaction towards atm locaton.Out of the male respondents,8.2% of the respondent i.e 3 respondents said the location of atm is excellent,5.4% of the respondents i.e 2 respondents said the location of atm is good,12.1% of the respondent i.e 5 respondents netutral(can't say) about the location of atm and 27.5% of the respondent i.e 11 respondents said the location of atm is poor.

Out of the female respondent,9.3% of the respondents i.e 4 respondents said the location of atm is excellent, 7.1% of the respondent i.e 3 respondents also said the location of atm is good,10.4% of the respondent i.e., 4 respondents neutral(can't say) about the location of atm and 20% of the respondent i.e., 8 respondents said the location of atm is poor.

Out of the total respondent,17.5% of the respondent i.e., 7 respondents said the location of atm is excellent,12.5% of the respondent i.e., 5 respondents also said the location is good,22.5% of the respondent I.e.,9 respondents neutral(can't say) abot the location of atm and 47.5% of the respondent i.e., 19 respondents said the location of atm is poor.

2.1.12 Customer satisfaction on availability of cash.

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Table 2.1.12 availability of cash

Gender	Excellent	Good	Neutral	Poor	Total
Male	1 (3.1)	8 (19.3)	9 (22)	3 (8)	21
Female	1 (2.9)	9 (23.2)	3 (8)	6 (14.5)	19
Total	2 (5)	17 (42.5)	12 (30)	9 (22.5)	40

Note: Figure in parentheses are percentage.

Table 2.1.12 show customer satisfaction towards the availability of cash in atm. Out of the male respondent,3.1% of the respondent i.e.,1 respondent said the cash available is excellent,19.3% of the respondent i.e., 8 respondents also said the cash available is good,22% of the respondent i.e., 9 respondents neutral(can't say) about cash available on atm,8% of the respondent i.e.,3 respondents said the cash available on Atm is poor.

Out of the female respondent,2.9% of the respondent i.e.,1 respondent said cash available on atm is excellent,23.5% of the respondent i.r.,9 respondents also said cash available on atm is good,8% of the respondent i.e.,3 respondents neutral(can't say) about availability of cash on atm and 14.5% of the respondent i.e.,6 respondents said cash available on atm is poor.

Out of the total respondent,5% of the respondent i.e., 2 respondents said cash available on atm is excellent,42.5% of the respondent i.e., 17 respondents also said cash available on atm is good,30% of the respondent i.e.,12 respondents neutral(can't say) about availability of cash on atm and 22.5% of the respondent i.e.,9 respondents said the cash available on atm is poor.

2.1.13 Customer satisfaction toward time process of atm.

Table 2.1.13 Time process of atm

Gender	Excellent	Good	Neutral	Poor	Total
Male	1 (2.8)	1 (3)	6 (14.2)	13 (32)	21
Female	1 (2.2)	1 (2)	5 (13.3)	12 (30.5)	19
Total	2 (5)	2 (5)	11 (27.5)	25 (62.5)	40

Note: Figure in parentheses are percentage.

Table 2.1.13 shows customer satisfaction regarding time process of atm while using it. Out of the male respondent, 2.8% of the respondent i.e., 1 respondent said time process of atm is excellent, 3% of the respondent i.e., 1 respondent also said time process of atm is good, 14.2% of the respondent i.e., 6 respondents neutral can't say about it and 32% of the respondent i.e., 13 respondents said time process of atm is poor.

Out of the female respondent, 2.2% of the respondent i.e., 1 respondent said time process of atm is excellent, 2% of the respondent i.e., 1 respondent also said time process is good, 13.3% of the respondent i.e., 5 respondents neutral (can't say) about it and 30.5% of the respondent said time process of atm is poor.

Out of the total respondent, 5% of the respondent i.e., 2 respondents said time process of atm is excellent, 5% of the respondent i.e., 2 respondents also said time process of atm is good, 27.5% of the respondent i.e., 11 respondents neutral (can't say) about it and 62.5% of the respondent said time process by atm is poor.

2.1.14 Customer satisfaction on number of atm in locality

Table 2.1.14 number of atm in locality

Gender	Excellent	Good	Neutral	Poor	Total
Male	3 (8.2)	9 (21.3)	2 (5.2)	7 (17.2)	21
Female	2 (4.3)	6 (16.2)	3 (7.3)	8 (20.3)	19
Total	5 (12.5)	15 (37.5)	5 (12.5)	15 (37.5)	40

Note: Figures in parentheses are percentage.

Table 2.1.14 shows customer satisfaction regarding location of atm in locality. Out of the male respondents, 8.2% of the respondent i.e., 3 respondents said the number of atm in locality is excellent, 21.3% of the respondent i.e., 9 respondents also said number of atm in locality is good, 5.2% of the respondent i.e., 2 respondents neutral (can't say) about no. of atm in locality and 17.2% of the respondent i.e., 7 respondents said number of atm in locality is poor.

Out of the female respondent, 4.3% of the respondent i.e., 2 respondents said number of atm in locality is excellent, 16.2% of the respondent i.e., 6 respondents also said no. of atm in locality is good, 7.3% of the respondent i.e., 3 respondents neutral (can't say) about it and 20.3% of the respondent i.e., 8 respondents said number of atm in locality is poor.

Out of the total respondents, 12.5% of the respondent i.e., 5 respondents said no. of atm in locality is excellent, 37.5% of the respondent i.e., 15 respondents also said number of atm in locality is good, 12.5% of the respondent i.e., 5 respondents neutral (can't say) about it and 37.5% of the respondent i.e., 15 respondents said number of atm in locality is poor.

(1).Male respondents scored 52.5% and female respondents scored 47.5%, it means that questionnaire is collected through 21 male and 19 female.

(2).4.5% of the respondent i.e 18 respondents were in the age group between 31-35 years, 7.5% of the respondent i.e 7 respondents are between 20 years, 15% of the respondent i.e 6 respondents are also between the age group of 26-30 years, 12.5% of the respondent i.e 5 respondent i.e 4 respondent also between 36-40 yrs group of age and no respondent were above 40 years.

(3).47.5% of the respondent i.e., 19 respondent have monthly income below Rs 10000, 17.5% of the respondent i.e., 7 respondents have monthly income between Rs 20000-30000, 15% of the respondent i.e 6 respondents have monthly income above rs 50000, 12.5% of the respondents i.e., 5 respondents have monthly income between Rs 30000-50000 and 7.5% of the respondent i.e., 3 respondents have monthly Income between Rs 10000-20000.

(4).32% of the respondents i.e., 13 respondents are using more than 5 years, 27.5% of the respondent i.e., 11 respondents are using around 4-5 years, 22.5% of the respondent i.e., 9 respondents are using around 3-4 years, 12.5% of the respondents i.e., 5 respondents are using less than 1 year and 15% of the respondent i.e., 2 respondents also use around 2-3 years

(5).27.5% of the respondents i.e., 11 respondents have maintained their account in MRB, 25% of the respondent i.e., 10 respondents maintained in SBI, 15% of the respondents i.e., 6 respondents have maintained their account in all these types of banks, 10% of the respondent i.e, 4 respondents maintained their account in CANARA, 7.5% of the respondent i.e., 3 respondents maintained in HDFC, 7.5% of the respondent i.e., 3 respondents maintained in IDBI and 7.5% of the respondent i.e., 3 respondent also maintained in UBI.

(6).40% of the respondent i.e., 16 respondents are satisfied by CANARA service, 32.5% of the respondent i.e., 13 respondents are satisfied by IDBI service, 9% of the respondent i.e., 3 respondents are satisfied by SBI service, 7.5% of the respondent i.e., 3 respondents are satisfied by HDFC service, 6% of the respondent i.e., 3 respondents are satisfied by MRB service and 5% of the respondent i.e., 2 respondents also satisfied by UBI service.

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(7).67.5% of the respondent i.e., 27 respondents are using about 1-5 times in a month, 22.5% of the respondent i.e., 9 respondents using Atm about 5-10 times a month and 10 % of the respondent i.e., 4 respondents using more than 10 times.

(8).70% of the respondent i.e., 28 respondents had faced problems about 1-10 times and 17.5% of the respondents i.e., 7 respondents had faced about 10-15 times problems a year also 12.5% of the respondent i.e., 5 respondents also faced problems about 16-20 times on a year.

(9).30% of the respondent i.e., 12 respondents takes about 10-15 minutes to reach atm, 27.5% of the respondent i.e., 11 respondents takes about 1-5 minutes to reach atm, 22.5% of the respondent i.e., 9 respondents takes about 5-10 minutes to reach atm, 12.5% of the respondent

i.e., 5 respondents takes more than 20 minutes to reach atm and 7.5 % of the respondent i.e., 3 respondents also takes about 15-20 minutes to reach atm.

(10). 75% of the respondent i.e., 30 respondents use ATM for the purpose of withdrawing of cash, 15% of the respondents i.e., 6 respondents use for the purpose of transferring of funds in , 5% of the respondents i.e., 2 respondents used for the purpose of checking account balance and 5% of the respondents i.e., 2 respondents also use for the purpose of utility bill payment.

(11). 47.5% of the respondent i.e., 19 respondents said the location of atm is poor, 22.5% of the respondent i.e., 9 respondents neutral (can't say) about the location of atm, 17.5% of the respondent i.e., 7 respondents said the location of atm is excellent and 12.5% of the respondent i.e., 5 respondents also said the location of atm is good.

(12). 42.5% of the respondent i.e., 17 respondents said cash available on atm is good and 30% of the respondent i.e., 12 respondents neutral (can't say) about availability of cash on atm and 22.5% of the respondent i.e., 9 respondents also said cash available on atm is good also 5% of the respondent i.e., 2 respondents said cash available on atm is excellent.

(13). 62.5% of the respondent i.e., 25 respondents said time process by atm is poor while 27.5% of the respondent i.e., 11 respondent neutral (can't say) about time process and 5% of the respondent i.e., 2 respondents said time process by atm is excellent also 5% of the respondent i.e., 2 respondents said time process by atm is good.

(14). 37.5% of the respondent i.e. q5 respondents said number of atm in locality is good while 37.5% of the respondent i.e., 15 respondents said number of atm on locality is poor and 12.5% of the respondent i.e. 5 respondents said number of atm on locality is excellent also 12.5% of the respondent i.e., 5 respondents neutral (can't say) about number of atm in locality.

CHAPTER- 4

CONCLUSION AND SUGGESTIONS

CONCLUSION

The present study has made to analyse the satisfaction level of the customer in Lawngtlai town. Most of the respondent are satisfied and some are not so banks needs to focus on introducing more modern features in the atm services. And need to extend more atm booth in different areas and should make sure that cash available on atm meets the customer need as majority of the respondents used for the purpose of withdrawing cash. The most important issue banks should concentrate on proper mechanism on Grievences settlement to save more customer time and takes the appropriate steps to increase the level of satisfaction of the customer also could attract more customer to extend their services.

SUGGESTION

- 1). Banks should provide awareness about various facilities offered by atm then only people can know about different feature of atm.
- 2). As the majority of the respondents are not well satisfied by time process of atm and thus additional ATM's may be installed in order to minimize transaction time and could provide less use of time for the customer as transactions and withdrawal are made every now and then.
- 3). It is found out that majority of the respondents liked services provided by CANARA(40%) IDBI(32.5%). So other banks also needs to improve their services as if they want to attract new customer and also need to retain their active customer.
- 4). Banks should increase ATM's as majority of the respondents had faced problems regarding the location of atm and in number of atm in locality and some respondents spent even more than 20 minutes. So increasing ATM's will help the customer to save more time.

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- 5). Majority of the respondents used atm for the purpose of withdrawing of cash.Banks need to focus on availability of cash in order to met customer needs and should make sure that atm machine withdrawing money as quick as if ordered by the customers.
- 6). In order to solve customer complain regarding responsiveness of the bank in taking immediate actions. Banks should be active in solving problems or minimizing and queuing immediate response to customer complaint.

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APPENDIX (QUESTIONNAIRE)

- 1). Gender of the respondent?
 - a). Male
 - b). Female
- 2). Age of the respondent?
 - a). 20 years below
 - b). 21-25 years old
 - c). 26-30 years old
 - d). 31-35 years old
 - e). 36-40 years old
 - f). 40 above
- 3). What is your average income per month?
 - a). Rs 10000 and below
 - b). Rs 10000-20000
 - c). Rs 20000-30000
 - d). Rs 30000-50000
 - e). Rs 50000 above
- 4). How long have you been using Atm?

- a). 5 years above
- b).4-5 years
- c).3-4 years
- d).2-3 years
- e).less than 1 year

5).In which bank you maintain your account?

- a).SBI
- b).MRB
- c).HDFC
- e).CANARA
- f).IDBI
- g).UBI
- h).All of them

6).Which banks service satisfy you the most?

- a).MRB
- b).SBI

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- c).HDFC
- d).CANARA
- e).IDBI
- f). UBI

7).How often do you used Atm in a month?

- a).1-5 times
- b).5-10 times
- c).10 times above

8).On an average how many times have you been facing problems on a year?

- a).1-10 times
- b).10-15 times
- c).16-20 times
- d).20 times above

9).how long have you travel to reach Atm booth.

- a).1-5 minutes
- b).5-10 minutes
- c).10-15 minutes
- d).15-20 minutes
- e).20 times above

10).what is your main purpose of using Atm ?

- a).Check account balance
- b).Withdrawal of cash
- c).Transfer of funds
- d).Utility bill payment

11). Location of atm.

- a).Excellent
- b).Good
- c).Neural
- d).Poor

12).Availability of cash.

- a). Excellent
- b). Good
- c). Neutral
- d). Poor

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13).Time Process of Atm

- a).Excellent
- b). Good
- c). Neutral
- d). Poor

14).Number of Atm in locality

- a). Excellent
- b). Good
- c). Neutral
- d). Poor

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