



## A Study on Usage of ATM Services in Sangli District

Dr. S.T. Bhosale<sup>1</sup>,

Department of Computer

V.P. Institute of Management Studies &amp; Research, Sangli, India

**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 Distict 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 1  
TALUKAWISE ATMS IN SANGLI DISTRICT

Sr. No.	Taluka	ATMs
1	Miraj	39
2	Walwa	09
3	Shirala	03
4	Palus	05
5	Khanapur	06
6	Atpadi	05
7	Jat	03
8	Kadegaon	01
9	K. Mahankal	03
10	Tasgaon	07
Total		81

Source: Field survey

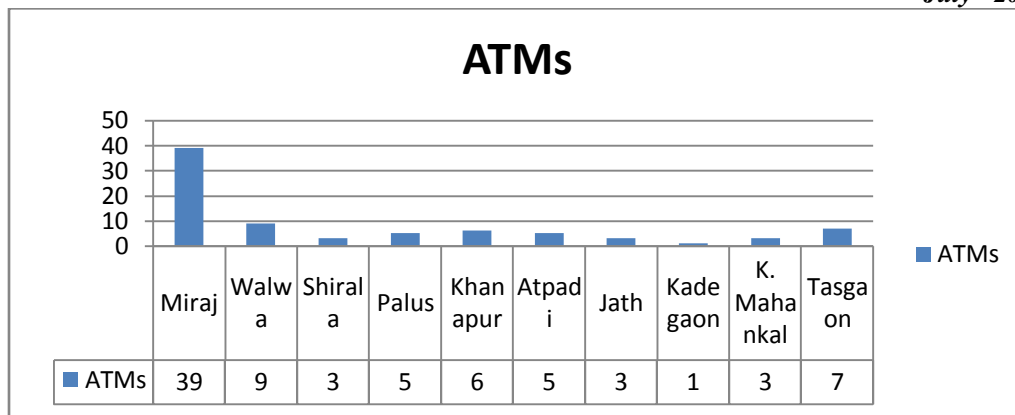


Fig. 1 Talukawise ATMs in Sangli District

## 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 has 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 point 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 2  
OPINION FOR ATM SERVICES

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

7 Provides balance slip for every transaction						
	359 (64.80%)	180 (32.49%)	6 (1.08%)	8 (1.44%)	1 (0.18%)	554

Source: Primary data

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.

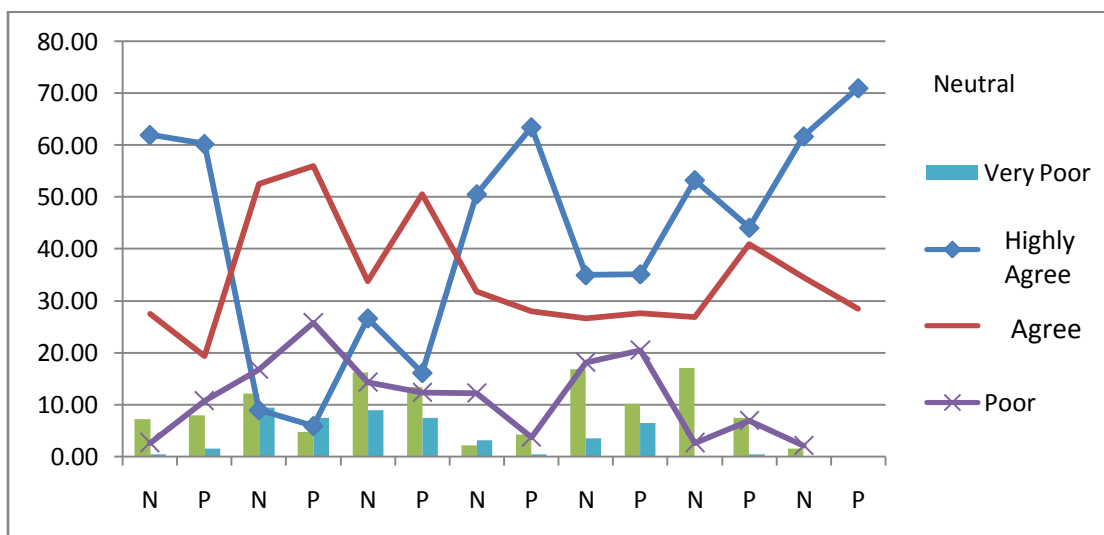


FIG. 2 Opinion for ATM services

**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 /municipalities). 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

- [1] Bhasin Niti (2006), “*Banking Developments in India 1947 to 2007 Growth , Reforms and Outlook*”, New Century Publications , New Delhi, India pp.3-5
- [2] Owens, John and Anna Bantug-Herrera (2006): *Catching the Technology Wave: Mobile Phone Banking and Text-A-Payment in the Philippines*
- [3] Sawant B.S., Bhosale S.T. (2011), “*Technological Development in Indian Banking Sector*”, Indian Stream Research Journal, Vol-1, Issue-II, Nov-2011,ISSN:2230-7850, pp.120-124
- [4] Sawant B.S., Bhosale S.T. (2011), “*Biometric ATMs-Provides Security For E-banking*”, International Journal of Information Systems, ISSN:2229-5429, Vol-II Issue-I, June 2011, pp. 26-31
- [5] Tiwari, Rajnish and Buse, Stephan(2007): *The Mobile Commerce Prospects: A Strategic Analysis of Opportunities in the Banking Sector*, Hamburg University Press (E-Book as PDF to be downloaded)
- [6] Tiwari, Rajnish; Buse, Stephan and Herstatt, Cornelius (2007): *Mobile Services in Banking Sector: The Role of Innovative Business Solutions in Generating Competitive Advantage*, in: *Proceedings of the International Research Conference on Quality, Innovation and Knowledge Management*, New Delhi, pp. 886–894.
- [7] Tiwari, Rajnish; Buse, Stephan and Herstatt, Cornelius (2006): *Customer on the Move: Strategic Implications of Mobile Banking for Banks and Financial Enterprises*, in: CEC/EEE 2006, Proceedings of The 8th IEEE International Conference on E-Commerce Technology and The 3rd IEEE International Conference on Enterprise Computing, E-Commerce, and E-Services (CEC/EEE'06), San Francisco, pp. 522–529.
- [8] Tiwari, Rajnish; Buse, Stephan and Herstatt, Cornelius (2006): *Mobile Banking as Business Strategy: Impact of Mobile Technologies on Customer Behaviour and its Implications for Banks*, in: *Technology Management for the Global Future - Proceedings of PICMET '06*.
- [9] Evolution of the Bankmatic automatic teller machine (ATM) – <http://web.mit.edu/invent/iow/simjian.html>, accessed on 10 Jan 2012.
- [10] Bank of India, Lead bank scheme, *Annual credit plan report Sangli district from 2009 to 2011*.