# Farmer Awareness towards Using ATM Card Holders with Special Reference to SBI ATM Services in Rasipuram Taluk

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## Abstract

*This tabloid stabs to invention out the gratification level of landscape customers in ATM services in Rasipuram. ATM service plays a exact chief role to the customer point. Even though there are enormous progress still there are more disputes circle whereas serving the customer for example machine repair, cash surplus, queue and other details make the customer painful at that point of service and made them to gap. For this tenacity primary data was collected from 100 respondents of changed bank ATM users of Rasipuram.*

*Keywords: ATM, Customer Satisfaction, Problems*

## 1. Introduction

In the present day world, the service sector is growing at a phenomenal rate. For the developing countries, the need of the hour is to assign due to weight age to the development of service sectors. Automated teller machine is a computerized system that enables the customer to do financial transactions easily. It is an electronic banking outlet that enables customers to perform financial transaction without the need of their bank branch representative and teller. ATMs are a convenient and safe means of managing your fund and doing financial transactions.

It enables customers to check the balance of their bank account, deposit or withdraw money, print account statements, transfer of money between your accounts etc. Use of ATM have revolutionized the whole banking process and has also simplified and reduced the workload of the

banking industry. It saves the customers from visiting their bank branch personally; standing in queues there and filling up of various slips for accessing their bank accounts.

## Objectives of the Study

1. To study the socio-economic factors of SBI ATM card holders.
2. To study the factors influencing the level of satisfaction of rural customers using SBI ATM card holders.
3. To study the problems faced by the rural customers while using SBI ATM card holders.

## Review of Literature

**1. Adeniran and Junaidu, (2014),** investigated that the extent to which Automated Teller Machine (ATM) services in terms of their ease of use, availability of money, transaction cost and service security affect the customer satisfaction It also indicates that customers are satisfied with the ATM ease of use, transaction cost and service security but not satisfied with the ATM availability of money.

**2. V. Yuvraj, (2019),** Conclude this article most of the customers are satisfied with the ATM service but the causes which made the customers wait for getting ATM service influenced their behavior in opinion of level of satisfaction. The educational qualification does not influence the opinion of level of satisfaction. So the bank should take necessary steps to avoid those issues in ATM counters and need to set more ATM machines to avoid long queue in much needed places whereas the surplus cash at ATM counters also need to be solved then the bank can avoid the customers arriving bank for withdrawal.

## Research Methodology

This study covers both primary data as well as secondary data.

Primary data is a well structured questionnaire was prepared and distributed to the customers of State Bank of India (SBI) in Rasipuram Taluk.

Secondary data was collected from the various published and unpublished reports including books, periodicals, magazines, government reports, journals and websites, etc.

**Area of the Study**

The area of the study was State Bank of India (SBI) bank branches in Rasipuram Taluk.

**Period of the study**

December 2024-February 2025 (3 Months).

**Sample Size**

The primary data was collected by interview method through the structured questionnaire. For the purpose of the study the data has been collected in different places of the Rasipuram Taluk, ATM centers and State Bank of India (SBI).One hundred ATM holders were randomly selected for the study as sample. That is the sample size is 100 ATM user of State Bank of India (SBI) in Rasipuram Taluk.

**Sampling Method**

Simple Random sampling method was followed.

**Tools used for Analysis**

The data collected was analyzed through Percentages, Chi-Square and Weighted Average Method is applied for the analysis of data.

**Results and Discussion**

**1. Sex Composition**

**Table.1 Sex wise classification**

| S.No. | Sex | Respondents | Percentage |
|---|---|---|---|
| 1. | Male | 56 | 56.00 |
| 2. | Female | 44 | 44.00 |
| **Total** | | **100** | **100.00** |

**Source: Primary data**

The above table 1 explains about the gender of the respondents. 56 percent of the respondents are male and the remaining 44 percent of the respondents are female.

## 2. Age wise classification

**Table -2 Age wise classification**

| S. No. | Age | Respondents | | Total | Percentage |
|--------|-----|------|--------|-------|------------|
| | | **Male** | **Female** | | |
| 1. | Upto 25 | 10 | 9 | 20 | 20.00 |
| 2. | 26-35 | 15 | 15 | 30 | 30.00 |
| 3 | 36-45 | 13 | 8 | 21 | 21.00 |
| 4 | 46 – 55 | 12 | 7 | 18 | 18.00 |
| 5 | Above 55 | 6 | 5 | 11 | 11.00 |
| | **Total** | **56** | **44** | **100** | **100.00** |

**Source: Primary data**

The table 2 clearly shows that the age wise classification of people 26-35 years are very high in (30.00) percentage. On the other hand majority of the respondents (21.00) percentage are under the age group of 36-45, (20.00) percentage of the respondents are below 25 age group, (18.00) percentage of the respondents are 46-55 age group and (11.00) percentage respondents are above 55 age group.

## 3. Marital status

The respondents are classified on the basis of marital status and the results are presented in Table 3

**Table.3 Marital status of customer**

| S. No. | Marital Status | Respondents | | Total | Percentage |
|--------|----------------|------|--------|-------|------------|
| | | **Male** | **Female** | | |
| 1 | Married | 35 | 20 | 55 | 55.00 |
| 2 | Un-married | 20 | 25 | 45 | 45.00 |
| | **Total** | **55** | **45** | **100** | **100.00** |

**Source: Primary data**

The table 3 shows that 55 percent of the respondents are married, while 45 percent of the respondents are un-married.

## 4. Educational Status

**Table.4 Educational Qualification**

| S. No. | Educational Qualification | Respondents | | Total | Percentage |
|--------|---------------------------|------|--------|-------|------------|
| | | **Male** | **Female** | | |
| 1 | School Level | 14 | 11 | 25 | 25.00 |
| 2 | UG/Diploma | 18 | 14 | 32 | 32.00 |
| 3 | PG | 15 | 11 | 26 | 26.00 |
| 4 | Professional/Others | 9 | 8 | 17 | 17.00 |
| | **Total** | **56** | **44** | **100** | **100.00** |

**Source: Primary Data**

From Table 4, it is observed that 32.00 percent respondents are UG/Diploma, whereas 26.00 percent have PG Level, 25.00 percent of the respondents were School Level, 17.00 percent have Professional/others category.

## 5. Employment Status

**Table.5. Employment Status**

| S. No. | Employment Status | Respondents | | Total | Percentage |
|--------|-------------------|------|--------|-------|------------|
| | | **Male** | **Female** | | |
| 1 | Business | 18 | 10 | 28 | 28.00 |
| 2 | Govt Employee | 13 | 12 | 25 | 25.00 |
| 3 | Private Employee | 15 | 6 | 21 | 21.00 |
| 4 | Professionals | 9 | 7 | 16 | 16.00 |
| 5 | Others | 7 | 3 | 10 | 10.00 |
| | **Total** | **62** | **38** | **100** | **100.00** |

**Source: Primary data**

The Table. 5 shows the occupation of the respondents. Out of 100 respondents, 28.00 percent of respondents are doing Business, 25.00 percent of respondents are Govt Employees. 21.00 percent of respondents are Private Employees, 16.00 percent of respondents are Professionals and 10.00 percent of respondents are others.

### 6. Monthly Income

**Table.6 Monthly Income**

| S. No. | Monthly Income | Respondents | | Total | Percentage |
|--------|----------------|-------------|--------|-------|------------|
| | | **Male** | **Female** | | |
| 1 | Less than 10,000 | 14 | 12 | 26 | 26.00 |
| 2 | 10,000 - 20,000 | 9 | 8 | 17 | 17.00 |
| 3 | 20,000 - 30,000 | 14 | 11 | 25 | 25.00 |
| 4 | 30,000 - 40,000 | 9 | 13 | 22 | 22.00 |
| 5 | Above 40,000 | 8 | 2 | 10 | 10.00 |
| | **Total** | **54** | **46** | **100** | **100.00** |

**Source: Primary data**

The above table.6 reveals that 26 percentage of the respondents are less than Rs.10,000, 25.00 percentage of the respondents are Rs.20,000-30,000, 22.00 percentage of the respondents are between Rs.30,000-40,000, 17.00 percentage of the respondents are between Rs.10,000-20,000 and 10.00 percentage of the respondents are Above Rs.40,000

### 7. Type of Cards

**Table.7. Type of Cards**

| S. No. | Type of Cards | Respondents | | Total | Percentage |
|--------|---------------|-------------|--------|-------|------------|
| | | **Male** | **Female** | | |
| 1 | Visa Card | 20 | 17 | 37 | 37.00 |
| 2 | Master Card | 18 | 15 | 33 | 33.00 |
| 3 | Other cards | 19 | 11 | 30 | 30.00 |
| | **Total** | **57** | **43** | **100** | **100.00** |

**Source: Primary data**

From the above table.7, we can ascertain that 37.00 percentage of the respondents have Visa Card, 33.00 percentage of the respondents have Master Card, and 30.00 percentage of the respondents have Other Cards.

**8. Purpose of using ATM**

**Table 8. Purpose of using ATM**

| S. No | Purpose of ATM | Total Score | Mean | Rank |
|-------|----------------|-------------|------|------|
| 1 | Cash Withdrawal | 356 | 3.56 | I |
| 2 | Balance enquiry | 350 | 3.50 | III |
| 3 | Transfer of Funds | 352 | 3.52 | II |
| 4 | Utility bills payments | 338 | 3.38 | IV |
| 5 | Other services | 337 | 3.37 | V |

**Source: Primary data**

The above table 8 indicates the purpose of using ATM services in scheduled commercial banks. Cash withdrawal, transfer of funds and balance of enquiry various services are the top ranked problems as per the mean scores of the respondents. The problems are treated as most vicious based on the mean scores strength. The problem named other services stands last with low mean score.

**9. Problems of ATM Services**

**Table 9- Problems of ATM Services**

| Sl. No | Problems of ATM Service | Total Score | Mean Scores | Rank |
|--------|-------------------------|-------------|-------------|------|
| 1 | Network failure | 528 | 5.28 | I |
| 2 | ATM card damage | 491 | 4.91 | IV |
| 3 | Forgot ATM PIN number | 473 | 4.73 | VI |
| 4 | Machine out of order | 455 | 4.55 | VII |
| 5 | No printout of statement | 422 | 4.22 | VIII |
| 6 | No power pack up | 503 | 5.03 | III |
| 7 | Less No. of ATMs | 506 | 5.06 | II |
| 8 | Transactions take more times | 480 | 4.80 | V |

**Source: Primary Data**

The above table 9 indicates the problems faced while adopting ATM services in scheduled commercial banks. Network failure, less no. of ATMs and no power pack up of various services are the top ranked problems as per the mean scores of the respondents. The problems are treated as most vicious based on the mean scores strength. The problem named no printout of statement stands last with low mean score.

10. **Customer's satisfaction towards ATM**

**Table.10. Customers' Satisfaction towards ATM**

| S. No | Customers' Satisfaction | SA 5 | A 4 | N 3 | DA 2 | SDA 1 | Total | Mean Score | Rank |
|-------|------------------------|------|-----|-----|------|-------|-------|------------|------|
| 1 | Availability of Cash | 45 | 33 | 12 | 7 | 3 | 410 | 4.10 | I |
| 2 | Convenience | 29 | 49 | 11 | 6 | 5 | 391 | 3.91 | III |
| 3 | Efficiency | 35 | 37 | 13 | 8 | 7 | 395 | 3.95 | II |
| 4 | Responsiveness | 25 | 43 | 17 | 9 | 6 | 329 | 3.29 | VII |
| 5 | Security & Privacy | 31 | 47 | 10 | 7 | 5 | 345 | 3.45 | VI |
| 6 | Reliability | 33 | 35 | 15 | 10 | 7 | 377 | 3.77 | IV |
| 7 | Technology and Service Quality | 27 | 37 | 17 | 11 | 8 | 364 | 3.64 | V |

**(Source: Primary Data)**

**(SA-Strongly Agree A-Agree N-Not sure DA-Disagree SDA-Strongly agree disagree)**

The above table 10 indicates Customer's satisfaction towards ATM services in scheduled commercial banks. Availability of cash, efficiency and convenience of various services are the top ranked problems as per the mean scores of the respondents. The problems are treated as most vicious based on the mean scores strength. The problem named no printout of responsiveness stands last with low mean score.

**CHI SQUARE ANALYSIS:**

**Hypothesis: 1**

**There is no significant relationship between Age groups of respondents and awareness level towards using in ATM cards.**

**Table 11 Age of the respondents and level of Awareness (Two way table)**

| Sl. No. | Age | level of Awareness | | | Total |
|---|---|---|---|---|---|
| | | Fully Awared | Partly Awared | Not Awared | |
| 1. | Upto 25 | 9 | 8 | 3 | **20** |
| 2. | 26-35 | 15 | 10 | 5 | **30** |
| 3 | 36-45 | 10 | 7 | 4 | **21** |
| 4 | 46 – 55 | 8 | 6 | 4 | **18** |
| 5 | Above 55 | 4 | 5 | 2 | **11** |
| | **Total** | **46** | **36** | **18** | **100** |

It is clear that table 11 the calculated Chi-square value (1.17) is less than the table value (15.5) at five percent level, there exists no significant association between age and Level of awareness towards farmer using ATM cards of the respondents. Thus the null hypothesis is accepted.

**Hypothesis: 2**

**There is no significant relationship between Education groups of respondents and awareness level towards using in ATM cards.**

**Table 12 Education of the respondents and level of Awareness (Two way table)**

| Sl. No. | Age | level of Awareness | | | Total |
|---|---|---|---|---|---|
| | | Fully Awared | Partly Awared | Not Awared | |
| 1. | School Level | 13 | 4 | 8 | **25** |
| 2. | UG/Diploma | 16 | 6 | 10 | **32** |
| 3 | PG | 12 | 2 | 12 | **26** |
| 4 | Professional/Others | 13 | 1 | 3 | **17** |
| | **Total** | **54** | **13** | **33** | **100** |

It is clear that table12 the calculated Chi-square value (6.81) is less than the table value (12.59) at five percent level, there exists no significant association between Education and Level of awareness towards farmer using ATM cards of the respondents. Thus the null hypothesis is accepted.

**Hypothesis: 3**

There is no significant relationship between Employment Status groups of respondents and awareness level towards using in ATM cards.

**Table 13 Employment Status of the respondents and level of Awareness (Two way table)**

| Sl. No. | Employment Status | level of Awareness | | | Total |
|---------|-------------------|-------------|--------------|------------|-------|
|         |                   | Fully Awared | Partly Awared | Not Awared |       |
| 1.      | Business          | 12          | 6            | 10         | **28** |
| 2.      | Govt Employee     | 11          | 5            | 9          | **25** |
| 3       | Private Employee  | 12          | 3            | 6          | **21** |
| 4       | Professionals     | 9           | 3            | 4          | **16** |
| 5       | Others            | 5           | 2            | 3          | **10** |
|         | **Total**         | **49**      | **19**       | **32**     | **100** |

It is clear that table 13, the calculated Chi-square value (1.733) is less than the table value (15.5) at five percent level, there exists no significant association between Employment Status and Level of awareness towards farmer using  ATM cards of the respondents. Thus the null hypothesis is accepted.

## Conclusion

The study offers obligatory response to the bank management to upsurge customer support complete educating ATM service quality. The customers choose ATM with time and price service which offers capable services. Despite weaknesses in ATMs, it is still wished as it assistances the bank, employees and customers. It is thus, domineering for banks to certify that undisrupted besides resourceful ATM service is delivered to customers for greatest outcomes. Banks must concentration on main facets of confidence and separation as well as efficient skill of ATMs.

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