A Study on Usage of ATM Services in Sangli District

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Abstract --- The development of banking business in the district can be analyzed in terms of growth trends in the total deposits and advances and its co-relation with the various key indicators stipulated by the Government/RBI as minimum levels to be achieved by the banks. This development depends upon the network of bank branches and there area of operation in the block/district viz. rural, semi-urban and urban branches. In Sangli district 64% bank branches are operating in Rural area followed by 20% and 16% in Semi-urban and Urban area respectively. Adoption of new technology in banking sector enhances better services to customers with higher satisfaction. Further ATM is one of the excellent E-banking service. Thus the objectives of the research is to identify usage of ATM service by the service users in Sangli district, Maharashtra.

Keywords: RBI, Technology, ATM, E-banking, Satisfaction.

I. INTRODUCTION

Sangli district is having an excellent network of bank branches with adequate branches in rural area to cover service area villages. National Banks, Private Sector Banks, Regional Rural Bank, District Central Co-operative Bank Ltd., Sangli District Co-operative Bank, Agricultural and Rural Multipurpose Development Bank formed the composition of Banking network in the District. Of these banks, the Sangli District Central Co-operative Bank has the largest network of rural branches and as such it plays a pivotal role in implementing the district credit plan as well in disbursing the rural credit.

3.2.6 Talukawise ATMs:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Taluka</th>
<th>ATMs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Miraj</td>
<td>39</td>
</tr>
<tr>
<td>2</td>
<td>Walwa</td>
<td>09</td>
</tr>
<tr>
<td>3</td>
<td>Shirala</td>
<td>03</td>
</tr>
<tr>
<td>4</td>
<td>Palus</td>
<td>05</td>
</tr>
<tr>
<td>5</td>
<td>Khanapur</td>
<td>06</td>
</tr>
<tr>
<td>6</td>
<td>Atpadi</td>
<td>05</td>
</tr>
<tr>
<td>7</td>
<td>Jat</td>
<td>03</td>
</tr>
<tr>
<td>8</td>
<td>Kadegaon</td>
<td>01</td>
</tr>
<tr>
<td>9</td>
<td>K. Mahankal</td>
<td>03</td>
</tr>
<tr>
<td>10</td>
<td>Tasgaon</td>
<td>07</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>81</td>
</tr>
</tbody>
</table>

Source: Field survey
II. OBJECTIVES

1. To study the ATM services available in Sangli district, Maharashtra.
2. To study the usage of ATM by the service users.
3. To provide suggestions for enhancing ATM services to nationalised and private sector banks.

III. RESEARCH METHODOLOGY

Present study is done in sangli district, Maharashtra state. Researcher have selected 554 service users from nationalized and private sector banks. Stratified random sampling technique is used for selecting sample. Structured questionnaire has been prepared for collecting opinion in 5 pint likert scale mode. Present research is of type empirical research. Percentile and graphical method is used for analysing and presenting data.

IV. DATA ANALYSIS & INTERPRETATION

Following table shows opinion of service users regarding usage of ATM services:

<table>
<thead>
<tr>
<th>ATM parameters</th>
<th>Service Parameters</th>
<th>Highly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Poor</th>
<th>Very Poor</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Support multiple languages for transaction</td>
<td></td>
<td>340 (61.37%)</td>
<td>137 (43.73%)</td>
<td>42 (7.58%)</td>
<td>30 (5.42%)</td>
<td>5 (0.90%)</td>
<td>554</td>
</tr>
<tr>
<td>2 More problems with ATM services</td>
<td></td>
<td>44 (7.94%)</td>
<td>297 (53.61%)</td>
<td>54 (9.75%)</td>
<td>110 (19.86%)</td>
<td>49 (8.84%)</td>
<td>554</td>
</tr>
<tr>
<td>3 Very less time problem due to insufficient balance in ATM centre</td>
<td></td>
<td>128 (23.10%)</td>
<td>218 (39.35%)</td>
<td>85 (15.34%)</td>
<td>76 (13.72%)</td>
<td>47 (8.48%)</td>
<td>554</td>
</tr>
<tr>
<td>4 Your banks ATM available at convenient location</td>
<td></td>
<td>304 (54.87%)</td>
<td>169 (30.51%)</td>
<td>16 (2.89%)</td>
<td>52 (9.39%)</td>
<td>13 (2.35%)</td>
<td>554</td>
</tr>
<tr>
<td>5 Very less time transaction fail due to network problem in ATM</td>
<td></td>
<td>194 (35.02%)</td>
<td>149 (26.90%)</td>
<td>81 (14.62%)</td>
<td>105 (18.95%)</td>
<td>25 (4.51%)</td>
<td>554</td>
</tr>
<tr>
<td>6 Bank return cash in case of transaction fail (debited amount)</td>
<td></td>
<td>278 (50.18%)</td>
<td>175 (31.59%)</td>
<td>77 (13.90%)</td>
<td>23 (4.15%)</td>
<td>1 (0.18%)</td>
<td>554</td>
</tr>
</tbody>
</table>
The above table furnishes information regarding response for mobile banking services.

1. Support multiple languages for transaction
   From the above interpretation we concluded that the 6137% respondents are highly agreed with the service of ATM support for the multiple languages. Thus, it is revealed that performance of the private sector bank for that service is better than the nationalized banks.

2. More problems with ATM services
   It is concluded that 53.61% respondent agree with having problems with ATM service. Although it is observed that the private sector banks ATMs having fewer problems than that the nationalized banks ATMs.

3. Very less time problem due to insufficient balance in ATM centre
   It seems that 39.35% service users agree with the problem of insufficient balance I ATM centre. Further the respondents from the private sector banks are more satisfied than the nationalized banks.

4. Your banks ATM available at convenient location
   It is concluded that 54.87% service users highly agreed for availability of ATMs at convenient location.

5. Very less time transaction fail due to network problem in ATM
   It is seen that, 35.02% service users are highly agreed with problem of network problem.

6. Banks return cash in case of transaction fail (debited amount)
   50.18% service users highly agreed with the cash return by banks because of failure transaction. Whereas, 4.15% service users found as poor service.

7. Provided balance slip for every transaction
   64.80% service users are highly agreed for providing balance slip in ATM centre as per demand.

V. SUGGESTIONS

- Present usage of ATM services is good in Sangli district. Further by installing on-site and off-site ATMs at rural area at convenient location helps to enhance this service to rural people.
- It is recommended that if availability of ATMs increases in rural area then there will be more ATM business. Thus, banks should implement on-site or off-site ATMs where populations is more than 2000 in rural area.
- The banks should increase cash withdrawal capacity from ATMs on the basis of quarterly balance which will be helpful for customers for urgent needs.
- It is recommended that the banks should add facility of depositing cash in ATM centre. Recently, there is vast demand for that service and it will reduce work pressure on bank employees; for depositing cash and also save customers from waiting in queues for depositing cash.
VI. CONCLUSION

It is concluded that Sangli district having excellent banking network with good literacy rate (62.41%). Each bank has its own ATM either onsite or offsite. National and private sector banks are distributed in all 10 talukas. Further ATM distributed in each taluka (taluka place or municipal corporation/municipalties). ICICI bank has more branches and ATMs as compared to other private banks. Bank of India, Bank of Maharashtra and State Bank of India following these having more branches and ATMs. Miraj Taluka is leading for banking network having highest bank branches and ATMs; whereas Kadegaon taluka is behind all other talukas.

REFERENCES