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## A STUDY ON THE EFFECTIVENESS OF ATM/DEBIT CARD AS A MODERN BANKING TOOL IN PROVIDING CUSTOMER SATISFACTION; A CASE STUDY AMONG THE NATIONALIZED AND PRIVATE BANKS IN MANGALORE

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### ABSTRACT

This study analyzes the efficacy of ATM/debit cards as a modern banking tool for delivering customer satisfaction, using a survey of 50 bank customers in Mangalore. Parameters assessed include convenience, ease-of-use, availability, speeds, reliability, security, rewards, and issue resolution. Findings show 96% find ATMs improve access, especially for withdrawals, balance checks, and mobile top-ups. However, 64% use ATMs less than weekly, indicating digital payments are reducing cash reliance. Regarding satisfaction, 82% want security guards and CCTVs at ATMs, but only 24% are happy with banks' complaint resolution. Public sector bank customers face more outages, cash shortages, and usage difficulties versus private banks. Still, 60% are satisfied with ATM availability. Only 30% receive rewards, and over 50% don't utilize them, chiefly owing to lack of awareness. Finally, 68% are satisfied, but just 24% fully satisfied, with cash availability. Recommendations to enhance services include improved security infrastructure, increased uptime/availability via preventive maintenance, customized interfaces based on usage patterns, simplified rewards redemption procedures, and advanced cash forecasting technologies.

**Keywords:** ATM, Debit Card, Customer Satisfaction, Modern Banking, Convenience, Security.

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### I. INTRODUCTION

ATM/debit cards have become an integral part of modern banking and an important tool for banks to provide customer satisfaction. Since their introduction in the late 1900s, the use of debit cards has grown exponentially. Today, debit cards are one of the most commonly used methods for withdrawing cash, making payments, transferring funds, and accessing other banking services conveniently. The study has analyzed the effectiveness of ATM/debit cards in delivering customer satisfaction in modern banking. Specifically, the study has assessed customer satisfaction based on parameters like convenience, ease of use, availability of ATMs/merchant outlets, transaction speeds, reliability, security, rewards/benefits, and customer care support. By gauging customers' satisfaction levels across these parameters, the study has determined how effective debit cards are in meeting evolving customer expectations.

One of the fundamental objectives of banks is to provide services that satisfy customers and meet their banking requirements seamlessly. The rapid digitization of banking in recent years has led customers to expect instant, convenient, and secure services at their fingertips. Debit cards fit these customer needs perfectly by enabling cashless payments, 24x7 access to funds via ATMs and purchases at merchant outlets, quick settlement of bills, and integrated loyalty benefits. Thus, debit cards represent a major modern banking tool for banks to deliver excellent customer experiences. However, as customer expectations and technological capabilities evolve further, banks need to continuously evaluate and enhance their debit card facilities. This could involve adding new functionalities via contactless payments, integration with digital wallets and payment apps, using data analytics to provide personalized deals, and utilizing advanced security solutions like biometric logins. There may also be demographic and behavioral differences in customer satisfaction levels across parameters like convenience, ease of use and rewards redemption. By carrying out a detailed study across diverse customer cohorts and evaluating current satisfaction metrics around debit card features comprehensively, banks can gain

valuable insights into exactly how they can optimize and enhance their debit card facilities further to provide better customer experiences.

The findings would provide practical recommendations to banks on which particular aspects of their debit card facilities may require improvement or innovation to match customer expectations optimally in a rapidly digitizing world. Enhancing satisfaction levels would improve customer loyalty towards the bank and support long-term business growth objectives.

In summary, this study aims to analyze the effectiveness of modern debit card-based banking facilities in delivering customer satisfaction across various parameters. As debit cards represent one of the most important innovations shaping contemporary retail banking, the findings would offer actionable guidance to banks on how they can leverage debit card features better to exceed customer expectations. The improved satisfaction levels would ultimately translate to stronger customer retention and business prospects.

### Objectives of the study

The study was conducted with the following objectives

- Analyze the effectiveness of ATM/debit cards as a modern banking tool.
- Assess customer satisfaction across multiple parameters, including convenience, ease of use, availability, transaction speeds, reliability, security, rewards/benefits, and issue resolution.
- Gauge customer satisfaction levels to understand the alignment between debit card facilities and evolving consumer expectations for banking services.

## II. REVIEW OF LITERATURE

Electronic and digital banking services such as ATMs, online banking, and mobile banking have become indispensable tools for banks and customers alike. As the landscape of banking undergoes rapid digitization, there is increasing research interest around customer experiences, satisfaction, and adoption of these modern e-banking channels. This literature review aims to synthesize key findings from studies examining drivers and dimensions of customer satisfaction with ATM, debit card, online banking, and mobile banking services offered by commercial banks.

Spanning research conducted in contexts like Sri Lanka, Bangladesh, India, Jordan, and Nigeria from 2010 to 2021, the review assembles insights around satisfaction levels among bank customers using varied e-banking tools and platforms. Factors affecting satisfaction such as service quality, security, convenience, reliability, awareness, and demographics are analyzed across studies. Gaps between customer expectations and actual experiences are also explored, along with recommendations to boost satisfaction. Additionally, usage patterns and adoption dynamics around different e-banking channels receive attention.

In totality, the literature review develops an integrated perspective on issues shaping customer satisfaction with rapidly evolving electronic and digital banking channels in the contemporary landscape. It provides a foundation to examine research questions around improving satisfaction and adoption of ATM, debit card, online banking, and mobile banking tools among bank customers through enhancements in services quality, security, convenience and awareness.

Sefer Gümüş, Sudi Apak, Tuğbay Burçin Gümüş, Hande Gülnihal Gümüş, Serpil Gümüş, (2015) "Ultimate Point in the Service Provided by the Banks to their Customers: Customer Satisfaction in the Common use of ATMs". conducted a customer satisfaction study of ATM services using the disconfirmation paradigm model. They surveyed customers on their expected versus actual experiences across various service quality dimensions. The results revealed a gap between expectations and perceptions, especially regarding reliability, responsiveness, and empathy. Customers had higher expectations for ATM services than their actual experiences delivered, highlighting issues for banks to address. The authors recommend regularly assessing customer satisfaction through surveys and improving processes to enhance service quality. This includes ensuring ATMs are dependable and fast, employees are eager to assist, and banks build customer trust and meet changing needs. As banking technology progresses, maintaining high customer satisfaction and service levels is key for client retention and growth. Banks should focus efforts on delivering caring, reliable ATM experiences that match their customers' service expectations.

Patel Kriti (2021) "A study on customer satisfaction towards E-banking service". study examined customer satisfaction with e-banking services. The research found high mobile e-banking awareness and usage for payments, transfers, and purchases, especially among younger demographics. Adoption was lower among less educated customers, although they recognized time and transfer efficiency benefits. Overall, 90% expressed satisfaction, suggesting e-banking largely meets customer needs for simplicity and convenience. Further improvements could come from boosting adoption among less tech-savvy customers through education initiatives tailored to their needs. But strong mobile penetration and approval rates indicate e-banking has successfully established accessible and satisfactory digital banking experiences for most consumer groups.

Amin Hindu J., Onyeukwu Pauline E. and Osuagwu Hope I. (2018). "E-Banking, Service Quality and Customer Satisfaction in Selected Nigerian Banks". The study examined the impact of e-banking adoption on service quality and customer satisfaction at selected Nigerian banks. While e-banking usage has increased, customer satisfaction levels remain low due to issues like long queues, network disruptions, security breaches, and power outages, especially with ATM services. The authors recommend banks invest in enhancing e-banking infrastructure and services to better meet customer expectations. Upgrades to improve network availability, implement robust security systems, and install backup power systems could provide more reliable, efficient e-banking. This could increase customer satisfaction and engagement with e-banking. In summary, the study found that growing e-banking adoption has not led to corresponding improvements in customer satisfaction because of continuing infrastructure and technology gaps. Targeted upgrades to banking systems and infrastructure have the potential to improve the customer experience and satisfaction with e-banking.

Karthikeyan M. and Krishnan Ganapathi Sankara (2021) "Customer Satisfaction Towards E-Banking Services with Special Reference to Axis Bank in Tirunelveli Town". This study examined customer satisfaction with e-banking services offered by Axis Bank in Tirunelveli, India. The authors found that most customers were aware of e-banking facilities, but usage was concentrated on ATMs rather than other online platforms. Approximately half of surveyed customers reported no major issues, but some common problems included stolen passwords, insufficient ATM cash, retained debit cards, and complicated digital interfaces. To potentially improve customer satisfaction, the authors suggest enhancing security protocols, maintaining higher ATM cash reserves, upgrading card readers, and simplifying site navigation. They recommend banks analyze their most used e-banking channels to guide enhancements catering to customer needs. Targeted marketing could also help drive adoption among groups with lower awareness. The study found high general e-banking awareness but heavy reliance on just ATMs. This indicates an opportunity for banks to grow their mobile, online and POS offerings. By improving frequently used ATM services and addressing identified issues, banks may better serve consumer needs.

Vigneshwari S., Rajagopalan S. (2018) "Customer Satisfaction Towards Online Banking Services". study examined satisfaction with online banking, finding typical users were young, educated males who understood online capabilities but had some security concerns. However, online banking keeps expanding due to convenience and 24/7 accessibility. As more discover benefits and security advances, acceptance widens. Though younger educated consumers currently value flexibility most, growing usage across segments suggests substantial potential if banks promote easy accessibility while effectively managing risks. In essence, online banking looks set to continue growing as improved security and greater consumer recognition of advantages attract more users.

Ahmad Ala`Eddin Mohd Khalaf and Al-Zu`bi Hasan Ali (2011) "E-banking Functionality and Outcomes of Customer Satisfaction: An Empirical Investigation". This study examined how e-banking features influence customer satisfaction at Jordanian commercial banks. Using regression analysis, they assessed relationships between satisfaction and e-banking functionality factors like accessibility, convenience, security, privacy, content quality, site design, transaction speed, and fees. They found these factors significantly impacted satisfaction levels, with security, privacy and content being most influential. Further analysis showed satisfaction varied based on demographics including gender, age, marital status, education level, computer literacy, and internet access. The authors conclude that e-banking capabilities drive customer satisfaction, which in turn positively affects loyalty and word-of-mouth recommendations. They provide practical recommendations for banks to improve e-banking services and marketing strategies based on the functionality

factors and demographics found most impactful. In summary, this study explores linkages between e-banking functionality, user demographics, satisfaction, and loyalty within the Jordanian banking industry.

Tharanikaran Vadivelu, Sritharan Sutha, and Thusyanthy Vadivelu (2017) "Service Quality and Customer Satisfaction in the Electronic Banking". examined the relationship between e-banking service quality and customer satisfaction among bank customers in Sri Lanka's Batticaloa district. The researchers assessed customers' perceptions of e-banking service quality across dimensions such as efficiency, availability, fulfilment, and responsiveness. They also measured customer satisfaction levels based on factors like content, accuracy, ease of use, and safety of e-banking services. The key findings indicate that customers were highly satisfied with their banks' e-banking services and rated service quality highly across all dimensions measured. This aligns with wider research showing banks excel in e-banking channels. By continuing to focus on service excellence in key areas like efficiency, fulfilment, and responsiveness, banks can satisfy and retain e-banking customers. This localized Sri Lankan study echoes international research emphasizing the importance of high-quality e-banking services for customer satisfaction.

Banu A. Meharaj, Mohamed N. Shaik and Parayitam Satyanarayana (2019) "Online Banking and Customer Satisfaction: Evidence from India". Applying the technology acceptance model and theory of planned behavior, they found awareness affects perceived usefulness while attitudes and intentions to use online banking directly impact satisfaction (with usefulness having a partial mediating role). Additionally, self-efficacy, ease of use, and cost/time savings significantly influenced perceived usefulness. In summary, the authors identified awareness, attitudes, intentions, and perceived usefulness driven by self-efficacy, usability, and efficiency as key drivers shaping online banking satisfaction and adoption intentions. They suggest banks could potentially boost intentions and satisfaction by increasing awareness, improving self-service capabilities, and communicating benefits. The study proposes a helpful framework for examining how various factors connect to influence users' satisfaction with online banking, which could inform future initiatives in this area.

Al Kabir Md. Awal and Poddar Sujana Chandra (2015) "E-Banking and Customer Satisfaction in Bangladesh". conducted research to assess customer satisfaction with e-banking services offered by commercial banks in Bangladesh. The sample was mostly young males. On average, customers were moderately satisfied with e-banking, especially the reliability, usability, fees, security, and responsiveness. Positive feedback included quick service, easy transactions, and widespread ATM availability. However, customers were less satisfied with overall fees, online charges, and out-of-network ATM fees. Statistical analysis found that responsiveness, visibility, fees, and security had a significant positive correlation with satisfaction levels. In summary, the findings indicate these factors strongly influence Bangladeshi commercial bank customers' satisfaction with e-banking.

Gaur Sonali and Saini Sonali (2020), "A Study on Banking Services, Customer Satisfaction & Awareness". This research explored how banking services, customer satisfaction, and awareness are interrelated. Surveying customers, Gaur and Saini found advertising and bank facilities play a key role in awareness. Offering conveniences like ATM cards helps attract clients. How staff interacts with patrons also impacts satisfaction. Respondents said more branches, better staff attentiveness/politeness, higher deposit caps, and improved amenities would please them more. The study suggests marketing promotions, access to cash machines, employee conduct, and available services drive customer acquisition and happiness. Banks should stress publicizing ATM access, top-notch branches, and positive customer service experiences. Expanding locations, upgrading training, raising deposits, and enhancing amenities per feedback could further increase satisfaction. In sum, advertising, ATM availability, staff behavior, and amenities seem to influence customer attraction and retention. Improving these areas could help banks engage and satisfy more patrons.

S Sandhya (2021) "A Study on SBI Customers Satisfaction Towards E- Banking Services". The author conducted a study analyzing customer satisfaction with SBI's e-banking services in Mysore. The typical e-banking user was found to be a young, educated male attracted by the around-the-clock availability and ability to make purchases electronically. Advertising proved an effective tool for increasing awareness and adoption of e-banking. Users were largely aware of and utilized ATM/debit offerings and preferred mobile internet banking. Convenience and constant access were key factors driving the use of e-banking services. Overall, respondents expressed satisfaction, indicating SBI has successfully met expectations regarding accessibility and functionality of e-

banking. The author concludes that by providing convenient around-the-clock access and enabling online transactions, SBI has generated a satisfied user base of predominantly young technologically adept males for its e-banking services in Mysore. Continued advertising and sustaining anytime availability could further increase e-banking usage and satisfaction among this key demographic.

Prasad Arcot Purna, Rao V. Chandra Sekhar and Kumar Gadda Vijaya (2019) "Customer Satisfaction towards E-Banking". conducted a study examining customer satisfaction with e-banking services across public, private, and foreign banks in Andhra Pradesh's Rayalaseema region. Satisfaction was measured across dimensions including fulfillment, accuracy, assurance, cost-effectiveness, and compensation. Key findings indicate variation in satisfaction levels across banks: public bank customers reported higher satisfaction with fulfillment and security; HSBC customers were more satisfied with cost-effectiveness compared to the State Bank of India (SBI) and ICICI; SBI customers were more satisfied with security versus ICICI and HSBC; and HSBC customers were more satisfied with cost-efficiency than SBI and ICICI. The research suggests different banks have relative strengths and weaknesses in e-banking services, leading to differences in satisfaction across customer segments. While public banks were superior in fulfillment and security, foreign banks afforded greater cost benefits. These competitive insights on the delivery of key drivers of e-banking satisfaction between Indian banks are useful. In summary, the study found each type of bank excelled in satisfying different e-banking customer needs.

Sunith C K (2019) "Customer Satisfaction in E-Banking Services", This study of banks in Kerala, India explored customer satisfaction across various aspects of e-banking services. The findings revealed that most customers preferred using ATMs, with lower usage of internet or mobile banking platforms. The results indicate room for improvement by banks in strengthening customer relations and providing more information/guidance on e-banking. As technology progresses rapidly, banks must adapt to changing consumer preferences and behaviors to acquire and retain customers. Amid ongoing policy and regulatory changes in the banking sector, banks need to proactively implement new strategies and technologies or risk losing credibility. In conclusion, although ATMs currently predominate, banks should enhance customer service and e-banking support to address evolving consumer needs. Failure to adapt could jeopardize banks' viability as the landscape evolves. This study offers useful insights for banks to satisfy customers and remain competitive in a shifting e-banking environment.

Cherukur Ram Babu and Ruby Sandhya (2020) "Study on electronic banking towards customer satisfaction". The study examined the relationship between electronic banking and customer satisfaction. The researchers found that e-banking users tend to be younger working professionals who appreciate the convenience and efficiency e-banking provides through features like account access without branch visits. E-banking enables better personal financial management and control. The study suggests online banking platforms have been widely adopted, especially among busy younger demographics who value the time-saving benefits. Further research could explore how banks might tailor products and marketing to these segments that prioritize accessible, user-directed services that electronic banking offers.

Vetrivel V., Malarvizhi K., Kesavan D. (2019) "Customer satisfaction and trust of private bank ATMs in Rural Areas". The study was conducted among the users of ATM in rural areas of Villupuram District. This study found high satisfaction and trust in private bank ATM services, with variations based on age group. A key finding was that the proximity of ATM service centers strongly impacted customer satisfaction, as many struggle to locate ATMs in unfamiliar or remote areas. The paper emphasized the importance of rural private bank ATMs for cash access without long travel. Additionally, it highlighted the broader business impacts of enhanced security, cost savings, and reduced banking fees from ATM usage. In summary, ATMs provide significant customer convenience and business benefits as essential elements of the financial services infrastructure.

Nupur Jannatul Mawa (2010) "E-Banking and Customers' Satisfaction in Bangladesh: An Analysis". This research conducted in Bangladesh explored the relationship between e-banking service quality and customer satisfaction in the banking sector. Utilizing the SERVQUAL model, the study found that the reliability, responsiveness, assurance, empathy and tangibility of e-banking services significantly impacted customer satisfaction, supporting the acceptance of the hypothesis. With multiple private banks operating in Bangladesh,

e-banking has become critical for customer relationship management, as noted by Robinson, Wise and Ali. However, the country still faces challenges around delayed transfers and limited e-banking support. The researchers recommend policymakers take a proactive approach to address these issues through constant review and upgrading of policies, processes and technologies. This would allow banks to enhance customer satisfaction, transform operations and maintain a competitive edge. Overall, by aggressively improving e-banking strategy, banks can realize the sector's full potential.

Reddy Amith Kumar and Megharaja (2021) "Impact of E-Banking on Customer Satisfaction". The study was conducted among the customers of the Lebanese banking sector to examine the relationship customer satisfaction and e banking services. The study found that rural customers view e-banking as less useful compared to their urban and semi-urban counterparts. While all customers find e-banking easy to use and convenient, rural customers perceive the technology as complicated. As internet banking becomes more critical for customer retention and development, research must consider demographic variables like age, education, occupation and income. Findings show reliability as the strongest driver of satisfaction, reinforcing previous work. Four major service quality factors (efficiency/ease of use, reliability, security/privacy, and responsiveness/communication) substantially influence satisfaction. Interestingly, security and privacy have less impact than other drivers, with reliability and responsiveness playing a crucial role in e-banking satisfaction.

Tharanikaran Vadivelu, Sritharan Sutha and Thusyanthy Vadivelu (2017) "Service Quality and Customer Satisfaction in the Electronic Banking", The study was conducted in the Batticaloa district of Sri Lanka to understand the level of service quality and customer satisfaction among the people related to E banking. Study stated that past research has found high service quality and customer satisfaction with e-banking in other countries. This study aimed to evaluate these factors within the specific context of Batticaloa district. The findings supported both hypotheses: e-banking exhibits high service quality and leads to strong customer satisfaction in this region. By confirming and extending previous findings to this distinct area, the research makes an important contribution. It provides place-specific evidence where a significant gap existed before. In doing so, the investigation fills a crucial gap in the literature and advances our understanding of e-banking service quality and user experience in Batticaloa.

### III. METHODOLOGY

The research employs a descriptive research design using survey methodology. Data was collected through a structured questionnaire from a sample of 50 bank customers selected via convenient sampling. The respondents were drawn from both private and public sector banks. The sample included 38 females and 12 males. The survey instrument collected data on parameters like ease of access to banking, usage frequency of various ATM facilities, problems faced, security preferences for ATMs, accuracy of cash disbursements, reward points benefit, and overall satisfaction levels with availability and functioning of ATMs. Data was analyzed using descriptive statistics such as frequency distributions, cross-tabulations, and percentage analysis. Comparative analysis was conducted across gender, bank type, age, occupation and other demographic attributes. Inferences were drawn to identify strengths, weaknesses and gaps in the debit card facilities offered by banks. Suggestions and practical recommendations have been provided based on the analysis. In summary, survey methodology was adopted to assess customer perceptions, usage patterns and satisfaction levels with modern debit card-based banking facilities to determine their efficacy in meeting consumer expectations. Analysis provides insights into enhancing services further.

### IV. ANALYSIS

**Table 1:** Gender of the Respondents

Gender	No. of Respondent	Percentage
Female	12	24
Male	38	76
Total	50	100

The data in table 1 shows the gender of the respondents. As per the data 24 (12) percent of the total respondents were females while 76 (38) percent of the total respondents were males.

**Table 2: Age of the Respondents**

Age Group	Male	Female	Total	Percentage
Below 20	3	6	9	18
Between 21 to 30	4	12	16	32
Between 31 to 40	2	4	6	12
Between 41 to 50	0	10	10	20
Between 51 to 60	2	3	5	10
Above 60	1	3	4	8
Total	12	38	50	100

The table 2 provides details of the age composition of the respondents. Out of the total of 50 respondents the largest proportion of respondents, comprising 32% (16), belong within the age range of 21 to 30 years. Out of these, 12 were female respondents, while 4 were male respondents. Another significant segment, representing 20% (10) of the respondents, belonged to the age group of 41 to 59 years. All respondents in this category were female. Approximately 18% (9) of the respondents were below 20 years old, with 6 being female and 3 being male. The age group of 31 to 40 years accounted for 12% (6) of the respondents. Out of these, 4 were female and 2 were male. Around 10% (5) of the respondents were between 51 and 60 years old, with 3 being female and 2 being male. Lastly, 8% (4) of the respondents belonged to the above 60 age category, with 3 being female and 1 being male.

**Table 3: Level of Education of the Respondents**

Education	Male	Female	Total	Percentage
High School	0	0	0	0
PUC	0	2	2	4
Graduate	7	19	26	52
Post Graduate	2	16	18	36
Engineering	3	0	3	6
Doctor	0	1	1	2
Total	12	38	50	100

Table 3 shows the level of education of the respondents. Out of the 50 respondents who provided the information the majority of the respondents (52%) had an education level up to the graduate level. Out of these 26 respondents, 19 were females and 7 were males. A significant portion of the respondents (36%) had an education level up to the postgraduate level. Out of these 18 respondents, 16 were females and 2 were males. A small percentage (6%) of the respondents were engineers, and all of them were male. Another small percentage (4%) of the respondents had completed PUC education. Both of these respondents were female. There was a single female respondent (2%) who was a doctor.

**Table 4: Occupation of the Respondents**

Occupation	Male	Female	Total	Percentage
Government Employee	0	1	1	2
Private Employee	4	15	19	38
Self Employed	3	3	6	12
Student	4	11	15	30

Home Maker	0	6	6	12
Pensioner/Retired	1	2	3	6
Total	12	38	50	100

Table 4 shows the occupation distribution among the respondents. Among the 50 participants, the largest proportion, comprising 38% (19 individuals), were employed in the private sector. Among these private employees, 15 were female and 4 were male. Additionally, 30% (15 participants) were students, with 11 females and 4 males. Moreover, 12% (6 respondents), all of whom were women, reported being homemakers. Furthermore, there were 6 individuals who were self-employed, evenly split between genders, with 3 females and 3 males. A small percentage of 6% (3 respondents) consisted of retired or pensioners, while only 1 respondent was a government employee. Overall, the data reflects the diverse occupational backgrounds of the respondents, highlighting the predominant presence of private employees, followed by students, homemakers, self-employed individuals, retirees, pensioners, and government employees.

**Table 5: Annual Income of the Respondents**

Income	Male	Female	Total	Percentage
1,00,000 to 1,50,000	6	18	24	48
1,50,001 to 2,00,000	0	4	4	8
2,00,001 to 2,50,000	0	2	2	4
2,51,001 to 3,50,000	2	7	9	18
3,50,001 and above	4	7	11	22
Total	12	38	50	100

Table 5 shows the annual income distribution among the respondents. The majority, comprising 48% (24) of the participants, reported an annual income ranging from Rs. 1,00,000 to 1,50,000. Of these respondents, 18 were female and 6 were male. Furthermore, 22% (11) of the participants reported an income of Rs. 3,50,001 and above, with 7 females and 4 males in this category. The data revealed that 18% (9) of the respondents had an income between Rs. 2,51,001 and 3,50,000, consisting of 7 females and 2 males. Moreover, 8% (4) of the participants reported an income between Rs. 1,50,001 and 2,00,000, and all of them were females. Lastly, 4% (2) of the respondents indicated an income between Rs. 2,00,001 and 2,50,000, and both respondents were females.

**Table 6: Type of Account Held by the Respondent**

Type of Account	Male	Female	Total	Percentage
Savings	10	33	43	86
Current	0	2	2	4
Both	2	3	5	10
Total	12	38	50	100

Table 6 shows the details of the types of account held by the respondents. As expected, majority of the respondents 86% (43) were having savings accounts out of which 33 respondents were females and 10 respondents were males. There were 10% (5) of the respondents who had both savings and current accounts, out of which 3 were female and 2 were male respondents. There were 4% (2) respondents who had current accounts and both of the respondents were females.

**Table 7: Type of The Bank of the Respondents**

Type of Bank	Male	Female	Total	Percentage
Public Bank	2	18	20	40
Private Bank	2	11	13	26



Both	8	9	17	34
Total	12	38	50	100

To determine the respondents' bank preferences, they were asked about the banks in which they held their accounts. Out of the 50 respondents, it was found that 40% (20) had their bank accounts in public sector banks. Among these, 18 were female respondents, while 2 were male respondents. Furthermore, 34% (17) held accounts in both private and public sector banks, with 9 females and 8 males falling into this category. Lastly, 26% (13) had their accounts exclusively in private banks, comprising 11 female respondents and 2 male respondents.

**Table 8:** Is the ATM/Debit card making your access to banking facility easier

Response	Male	Female	Total	Percentage
Yes	12	36	48	96
No	0	1	1	2
No difference	0	1	1	2
Total	12	38	50	100

To gauge respondents' satisfaction with accessing banking facilities through ATM/Debit cards, they were asked if the facility had been helpful. Table 8 presents the responses provided by the respondents. Out of the 50 respondents, an overwhelming majority of 96% (48 individuals) stated that ATM/Debit cards had significantly improved their access to banking facilities. Among these, 36 were female respondents, while 12 were male respondents. Additionally, 2% (1 respondent) stated that the ATM/Debit card facility did not make any improvement in their banking experience. Similarly, another 2% (1 respondent) mentioned that it did not make any discernible difference. Overall, the results indicate that the majority of respondents found the ATM/Debit card facility to be highly beneficial for accessing banking services.

**Table 9:** Rank the following banking facilities with regard to ATM Kiosk / debit card provided by the public sector banks on this 4-point scale (Fully Satisfied 1; Satisfied 2; Dissatisfied 3; Fully Dissatisfied 4)

Facilities	Male								Total	%
	1	2	3	4						
Cash Withdrawal	6	4	1	1	50.0	33.3	8.3	8.3	12	100.0
Balance Enquiry	5	3	2	2	41.7	25.0	16.7	16.7	12	100.0
Money Transfer	2	4	4	2	16.7	33.3	33.3	16.7	12	100.0
Mobile Recharge	2	4	3	3	16.7	33.3	25.0	25.0	12	100.0
Bills Payment	2	6	1	3	16.7	50.0	8.3	25.0	12	100.0
Mini statement	2	5	2	3	16.7	41.7	16.7	25.0	12	100.0
Cheque Book Request	1	2	5	4	8.3	16.7	41.7	33.3	12	100.0
Online Shopping	5	4	3	0	41.7	33.3	25.0	0.0	12	100.0
Buying Fuel for Vehicle	3	4	2	3	25.0	33.3	16.7	25.0	12	100.0
Cash Deposit	4	4	2	2	33.3	33.3	16.7	16.7	12	100.0
Passbook Entry	3	5	2	2	25.0	41.7	16.7	16.7	12	100.0
Total	35	45	27	25					132	0.0
Facilities	Female								Total	%
	1	2	3	4						
Cash Withdrawal	16	16	4	2	42.1	42.1	10.5	5.3	38	100

Balance Enquiry	14	17	5	2	36.8	44.7	13.2	5.3	38	100
Money Transfer	13	14	8	3	34.2	36.8	21.1	7.9	38	100
Mobile Recharge	15	14	8	1	39.5	36.8	21.1	2.6	38	100
Bills Payment	14	18	5	1	36.8	47.4	13.2	2.6	38	100
Mini statement	13	15	8	2	34.2	39.5	21.1	5.3	38	100
Cheque Book Request	11	20	5	2	28.9	52.6	13.2	5.3	38	100
Online Shopping	19	13	3	3	50.0	34.2	7.9	7.9	38	100
Buying Fuel for Vehicle	16	14	5	3	42.1	36.8	13.2	7.9	38	100
Cash Deposit	16	15	5	2	42.1	39.5	13.2	5.3	38	100
Passbook Entry	15	10	8	5	39.5	26.3	21.1	13.2	38	100
Total	162	166	64	26					418	

The tables show the data related to banking facilities with regard to ATM Kiosk / debit card provided by the public sector banks. Table 9 provides a breakdown of usage of various bank facilities by gender. It shows the number and percentage of males and females using each facility. In total, there were 12 males and 38 females surveyed. The most popular facility used by males was online shopping (41.7%), followed by cash withdrawal and cash deposit (both at 33.3%). For females, the most used facility was bills payment (47.4%), followed by balance enquiry (44.7%). When comparing usage between genders, a higher percentage of males used online shopping (41.7% vs 34.2% for females), while a higher percentage of females used bills payment (47.4% vs 50.0% for males). Overall, females used bank facilities more than males, accounting for 76% of total usage (418 times for female’s vs 132 times for males). The table provides helpful insights into which facilities are most relevant to target for each gender when considering banking product design and marketing.

**Table 10:** Rank the following banking facilities with regard to ATM Kiosk / debit card provided by the private sector banks on this 4-point scale (Fully Satisfied 1; Satisfied 2; Dissatisfied 3; Fully Dissatisfied 4)

Facilities	Male									
	1	2	3	4	1(%)	2(%)	3(%)	4(%)	Total	%
Cash Withdrawal	6	4	1	1	50.0	33.3	8.3	8.3	12	100.0
Balance Enquiry	5	2	3	2	41.7	16.7	25.0	16.7	12	100.0
Money Transfer	4	3	4	1	33.3	25.0	33.3	8.3	12	100.0
Mobile Recharge	5	4	2	1	41.7	33.3	16.7	8.3	12	100.0
Bills Payment	5	4	2	1	41.7	33.3	16.7	8.3	12	100.0
Mini statement	3	5	2	2	25.0	41.7	16.7	16.7	12	100.0
Cheque Book Request	6	3	2	1	50.0	25.0	16.7	8.3	12	100.0
Online Shopping	7	2	2	1	58.3	16.7	16.7	8.3	12	100.0
Buying Fuel for Vehicle	7	2	2	1	58.3	16.7	16.7	8.3	12	100.0
Cash Deposit	5	4	1	2	41.7	33.3	8.3	16.7	12	100.0
Passbook Entry	5	3	2	2	41.7	25.0	16.7	16.7	12	100.0
Total	58	36	23	15					132	
Facilities	Female									
	1	2	3	4	1(%)	2(%)	3(%)	4(%)	Total	%
Cash Withdrawal	20	15	2	1	52.6	39.5	5.3	2.6	38	100.0

Balance Enquiry	21	13	3	1	55.3	34.2	7.9	2.6	38	100.0
Money Transfer	15	20	1	2	39.5	52.6	2.6	5.3	38	100.0
Mobile Recharge	20	14	4	0	52.6	36.8	10.5	0.0	38	100.0
Bills Payment	18	18	2	0	47.4	47.4	5.3	0.0	38	100.0
Mini statement	19	14	3	2	50.0	36.8	7.9	5.3	38	100.0
Cheque Book Request	12	20	5	1	31.6	52.6	13.2	2.6	38	100.0
Online Shopping	21	13	2	2	55.3	34.2	5.3	5.3	38	100.0
Buying Fuel for Vehicle	15	16	4	3	39.5	42.1	10.5	7.9	38	100.0
Cash Deposit	17	15	4	2	44.7	39.5	10.5	5.3	38	100.0
Passbook Entry	20	12	5	1	52.6	31.6	13.2	2.6	38	100.0
<b>Total</b>	<b>198</b>	<b>170</b>	<b>35</b>	<b>15</b>					<b>418</b>	

Table 10 shows the customer satisfaction of the banking facilities with regard to ATM Kiosk / debit card provided by the private sector banks. The table provides a breakdown of usage of various banking facilities by gender. In total, there were 12 male and 38 female respondents surveyed on their usage frequency of 11 different facilities. For males, the most frequently used facilities were online shopping (58.3% using it very often), buying fuel (58.3%), and requesting a cheque book (50%). The least used male facilities were money transfer (33.3% using it very often) and the mini statement (25%). In comparison, the most common facilities used very often by females were checking balances (55.3%), mobile recharging (52.6%), and money transfers (52.6%). The least common female facilities were passbook entry (52.6% using it very often) and buying fuel (39.5%).

In terms of total usage frequency sums, females used the various facilities more overall than males (total usage sums being 418 for females versus 132 for males). The biggest differences were for balance checks (198 female usages versus 58 male usages) and money transfers (170 versus 36). The most equal totals between genders were for online shopping (21 female versus 7 male very frequent users) and cash withdrawals (20 female versus 6 male).

In summary, while both genders used online services often, females tended to use more routine banking facilities like checking balances and recharging phones more frequently than males overall. Males focused more on specific facilities like getting cheque books and fuel. But there were also some common usage trends between genders.

**Table 11:** How often do you use your ATM/Debit Card?

Time Period	Male	Female	Total	Percentage
More than 7 times a week	3	11	14	28
More than 10 times a week	0	1	1	2
More than 15 times a week	2	1	3	6
Less than 7 times a week	7	25	32	64
<b>Total</b>	<b>12</b>	<b>38</b>	<b>50</b>	<b>100</b>

To determine the frequency of ATM/Debit card usage among respondents, they were asked how often they used these cards. Table 11 shows the respondents responses to this question. Out of the 50 respondents, the majority, accounting for 64% (32 individuals), stated that they used their ATM/Debit cards less than 7 times a week. Among these, 25 were female respondents, while 7 were male respondents. Furthermore, 28% (14 respondents) reported using their ATM/Debit cards more than 7 times a week, with 11 females and 3 males falling into this category. In addition, 6% (3 respondents) stated that they used their ATM/Debit cards more than 15 times a week. Among them, 1 was a female respondent, while 2 were male respondents. Lastly, only 2% (1 respondent) reported using their ATM/Debit card more than 10 times a week, and this respondent was

female. These findings highlight the varied usage patterns of ATM/Debit cards among the respondents, with the majority using them less than 7 times a week. This could be attributed to the increasing use of UPI payment applications which are available to people on their mobile phones. Today as per the SBI Ecowrap report there has been a significant decline in the use of ATM/Debit Cards and cash withdraws.

**Table 12:** What you think is the most necessary facility every ATM should have?

Facility in ATM	Male	Female	Total	Percentage
Security Guard	1	1	2	4
CCTV	2	1	3	6
Both	7	34	41	82
Should not be there in isolated places	2	2	4	8
<b>Total</b>	12	38	50	100

Table 12 illustrates the necessary facilities that respondents want to see in their bank ATMs. The majority of respondents, accounting for 82% (41 individuals), stated that they consider both security guards and CCTV facilities crucial in all ATMs of their banks. They believe that this would make accessing banking services through ATMs easier, particularly for women. This sentiment is reflected in the data, with 34 female respondents and 7 male respondents expressing their desire for both security guards and CCTV in bank ATMs. Additionally, 8% (4 respondents) mentioned that ATMs should not be located in isolated places. Among them, 2 were male respondents and 2 were female respondents. Furthermore, 6% (3 respondents) emphasized the importance of CCTVs in ATMs. One of these respondents was female, while the other two were male. Moreover, 4% (2 respondents) highlighted the necessity of having security guards in ATMs, with one male respondent and one female respondent expressing this view. These findings indicate that bank customers prioritize safety and security when accessing banking services through ATMs. It is crucial for banks to provide proper safety facilities in their ATMs to meet customer expectations.

**Table 13:** Rate the following problems when you use an ATM of a Public Sector Bank on a four-point scale.

Problems	Male				Often (%)	Someti mes (%)	Rarely (%)	Never (%)	Tot al	%
	Oft en	Someti mes	Rar ely	Nev er						
Difficulty in using the ATM Machine	2	5	3	2	16.7	41.7	25.0	16.7	12	100.0
Machine out of service	5	7	0	0	41.7	58.3	0.0	0.0	12	100.0
Lack of Cash	4	5	3	0	33.3	41.7	25.0	0.0	12	100.0
Only getting higher denomination notes	4	6	2	0	33.3	50.0	16.7	0.0	12	100.0
Over Crowding	3	4	3	2	25.0	33.3	25.0	16.7	12	100.0
Problem while depositing cash	5	6	1	0	41.7	50.0	8.3	0.0	12	100.0
Problem in Passbook Entry	6	3	2	1	50.0	25.0	16.7	8.3	12	100.0
<b>Total</b>	29	36	14	5					84	
	<b>Female</b>									

Problems	Oft en	Someti mes	Rar ely	Neve r	Oft en (%)	Someti mes (%)	Rarely (%)	Never (%)	Tot al	
Difficulty in using the ATM Machine	3	18	10	7	7.9	47.4	26.3	18.4	38	100.0
Machine out of service	13	19	5	1	34.2	50.0	13.2	2.6	38	100.0
Lack of Cash	10	18	8	2	26.3	47.4	21.1	5.3	38	100.0
Only getting higher denomination notes	11	20	7	0	28.9	52.6	18.4	0.0	38	100.0
Over Crowding	9	16	11	2	23.7	42.1	28.9	5.3	38	100.0
Problem while depositing cash	7	12	15	4	18.4	31.6	39.5	10.5	38	100.0
Problem in Passbook Entry	7	9	18	4	18.4	23.7	47.4	10.5	38	100.0
<b>Total</b>	60	112	74	20					266	

Table 13 shows the problems faced by the respondents while using the ATMs of Public Sector Banks. The data shows the frequency of various ATM problems faced by 12 male and 38 female respondents. For males, the most common problem faced 'often' is issues with passbook entry (50%), followed by the ATM machine being out of service (41.7%), problems while depositing cash (41.7%), and only getting higher denomination notes (33.3%). Overcrowding and lack of cash are less frequent problems. Overall, males face issues 'often' or 'sometimes' for most problems. For females, the most frequent problem is difficulty using the ATM (47.4% 'sometimes', 26.3% 'rarely'), followed by machine out of service (50% 'sometimes') and lack of cash (47.4% 'sometimes'). A key difference is females face more issues with passbook entry (47.4% 'rarely') and problems depositing cash (39.5% 'rarely'). In summary, the data indicates some differing experiences for males and females - males face more frequent outright service issues like out of service ATMs or access to cash, while females have more difficulty with actually using deposit/withdrawal functions even when ATMs are in service. Further analysis into the reasons behind these trends could prove useful for improving services.

**Table 14:** Rate the following problems when you use an ATM of a Public Sector Bank on a four-point scale.

Problems	Female									%
	Oft en	Someti mes	Rar ely	Neve r	Oft en (%)	Someti mes (%)	Rarely (%)	Never (%)	Tot al	
Difficulty in using the ATM Machine	2	11	13	12	5.3	28.9	34.2	31.6	38	100.0
Machine out of service	5	15	12	6	13.2	39.5	31.6	15.8	38	100.0
Lack of Cash	1	15	13	9	2.6	39.5	34.2	23.7	38	100.0
Only getting higher denomination notes	8	15	11	4	21.1	39.5	28.9	10.5	38	100.0
Over Crowding	5	11	15	7	13.2	28.9	39.5	18.4	38	100.0

										0.0
Problem while depositing cash	3	10	17	8	7.9	26.3	44.7	21.1	38	10.0
Problem in Passbook Entry	4	10	15	9	10.5	26.3	39.5	23.7	38	10.0
<b>Total</b>	28	87	96	55					266	
	Male									
<b>Problems</b>	<b>Often</b>	<b>Sometimes</b>	<b>Rarely</b>	<b>Never</b>	<b>Often (%)</b>	<b>Sometimes (%)</b>	<b>Rarely (%)</b>	<b>Never (%)</b>	<b>Total</b>	<b>%</b>
Difficulty in using the ATM Machine	2	5	1	4	16.7	41.7	8.3	33.3	12	10.0
Machine out of service	2	7	2	1	16.7	58.3	16.7	8.3	12	10.0
Lack of Cash	2	3	3	4	16.7	25.0	25.0	33.3	12	10.0
Only getting higher denomination notes	3	5	4	0	25.0	41.7	33.3	0.0	12	10.0
Over Crowding	3	4	3	2	25.0	33.3	25.0	16.7	12	10.0
Problem while depositing cash	2	6	2	2	16.7	50.0	16.7	16.7	12	10.0
Problem in Passbook Entry	3	5	2	2	25.0	41.7	16.7	16.7	12	10.0
<b>Total</b>	17	35	17	15					84	

Table 14 shows the problems faced by the respondents while using the ATM of Public Sector Banks. The data reveals several key gender-based differences in the problems customers face at ATMs. Out of service machines are a major issue for both genders, but especially for women - 39.5% report sometimes facing this and 13.2% often. This suggests a priority area for improvement is ensuring ATM uptime and availability. However, women generally have an easier time with basic functions - larger shares report rarely/never having trouble using the machine (66%), lacking cash (58%) or problems depositing (65%). This indicates interfaces and features overall work well for female users. Instead, the top issues for men are receiving only high denominations (25% often, 41.7% sometimes) and overcrowding (25% often). This points to potential improvements in reconfiguring dispensing mechanisms and site planning to mitigate these.

In summary, while keeping machines stocked and working is important for all, tailored solutions per gender may be beneficial - reducing downtime for women, and adjusting cash denominations and access for men. Additionally, exploring usage patterns by gender in terms of locations, timing, interfaces and specific functionality could reveal areas to differentiate and customize further. The goal would be improving convenience and ease for both groups based on how they access and utilize ATMs. Please let me know if any part of the analysis could be expanded or clarified further.

**Table 15:** Have you ever received incorrect amount when withdrawing cash from the ATM

Response	Male	Female	Total	Percentage
Never	9	35	44	88
Once	2	2	4	8
More than once	1	1	2	4
<b>Total</b>	<b>12</b>	<b>38</b>	<b>50</b>	<b>100</b>

Table 15 presents the responses of respondents regarding their experiences with incorrect amounts being dispensed by ATM kiosks. The majority of respondents, comprising 88% (44), stated that they had never experienced an incorrect amount being dispensed by the ATM kiosk. Among them, 35 were female respondents, while 9 were male respondents. Additionally, 8% (4) mentioned that they had experienced an incorrect amount being dispensed once by the ATM kiosk. Out of these, 2 were male respondents, and 2 were female respondents. Furthermore, only 4% (2) reported multiple incidents of incorrect amounts being dispensed by the ATM kiosk. One respondent was male, and the other was female. These findings indicate that the majority of respondents had not encountered any issues with incorrect amounts being dispensed by ATM kiosks. However, a small percentage of respondents reported isolated incidents or recurring occurrences of such errors.

**Table 16:** If you faced any problem while using the ATM, are you satisfied by the way in which bank resolved the issue

Response	Male	Female	Total	Percentage
Yes	3	9	12	24
No	2	11	13	26
No response	7	18	25	50
Total	12	38	50	100

In order to understand how banks resolve the issues faced by the customers the respondents were asked if/when they faced problem while using the ATM facility provided by the banks. The respondents were asked if they were happy with the way in which banks have handled the problems related to using the ATM facility. Out of the 50 respondent's half of the respondents did not respond to this question. Among the respondents who responded to the question 26% (13) respondents stated that they were not satisfied with the way in which bank has resolved the issue, out of this there were 11 female respondents and 2 respondents were male.

**Table 17:** Do you prefer to withdraw money from the ATM or do you like to go to the branch

Response	Male	Female	Total	Percentage
From ATM	9	33	42	84
From the Branch	1	1	2	4
Both are same	2	4	6	12
Total	12	38	50	100

Out of the 50 respondents, the majority (84% or 42 respondents) stated a preference for withdrawing money from the ATM KIOSK. Among these 42 respondents, 78.57% (33) were female and 21.43% (9) were male. Around 12% (6 respondents) stated that withdrawing cash from either the ATM KIOSK or the branch was the same for them. Among these 6 respondents, 66.67% (4) were female and 33.33% (2) were male. Approximately 4% (2 respondents) stated a preference for withdrawing money from the branch. Both a male and a female respondent expressed this preference.

**Table 18:** Are you satisfied with the availability of the ATM of your bank

Response	Male	Female	Total	Percentage
Fully Satisfied	5	10	15	30
Satisfied	4	26	30	60
Not satisfied	3	2	5	10
Total	12	38	50	100

The respondents were asked if they were happy with the network of ATM KIOSK provided by the bank to its customers. Table 18 shows the data related to this question. Out of the 50 respondent's majority of the respondents 60% (30) stated that they were not satisfied with the availability of the ATM KIOSK provided by their bank, out of these 26 respondents were females and 4 respondents were males. There were 30% (15) respondents who stated that they were happy with the number of ATM KIOSK provided by their bank, out of these 10 respondents were females and 5 respondents were males. There were 10% (5) respondents who were not satisfied with the availability of the ATM KIOSK, out of which 2 were female respondents and 3 were male respondents.

**Table 19:** Does your bank provide reward points for using your ATM/Debit card

Response	Male	Female	Total	Percentage
Yes	4	11	15	30.00
No	5	16	21	42.00
May be	3	11	14	28.00
Total	12	38	50	100

One of the methods used by banks to make their customers use their ATM/Debit Cards more often is to provide them with the reward points which are collected by the customers whenever they use the card for making any payments which the customers can redeem for rewards of for shopping. Table 19 shows the response to the question asked to the respondents if the bank provided them with reward points for their ATM/Debit cards. Out of the 50 respondents 42% (21) respondents stated that they did not get reward points on their ATM/Debit cards. There were 30% (15) respondents who stated that they had got reward points on their cards and 28% (14) of the respondents stated that they were not sure if they got the reward points or not.

**Table 20:** If yes, have you made use of the reward points?

Response	Male	Female	Total	Percentage
Yes	1	6	7	46.67
No	3	5	8	53.33
Total	4	11	15	100

The respondents were asked if they made use of the reward point. Out of the 15 respondents who had stated that they received reward points on their ATM/Debit cards majority of the respondents 53.33% (8) stated that they did not make use of the reward points. Only 46.67% (7) of the respondents stated that they made use of the reward points.

**Table 21:** If no why?

Response	Male	Female	Total	Percentage
Lack of knowledge	2	11	13	56.52
Difficulty to access	0	3	3	13.04
Have to spend lot of money to get reward points	1	2	3	13.04



very less reward point	1	3	4	17.39
Total	4	19	23	100.00

The Analysis of the responses in Table 21 reveals critical insights into the challenges hindering the utilization of bank-provided reward points. Among the 50 respondents, a significant 56.52% attribute their non-utilization to a lack of knowledge, underscoring a considerable gap in awareness regarding the redemption process. This emphasizes the pressing need for banks to focus on enhancing communication and educational initiatives to bridge this knowledge deficit. The second most prevalent issue, mentioned by 13.04% of respondents, is the difficulty in accessing reward points, potentially stemming from complex redemption procedures or limited options. Addressing this hurdle requires streamlining the redemption process and expanding choices for users. The third obstacle, cited by another 13.04%, pertains to the perceived high cost of acquiring reward points, prompting the suggestion for banks to reassess and potentially adjust their cost structures. Lastly, 17.39% of respondents express dissatisfaction with the meager accumulation of reward points, indicating a need for banks to consider augmenting the rewards program or introducing promotions to bolster points accumulation. Overall, this comprehensive analysis calls for targeted educational campaigns, streamlined redemption processes, cost structure adjustments, and potential optimizations to the rewards program to make it more user-friendly and align with the specific concerns raised by respondents, providing actionable insights for banks to enhance their rewards programs effectively.

**Table 22:** What you feel about the availability of cash in your bank ATM

Response	Male	Female	Total	Percentage
Fully Satisfied	2	10	12	24.00
Satisfied	9	25	34	68.00
Not satisfied	1	3	4	8.00
Total	12	38	50	100

The main purpose of a ATM is to provide people with access to cash without having to go to a bank and stand in que. In order to see the effectiveness of the ATM'S the respondents were asked what they feel about the availability of cash in the ATM'S. Out of the 50 respondent's majority of the respondents 68% (34) stated that they were just satisfied with the availability of cash in the ATM's. only 24% (12) of the respondents stated that they were completely satisfied with the availability of cash in the ATM's. There were 8% (4) who stated that they were not satisfied with the availability of cash in the ATM's.

## V. MAJOR FINDINGS AND SUGGESTION

The study found that ATM/debit cards have made banking much more convenient and accessible for customers. 96% of respondents said debit cards provide easier access to banking facilities. The most utilized ATM facilities were cash withdrawals, balance inquiries, and mobile recharging for females, while males most used online shopping, fuel payments, and cheque book requests. In terms of usage frequency, 64% use ATMs less than 7 times a week on average, indicating digital payments are reducing cash usage.

Regarding satisfaction, respondents highlighted the need for security guards and CCTVs at ATMs, especially women, showing safety is a priority. For public sector banks, the main problems faced were out of service ATMs and access to cash for males, while females faced more difficulty actually using machines. With private banks, females mainly struggled with non-functioning ATMs. In terms of inaccuracies, 88% reported never getting incorrect cash amounts from ATMs. However, when issues arise, only 24% were happy with banks' resolution methods. Overall, 60% were satisfied and 30% fully satisfied with the availability of their bank's ATM network. But just 30% received reward points for ATM/debit card usage, and over half did not utilize points mostly owing to lack of awareness. Lastly, 68% were satisfied, but only 24% fully satisfied, with cash availability in their bank's ATMs.

## VI. SUGGESTIONS

Based on the findings, some recommendations to banks for improving ATM/debit card services are:

1. Enhance security infrastructure at ATM sites like guards and cameras for greater consumer confidence
2. Improve uptime and availability of ATMs through better maintenance to minimize service outages
3. Customize ATMs' cash denomination dispersals and site locations based on usage patterns of males and females
4. Simplify interfaces and reconfigure design of machines to make usage easier for female consumers
5. Set up customer assistance portals focused specifically on rapid complaint resolution regarding ATM/debit card issues
6. Introduce targeted awareness campaigns and simplified redemption procedures around reward points programs to boost utilization
7. Consider incentives or promotions to enhance reward points accumulation and perceived value for users
8. Explore advanced technologies like cash forecasting through machine learning to optimize and tailor cash availability at individual ATMs

Implementing these suggested measures can help banks better align their ATM/debit card offerings with customers' expectations around security, convenience, ease of use and accessibility, thereby improving satisfaction levels.

## VII. CONCLUSION

This study analyzed the efficacy of ATM/debit cards in delivering customer satisfaction by surveying 50 bank customers in Mangalore across parameters like convenience, ease-of-use, availability, reliability, security, rewards, and complaint resolution.

The findings reveal that ATM/debit cards have enhanced access to banking services substantially, with 96% agreeing it improves convenience. Cash withdrawals, balance checks, and mobile top-ups are the most popular facilities, especially for women, while men utilize online shopping and fuel payments more frequently. However, average usage rates are declining as digital payments gain traction, with 64% accessing ATMs less than weekly.

Regarding customer satisfaction, while ATMs sufficiently met expectations around accessibility, several areas require improvement. Enhancing security infrastructure through guards and cameras is demanded by 82%, indicating safety is vital for women particularly. Public sector banks need to minimize service disruptions and cash shortages, as outages and access issues frustrated males especially. Private banks should focus efforts on preventing ATM breakdowns which impacted women chiefly. Though cash dispensation inaccuracies were low at 12%, complaint resolution dissatisfied 74%, signalling ineffective customer service. On availability, 60% were satisfied but only 30% fully satisfied, showing room to expand infrastructure. Meanwhile only 30% received rewards and over 50% did not redeem owing to lack of awareness, highlighting a need for tailored engagement. Finally, on cash sufficiency, 68% were satisfied but merely 24% completely satisfied, underlining technological scope for smarter replenishment.

In summary, ATM/debit card facilities have successfully bolstered access to banking services across demographics. However, customized enhancements in security, availability, maintenance, service quality, transparency, digitization, and customer-centricity are necessitated to address evolving user expectations around convenience and experience. As digital payments keep growing in finance, proactively optimizing debit card features and infrastructure will be imperative for banks to retain users and satisfaction levels. The study provides actionable recommendations to help banks align ATM/debit card services strategically with heightening consumer needs in a competitive, technology-driven landscape.

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