ATTITUDE OF ATM CUSTOMERS – AN EMPERICAL STUDY

Dr.SANYASI RAJU*

Sravani G.M.**

ABSTRACT

Key words: **ATMs,Technical savvy, Retail banking, System adoptability**

Indian banking has a long voyage with timely changes in its policies, procedures and practices. It has transformed from traditional to present technical savvy. Liberalization of Indian economy coupled with financial sector reforms had brought a paradigm shift Indian banking. Bank automation along with business processing, restructuring of banking activities have invited a number of changes in Indian banking sector like., Retail Banking which, offers versatile services. like, ATM, On-line banking, mobile banking, etc.. Among all these, ATM facility has been prioritized by the banking sector in India, which is a channel identified to reach the customers. Though growth in deployment of ATMs in the country from 2008 to 2015 registered by 30% pa.. Still an abundant scope to deploy more ATMs in the country.

In spite of growth in size of ATMs as well as it penetration into the public, still atms are not in good lines of customers and untouched the hearts of customers. Perceptional differences have been often revealed by the customers at different platforms. Consequently, their attitude appears differently while in use of ATMs. The attributable reasons for such indifferent attitude with the customers while in usage may be because of their age, gender, education, social status etc.. Against this back ground a study is made to study the attitude of ATM customers in this attempt. In this attempt survey method is applied with the help of a structured questionnaire designed and canvased among the selected sample of 400 atm users from 10 selected atm bunks of public

* G.V.S.S.N., Professor in Management Studies, MVGR College of Engineering, Vizianagaram – A.P.

** B.tech., MBA

sector banks. In order to study the attitude of atm users, two different locations in Andhra Pradesh are selected ie,Visakhapatnam (city) and Vizianagaram (town). Each one is different from other in respect of living standards, income sources, savings habits, life styles, connectivity with banking services, acceptance of bank facilities like atms. In this attempt attitude is studied in terms of dimensions like., convenience, security, and system adaptability. Also the attitude of atm customers towards each dimension are analysed with respect to their age, education, and social status.

ATTITUDE OF ATM CUSTOMERS – AN EMPERICAL STUDY

Indian banking has a long voyage with timely changes in its policies, procedures and practices. It has transformed from traditional to present technical savvy. More specifically, liberalization of indian economy coupled with financial sector reforms had brought a paradigm shift in banking practices due to entry of foreign players with mighty technical strength and severe competition among banks. More over, technology and IT revolution in the country had also changed the mindset as well as life styles, all have increased the expectations from customers end.

In this juncture, public sector banks in the country with long saga towards diversion and took its strides in its services in order to compete with private sector banks back up by technically strong foreign hands. Inspite of technology transformation, business processing, restructuring of banking activities have invited a number of changes in Indian banking sector, particularly by public sector banks. All the public sector banks have chosen transformation path in its services. Retail Banking is versatile dimension through which, the banks offers versatile services like, ATM, On-line banking, mobile banking, etc.. Among all these, ATM facility has been given prioritized by the banking sector in india, which is a channel identified to reach the customers and their ever increasing needs. Infact the penetration of ATMs into the indian public is so fast and day by day it is on the rise. Particularly, the public sector banks have been expanding their ATMs in order to reduce the customer visit to bank branches for petty and routine transactions.

Though growth in deployment of ATMs in the country from 2008 to 2015 registered by 30%pa, yet its penetration on a per capita basis is lower relatively to other countries. Further, an abundant scope to deploy more ATMs in the country, particularly in Tier III to VI areas of the

country as opined by GM RBI, in his directions,, dt 12,feb 2015.[1] The number of ATMs in India increased from 43,651 in FY'2009 to 160,055 by FY'2014 . It is estimated that more than INR 35-38 billion was generated by service providers under the ATM managed services model, while nearly INR 28-32 billion under the brown label model in FY'2014[2]. Inspite of the growth in number of ATMs still a demand for it is ever increasing.

Literature review: Infact a limited number of research works were done on customers attitude in usage of atms, but studies on related works will throws a light on the concepts.

Meuter and Bitner, (1998) in their study on consumers attitude towards e-banking services,have identified various problems faced by customers when ever they associated technological changes, like.,anxiety and stress while in usage of IT.[3]

While **Salhieh, Loay, J. Abu-Doleh and N. Hijazzi (2011)** have opined that customers shall also aware about technology risks like., include system failures, processing errors, software defects, operating mistakes, hardware breakdown, capacity inadequacies, network vulnerabilities and security shortcomings, malicious attacks and hacking incidents, along with the operational risks. Thus, additional skills and good educational background may be needed to deal with technology based banking operations.[4]

Meuter and Bitner (2000) lists some reasons behind customers possible acceptance of new technologies, such as., time and cost savings, greater control over the service delivery, reduced waiting time, and a higher perceived level of customization, flexibility, enhancement of the bank's reputation, and reaching new segments of the population[5].

Khalil and Pearson (2007) found that trust was a significant factor that affects customers' attitudes towards internet banking in Malaysia[6].

While **Aderonke and Ayo (2010)** applied an extended TAM to investigate the factors that influence users' acceptance and intention to use electronic banking in Nigeria. The study

[1] https://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=2494

[2] http://www.newsvoir.com/release/india-atm-managed-services-and-outsourcing-market-outlook-to-2019-spurred-by-expansion-of-the-atm-network--3037.html

[3] .Meuter and Bitner,(1998) "Consumers' Attitude towards E-Banking Services in Islamic Banks: The Case of Sudan".

[4] .Salhieh, Loay, J. Abu-Doleh and N. Hijazzi(2011):"The Assessmen[4]t of E-banking Readiness in Jordan, International Journal of Islamic and Middle Eastern Financial Management, Vol.4, No. 4, pp. 325-342.

[5] .Meuter, M. L., Ostrom, A. L., Roundtree, R. I. and Bitner, M. J. (2000). Self-Service Technologies: Understanding Customer Satisfaction with Technology-based Service Encounters. *Journal of Marketing 64*,50-64.

[6] Khalil M.N. and J. M. Pearson (2007),The Influence of Trust on Internet Banking Acceptance, Journal of Internet Banking and Commerce, Vol. 12, No. 2, pp. 1-10.

showed that ease of use, time saving and convenience are driving factors to use ATMs, while network and system security were major concerns of users[7].

MuhamudAsifKhan(2010), study on atms service quality and customer satisfaction in pakistan revealed that convenience, efficient operation, security, and privacy, reliability and responsiveness are significantly contributes towards customer satisfaction.[8]

Tingari and Abdelrahman (2012), explores the evolution of bank technology in Sudan found that demographics such as age, income, education and bank treatment period have no effect on customers' intention to use bank technology[9]. Further, a senior executive of Yes Bank(india- -2015) opined that innovative deposit automation strategy, aims at improves both efficiency in cash nagement and the customer service offered to its cardholders[10].Though referred literature is limited and mostly outside indian experiences, but throws light on the attitude of the customers in usage of atms.

Statement of the Problem : " In line with automation of banking services, ATM services by commercial banks have been improved rapidly. There by ATMs usage frequency is also increased. The establishment of ATMs at different locations with a greater pace had given priority by the bankers to cater the needs of customers. In spite of growth in size of ATMs as well as it penetration into the public, still atms are not in good lines of customers and untouched the hearts of customers. Undoubtedly, difference in perception towards atms is often expressed by the customers at different platforms. Consequently, their attitudes appear differently while in use ofATMs. The attributable reasons for such indifferent attitude with the customers while in usage may be because of their age, gender, education, social status etc.. Against this back ground a study is proposed to study the attitude of ATM customers in this attempt.

[7]Aderonke, A. and C. K. Ayo (2010)' An Empirical Investigation of the Level of Users Acceptance of E-banking in
Nigeria', Journal of Internet Banking and Commerce, Vol. 15, No.1, April.

[8] Muhammad Asif Khan (2010), "An Emperical Study of Automated Teller Machine Service Quality and Customer Satisfaction
in Pakistani Bank", Eropeon Journal of Social Sciences – Vol. 13, Nov .3 , 2010

[9]Tingari, W. M and A. Abdelrahman (2012) 'Acceptance of Banking Technology in Sudan: an Analytical Study, International
Conference on Computer and Information Technology, Bangladesh, pp. 433-438.

[10]Aspy Engineer, Senior President and Country Head, ATM Management and Currency Chest, Yes Bank
(India) at ATMIA ATMS IN 2015 Conference held at Mumbai, 8-9th December,2015.

The objectives behind the study –

- To find the relationship between attitude of a customer and their age, education qualification, and social status. etc.
- To observe and identify the factors which influence the behavior of a customer while in usage of ATMs.

Methodology and data base:

In this attempt survey method is applied. In order to study the attitude of atm users, a structured questionnaire is designed and canvased among the selected sample.

Study Area:

In order to study the attitude of atm users, two different locations in Andhra Pradesh are selected viz.,Visakhapatnam (city) and Vizianagaram (town). Each one is different from other in respect of living standards, income sources, savings habits, life styles, connectivity with banking services, acceptance of bank facilities like atms.

Sample: In this attempt cluster sample is applied. Here the atm bunks are considered as a cluster. As the customers visiting ATM bunks are versatile in features as well as visit ATM bunks at their convince. As such identification of ATM as cluster of customers would be felt meaningful. Accordingly, 10 number of ATM bunks are identified in two study areas, which are ideally located and customer visit appear at all times.

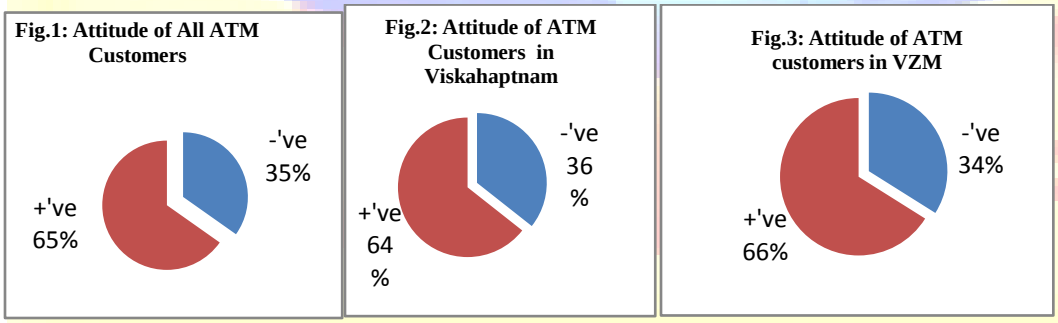
Further the care is taken in selection of ATM bunks representing the categories of banks chosen for the study i.e, State Bank of India(SBI) and other public sector banks representing public sector banks, and ICCI, in private sectors banks. The required sample respondents are selected at random from such ATM bunks. Infact, the responses are collected from 430 customers but the study was confined to 400 sample customers, due to insufficiency of responses given by themselves while in data collection. However, utmost care is taken in selection of sample respondents representing customers of public sector banks viz., State Bank of India (sbi) and other public sector banks, as well as private sector banks.

Tool Description: In order to study the attitude of customers while in usage of ATMs a structured tool is designed. In fact a pilot study was made in advance with a preliminary questionnaire with probable aspects which reflects the very behavior of a customer in general. Subsequently, tool was redesigned by considering the responses from the pilot survey. Finally, the tool consists of three dimensions such as., convenience, security and system efficiency.

Altogether, designed questionnaire was finalized with 21 statements cover those three dimensions. The description of the statements under each dimension were presented in annexure –I. Further, the Likert – scaling technique- 5 point, is applied in collection of respondents attitude.It includes., Strongly Disagree(SD); Disagree(D); UD=Un-decided; A= Agree; Strongly Agree(SA).

Statistical tools: In order to study the concept statistical tools like., Simple Averages, Chi-square tests are applied where ever necessary.

It would be meaningful to study the characteristics of the sample respondents prior to study the concept. (annexure –II). It reveals that sample selected for the study represents various sections of the society in general and features of atm customers in specific. Thus it would be appropriate to study the attitude of the customers with this representative sample in this attempt.In fact the basic objective behind present attempt is to study the customer's attitude while in usage of ATMs. Thus it is meaningful to study the attitude of all respondents as well as it with respect to their locality (Visakhapatnam and Vizianagaram). Infact the attitude of the customers are classified into positive and negative. Which is revealed from fig.1,2,&3, that over all attitude of all the customers under study and also customers located either at Visakhapatnam or vizianagaram have appear the same trend. It recorded almost 65 percent of total score representing positive attitude in terms of above features with the respondents.



Further, the customers attitude or behavior on a product or service are determined by various factors Normally, aged customers may have fear at atms who had accustomed with traditional banking. While the education provides sharing of knowledge and thus avoid unwanted practices while in usage of atm.Like wise., education; social status will have attitudinal differences in usage of atms. In view of all these factors the attitude of the sample towards dimensions under study are analysed with respect to their age, education, and social status.

A. Attitude – Age.

In fact, attitude differs in tune with age grows. Attitude of an individual appear feeble or lenient whose age crossing adolescence. Then after maturity can be seen with their attitudes. But exceptionally, it will be different with certain personalities. In view of all these, an attempt is made to study the age and attitude of atm customers perceptions of the sample . Accordingly, a null hypothesis is formed viz.,

H_o = " No significant difference in customers attitude toward dimensions with respect to age".

H_1 = " There is a significant difference in customers attitude towards dimension with respect to age".

Chi-square test (Annexure –III) is applied to test H_o. The test results reveals that ., x^2 cal. Value = 49.10095, x^2 table value at 5% LOS = 12.592 . Cal value.,< Table. value. , $H_o$isrejected. Indicates that there is a difference in attitude of customers in usge of atm with respect to their Age. It is quite natural the attitude and feelings of an individual changes in tune with age increase.Thus, an attempt is made to study on perceptions of the respondents towards dimensions with respect to their Age are also studied in table I.

Table I : Dimension – Age

(Average scores)

Dimension/variable	Age in yrs				Total
	<20	20-40	40-60	60>	
N	**96**	**102**	**119**	**83**	**200**
Convenience	23.70	25.38	18.68	29.43	**97.19**
Security	22.66	21.79	21.66	35.90	**102.01**
System Adaptability	23.60	23.95	15.22	25.02	**199.20**

A peep into the table I, reveals that among the customers under study, the attitude of customers less than 40yrs age have shown favor towards dimension convenience and While the customers crossed age of 40 yrs have prioritized towards security dimension. Peculiarly the respondents under any age group have concern at system adaptability. More particularly, customers with in the age group of 40-60 yrs have least priority towards system adaptability.

B. **Attitude – Education:**

Infact, the attitude of an individual is influenced by his level of education. In particular, an educated customer's attitude is more polite than those of others. He could understand apathetically the issues from other end and behave. Against this back ground an attempt is made to study the attitude of the customers with respect to their age. Accordingly, a null hypothesis is framed and tested with chi-square test.

H_o = "No significant difference in customers attitude toward dimensions with respect to education".

H_1 = "There is a significant difference in customers attitude towards dimension with respect to Education".

The test results reveals that ., x^2 cal. Value = 0.43, x^2 table value at 5% LOS = 9.489 .Cal value. < Table.value. , $H_o$isaccepted (Annex.IV) . Thus, there is no difference in attitude of customers in usage of atm with respect to education. It indicates that the behavior of the customers irrespective of their education is one and the same. In spite of the test results respondents perceptions in relation to their education are discussed in table II. A peep into the table II reveals that a thin layer differences in perceptions of the sample with respect to their education. It reveals that the graduates and Post-graduates have given weightage in their attitude towards convenience. While the under graduates attitude is positive towards system adaptability. Unfortunately, all the categories of respondents have given third position in their attitude towards security, which is also necessary issue.

Table: II : Dimension – Education (Average scores)

Dimension/ Variable	Education			Total
	Under graduate	Graduate	Pg& Others	
N	**86**	**118**	**196**	**400**
Convenience	24.42	27.56	**24.21**	**76.19**
Security	22.67	20.92	22.29	**65.88**
System Adaptability	25.33	26.63	22.68	**74.64**

C: Attitude - Social Status:

Further, social status is also influencing on behavior of a customer. The expectations of customers are influenced by their social status and in turn it drives him to behave in such a manner. Thus an attempt is made to test the attitude of a customer and his social status of in usage of ATMs a null hypothesis is framed and tested.

H_o = "No significant difference in customers attitude toward dimensions with respect to social status".

H_1 = "There is a significant difference in customers attitude towards dimension with respect to social

status".

Chi-square test(Annexure –V) reveals that ., x^2 cal. Value = 0.37226, x^2 table value at 5% LOS = 9.489 . Cal value.,< Table. value. , $H_o$isaccepted . It infers that no difference in attitude and social status of the customers under study. Indicates that social status does not influencing the behavior of the customers in usage of ATMs. Despite of it, an observation of average scores of the customers (table.III) reveals that attitude of un-employees, professionals, is favorable towards system adaptability. Where as employees, businessmen and others have shown favorable attitude towards convenience dimension. However, all the categories of customers have given least priority towards security concern.

Table: III: Social Status - Average scores

Dimension/ variable	Social Status					Total
	Un employee	Employee	Businessmen	Professional	Others	
N	**74**	**104**	**76**	**63**	**83**	**400**
Convenience	26.86	**25.71**	**24.51**	26.24	**23.16**	**126.48**
Security	23.14	21.38	21.16	25.62	22.51	**113.80**
System	**27.03**	24.04	23.30	**26.38**	22.08	**122.83**

D. : Attitude – usage frequency: In spite of the dimensions studied, another area ie., usage frequency, is also influencing a customers attitude. Thus to test the attitude of a customer in relation to usage frequency of ATMs, a null hypothesis is framed.

H_o = "No significant difference in customers attitude toward dimensions with respect to usagefrequency".

H_1 = "There is a significant difference in customers attitude towards dimension with respect to usage frequency".

Chi-square test(Annexure –VI) is applied to test H_o. The test results reveals that ., x^2 cal. Value = 0.42, x^2 table value at 5% LOS = 12.592 . Cal value.,< Table. value. , $H_o$isaccepted . Indicates that usage frequency has no influence over attitude of customers with respect to given dimensions. Further an analysis on attitude of the respondents towards usage frequency on given dimensions made(table iv). Table iv, explains that convenience dimension was given by all the customers irrespective of their atm usage frequency, At the same time least concern is reflected towards security dimension. Finally, the study reveals that among all the dimensions taken for the study, attitude of the customers is favorable towards convenience perceived by all the customers under study irrespective of their category under consideration. More over, in respect of security dimension, least priority was given by the customers as perceived . Thus, an attempt to analyse impact of age and attitude of customers towards security dimension is made in table v.

Table.IV :ATM Usage Frequency – Average Scores

Dimension/ variable	Usage frequency				Total
	Daily	Once in week	Once in a month	When ever required	
N	**134**	**68**	**146**	**52**	**400**
Convenience	27.20	22.84	24.54	24.55	**99.13**
Security	23.81	19.99	21.48	21.49	**86.78**
System	26.48	22.23	23.88	23.90	**96.48**

From the table v, it is revealed that in respect of security dimension, the attitude like., allow others into bunk while in transaction going on and also seek assistance from others in machine usage, their tendency(A&SA) has been declining in tune with increase in age. While certain actions like., change in pin numbers frequently, Press the Cancel button immediately after transaction over, wait for print receipt, counts cash immediately are the symptoms of feeling of insecurity. The present study reveals that the share of customers attitude (A&SA) has been

increasing in tune with increase in age. It indicates feeling of insecurity among themselves is also increasing in tune with age advanced.

While another attitude like, verify the balances repeatedly is also a common action among atm users. But in the present analysis, the share of customers who do not show such a tendency(SD&D) is very low with the age group of < 20 yrs, but it has shown an abrupt increase in other age groups. In a nutshell, it is understood that the insecurity feeling in relation to the age of the customers has been observed increasing when ever the customers age is on the rise.

Further, a study on customers attitude towards security with respect to education is understood that their attitude while in usage of ATMs such as., allow others into the bunk while transaction is going on, and seek assistance in machine usage the share of graduates (A & SA) is relatively higher than that of Graduates & PG and others. Indicates that the chance of insecurity is not considered by Graduates relatively. While in the case of frequently change in pin nos, press the cancel button immediately, wait for print receipt, have given priority by the Graduates and PG & others.

Table . V: Age and security - statement wise analysis

(No. of respondents /% share in Total)

s.no	Statement/Age	Response	<20 yrs	%	20-40 yrs	%	40-60 yrs	%	60 >yrs	%
1	Allows others into bunk while in transaction	SD&D	26	27.1	76	74.51	91	76.5	65	78.31
		UD	18	18.8	12	11.76	13	10.9	7	8.43
		A&SA	52	54.2	14	13.73	15	12.6	11	13.25
		Total	96	100.00	102	100.00	119	100.00	83	100.00
2	Seek assistance from others in machine usage	SD&D	34	35.4	69	67.65	89	74.8	62	74.7
		UD	12	12.5	14	13.73	15	12.6	11	13.25
		A&SA	50	52.1	19	18.63	15	12.6	10	12.05
		Total	96	100.00	102	100.00	119	100.00	83	100.00
3	Pin numbers change frequently	SD&D	48	50	24	23.53	33	27.7	31	37.35
		UD	19	19.8	13	12.75	14	11.8	10	12.05
		A&SA	29	30.2	65	63.73	72	60.5	42	50.6
		Total	96	100.00	102	100.00	119	100.00	83	100.00
4	Press the CANCEL button immediately	SD&D	27	28.1	20	19.61	12	10.1	9	10.84
		UD	25	26	30	29.41	41	34.5	30	36.14
		A&SA	44	45.8	52	50.98	66	55.5	44	53.01
		Total	96	100.00	102	100.00	119	100.00	83	100.00
5	Repeatedly verify the	SD&D	19	19.8	58	56.86	67	56.3	42	50.6
		UD	34	35.4	10	9.8	12	10.1	0	0

	balances	A&SA	43	44.8	34	33.33	40	33.6	41	49.4
		Total	96	100.00	102	100.00	119	100.00	83	100.00
6	**Wait for print receipt**	SD&D	23	24	5	4.9	3	2.52	1	1.2
		UD	14	14.6	14	13.73	12	10.1	6	7.23
		A&SA	59	61.5	83	81.37	104	87.4	76	91.57
		Total	96	100.00	102	100.00	119	100.00	83	100.00
7	**counts cash immediately**	SD&D	26	27.1	14	13.73	28	23.5	22	26.51
		UD	16	16.7	12	11.76	15	12.6	7	8.43
		A&SA	54	56.3	76	74.51	76	63.9	54	65.06
		Total	96	100.00	102	100.00	119	100.00	83	100.00

SD= Strongly Disagree D= Disagree UD =Un-decided
A= Agree SA= Strongly Agree

Table . VI: Education and security - statement wise analysis

(No. of respondents /% share in Total)

s.no	Statement/Education	Response	UG	%	GR	%	PG& OTH.	%
1	Allows others into bunk while in transaction	SD&D	32	37.2	82	69.49	144	73.47
		UD	22	25.6	8	6.78	20	10.2
		A&SA	32	37.2	28	23.73	32	16.33
		Total	86	100.00	118	100.00	196	100.00
2	Seek assistance from others in machine usage	SD&D	24	27.9	82	69.49	148	75.51
		UD	27	31.4	12	10.17	14	7.14
		A&SA	35	40.7	24	20.34	34	17.35
		Total	86	100.00	118	100.00	196	100.00
3	Pin numbers change frequently	SD&D	36	41.9	26	22.03	74	37.76
		UD	20	23.3	8	6.78	28	14.29
		A&SA	30	34.9	84	71.19	94	47.96
		Total	86	100.00	118	100.00	196	100.00
4	Press the CANCEL button immediately	SD&D	20	23.3	24	20.34	24	12.24
		UD	28	32.6	44	37.29	54	27.55
		A&SA	38	44.2	50	42.37	118	60.2
		Total	86	100.00	118	100.00	196	100.00
5	Repeatedly verify the balances	SD&D	22	25.6	74	62.71	90	45.92
		UD	34	39.5	6	5.08	16	8.16
		A&SA	30	34.9	38	32.2	90	45.92
		Total	86	100.00	118	100.00	196	100.00
6	Wait for print receipt	SD&D	4	4.65	18	15.25	10	5.1
		UD	26	30.2	10	8.47	10	5.1
		A&SA	56	65.1	90	76.27	176	89.8
		Total	86	100.00	118	100.00	196	100.00
7	Counts cash immediately	SD&D	18	20.9	60	50.85	12	6.12
		UD	28	32.6	10	8.47	12	6.12
		A&SA	40	46.5	48	40.68	172	87.76

		Total	86	100	118	100	196	72.27

Where as a tendency like, repeatedly verify the Cash balances as well as counts cash immediately were identified with graduates than those of other two groups. Finally, it is revealed by the analysis that while in usage of ATMs, security concern was less conceived by the under graduates, while it is relatively highly prioritized by the graduates and Pg and others.

Further, a light is also focused on attitude of atm customers in respect of security in relation to their social status (table VII), reveals that allowing others into the bunk while transaction is going on, the share of un employees and businessmen is relatively higher than those of others. It is (S&SA) 45.95% and 28.95% respectively.Where as seek assistance from others in machine use, the attitude reveals that that un employee have registered a low share (SD& D) than that of others. Where asan attitude of frequently change in pin numbers, is relatively strong with un employees and that of relatively very low with others.

Table . VII: Social Status and security - statement wise analysis

(No. of respondents % share in Total)

S. NO	Statement/Social Status	Response	Unemployee	%	Employee	%	Businessmen	%	Professional	%	Others	%
1	Allows others in to bunk while in transaction	SD&D	40	54.05	78	75	38	50	47	74.6	55	66.27
		UD	0	0	12	11.54	16	21.05	7	11.11	15	18.07
		A&SA	34	45.95	14	13.46	22	28.95	9	14.29	13	15.66
		Total	74	100.00	104	100.00	76	100.00	63	100.00	83	100.00
2	Seek assistance from others in machine usage	SD&D	38	51.35	71	68.27	46	60.53	41	65.08	58	69.88
		UD	6	8.11	13	12.5	12	15.79	9	14.29	12	14.46
		A&SA	30	40.54	20	19.23	18	23.68	13	20.63	13	15.66
		Total	74	100.00	104	100.00	76	100.00	63	100.00	183	100.00
3	Pin numbers change frequently	SD&D	6	8.11	27	25.96	34	44.74	16	25.4	53	63.86
		UD	8	10.81	6	5.77	10	13.16	19	30.16	13	15.66
		A&SA	60	81.08	71	68.27	32	42.11	28	44.44	17	20.48
		Total	74	100.00	104	100.00	76	100.00	63	100.00	83	100.00
4	Press the CANCEL button immediately	SD&D	4	5.41	24	23.08	21	27.63	6	9.52	13	15.66
		UD	32	43.24	25	24.04	24	31.58	21	33.33	24	28.92
		A&SA	38	51.35	55	52.88	31	40.79	36	57.14	46	55.42
		Total	74	100.00	104	100.00	76	100.00	63	100.00	83	100.00

5	**Repeatedly verify the balances**	SD&D	38	51.35	70	67.31	31	40.79	35	55.56	12	14.46
		UD	6	8.11	18	17.31	19	25	12	19.05	1	1.2
		A&SA	30	40.54	16	15.38	26	34.21	16	25.4	70	84.34
		Total	74	100.00	104	100.00	76	100.00	63	100.00	83	100.00
6	**Wait for print receipt**	SD&D	0	0	9	8.65	15	19.74	13	20.63	0	0
		UD	12	16.22	10	9.62	10	13.16	12	19.05	1	1.2
		A&SA	62	83.78	85	81.73	51	67.11	38	60.32	82	98.8
		Total	74	100.00	104	100.00	76	100.00	63	100.00	83	100.00
7	**Counts cash immediately**	SD&D	34	45.95	21	20.19	17	22.37	12	19.05	6	7.23
		UD	4	5.41	12	11.54	15	19.74	5	7.94	14	16.87
		A&SA	36	48.65	71	68.27	44	57.89	46	73.02	63	75.9
		Total	74	100.00	104	100.00	76	100.00	63	100.00	83	100.00

SD= Strongly Disagree D= Disagree UD= UN DECIDED A= Agree SD= Strongly Disagree

Like wise another tendency of "press the cancel button when ever transaction is over" is appear relatively more with professionals. Where as attitude of repeatedly verify the balances is strongly associated with others, un-employees, and businessmen.

Further it is also observed that a lowest share of respondents belongs to employees category do not wait for print receipt is a symptom of either confidence on the system or negligence behavior. Remaining all others accepted that they wait for print receipt. Apart from all these, counts cash immediately is tendency observed with all the categories of customers irrespective of their status in society with respect to security dimension. In a nut shell the attitude of the respondents with respect to the security dimension has shown a mixed version irrespective of their social status. More specifically, un employees have acting indifferently than those of others. A feeling of insecurity is observed with them as perceived by their responses towards the dimension.

Further an attempt is also made to study relationship between usage frequency and security (table:VIII) explains that attitude of customers who are regularly using atms have shown weightage to the security concern like., not to allow the others while in transaction is going on, also do not seek assistance from others in machine usage and changing pin numbers frequently. Their share is higher than other three group of customers under study. Where as a tendency of "press the cancel button immediately after transaction is over" is appears with all most all the customers irrespective of atm usage. But it is very less with daily customers.Where as the

attitude of repeatedly verify the cash balances is relatively high with customers who use atms once in a month.

Likewise, actions like., wait for print receipt as well as counts cash immediately after transactions are associated with all most all the customers under study. But it is relatively higher with other customers. Finally it is under stood that attitude of customers who regularly use ATMs with respect to security are differ in terms of customers usage of atms.

Finally the present study reveals that a relation is existed between age of the customers and their age. While in usage of ATMs their attitude is differ in terms of their age. But in terms of their social education, social status, usage frequency their attitude is un-differed. More specifically, in respect of security dimension, a tendency of insecurity feeling has been increasing in tune with age of the customers. Like wise, security concern was less concerned by under graduates rather than graduates and PG and others. Where as in terms of social status of the customers, insecurity feeling is associated with un-employees relatively. While in terms of atm usage frequency, daily users have shown indifferent attitude with respect to security concern.

Table .VIII: Usage frequency and security - statement wise analysis

(No. of respondents /% share in Total)

S.No	Statement/ Usage frequency	Response	Daily	%	Once in Week	%	Once in a month	%	Whenever Required	%
1	Allows others in to bunk while in transaction	SD&D	94	70.15	36	52.94	84	57.53	4	7.69
		UD	12	8.96	10	14.71	28	19.18	40	76.92
		A&SA	28	20.90	22	32.35	34	23.29	8	15.38
		Total	134	100.00	68	100.00	146	100.00	52	100.00
2	Seek assistance from others in machine usage	SD&D	90	67.16	42	61.76	90	61.64	32	61.54
		UD	19	14.18	10	14.71	20	13.70	4	7.69
		A&SA	25	18.66	16	23.53	36	24.66	16	30.77
		Total	134	100.00	68	100.00	146	100.00	52	100.00
3	Pin numbers change frequently	SD&D	16	11.94	42	61.76	56	38.36	22	42.31
		UD	8	5.97	8	11.76	38	26.03	2	3.85
		A&SA	110	82.09	18	26.47	52	35.62	28	53.85
		Total	134	100.00	68	100.00	146	100.00	52	100.00
4	Press the CANCEL button immediatel	SD&D	10	7.46	28	41.18	26	17.81	4	7.69
		UD	72	53.73	6	8.82	36	24.66	12	23.08
		A&SA	52	38.81	34	50.00	84	57.53	36	69.23
		Total	134	100.00	68	100.00	146	100.00	52	100.00

	y									
6	Repetedly verify the balances	SD&D	80	59.70	40	**58.82**	38	**26.03**	28	**53.85**
		UD	10	7.46	18	**26.47**	22	**15.07**	6	**11.54**
		A&SA	44	32.84	10	**14.71**	86	**58.90**	18	**34.62**
		Total	**134**	100.00	**68**	**100.00**	**146**	**100.00**	**52**	**100.00**
7	Wait for print recept	SD&D	8	5.97	12	**17.65**	8	**5.48**	4	**7.69**
		UD	16	11.94	10	**14.71**	20	**13.70**	0	**0.00**
		A&SA	110	82.09	46	**67.65**	118	**80.82**	48	**92.31**
		Total	**134**	100.00	**68**	**100.00**	**146**	**100.00**	**52**	**100.00**
8	counts cash immediatel y	SD&D	56	41.79	24	**35.29**	8	**5.48**	2	**3.85**
		UD	12	8.96	16	**23.53**	18	**12.33**	4	**7.69**
		A&SA	66	49.25	28	**41.18**	120	**82.19**	46	**88.46**
		Total	**134**	139.58	**68**	**131.37**	**146**	**112.61**	**52**	**161.45**

SD= Strongly disagree D = Disagree UD= Undecided A= Agree SA=Strongly Agree

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Annexure –I :

S.No.	Statement content	S.NO.	Statement content
	CONVENIENCE		**SYSTEM Adaptability**
1	To minimize branch visiting frequency and time	1	Easy accessibility
2	Expect cash depositing facility	2	Easy funds transfer
3	Visit branch despite of ATM is very nearer	3	Bill payments easy
4	Bunk selection is made on currency denomination availability	4	Attraction towards technology
5	Bunk selection on ambience	5	Receive positively towards technical failures
6	Parking facility availability prefers bunk selection	6	Prefer card swapping machines
7	Always prefers own banks ATM bunk due to charges	7	Button swiping machines
	SECURITY		
1	Allow others while in transaction		
2	Seek assistance from others in usage		
3	Prefers frequently change in pin numbers		
4	Press " CANCELL " button immediately after completion of transaction.		
5	Repeatedly verify the balances though not cash withdrawn		
6	Always receive print receipt		
7	Count cash immediately after withdrawal		

Annexure II : Characteristics of the sample

S.no.	Characteristics	Sample size (n)	% in total	S.no.	Characteristics	Sample size (n)	% in total
A	**Location**			**D**	**EDUCATION**		
1	VIZIANGARAM	200	50.00	1	Under graduate	86	21.50
2	VISAKHAPTNAM	200	50.00	2	Graduate	118	29.50
3	**Total(N)**	**400**	**100.00**	3	PG & others	196	49.00
B	**Bank-Public sector**			4	**Total(N)**	**400**	**100.00**
1	SBI	200	50.00	**E.**	**Social Status**		
2	Other PSBs	100	25.00	1	Un employee	74	18.50
3	**Bank-Pvt. Sector**	100	25.00	2	Employee	146	36.50
4	**Total(N)**	**400**	**100.00**	3	Businessmen	18	4.50
C	**Age in yrs.**			4	Professional	34	8.50
1	Less than 20 yrs.	82	20.50	5	Others	128	32.00
2	21 yrs - 40 yrs.	260	65.00	6	**Total(N)**	**400**	**100.00**
3	41 yrs - 60 yrs.	44	11.00				
4	60 yrs above	14	3.50				
5	**Total(N)**	**400**	**100.00**				

Annexure - III :Observed and Expected values – Age.

O	E	o-e	(o-e)2	F
24	17.07	6.63	43.96	2.5751
25	17.35	8.03	64.48	3.7165
19	13.55	5.13	26.32	1.9422
23	22.04	0.62	0.384	0.0174
22	17.91	3.88	15.05	0.8406
29	18.21	11.22	125.9	6.9131
22	14.22	7.44	55.35	3.8927
36	23.14	12.76	162.8	7.0362
24	34.98	-11.38	129.5	3.7022
24	35.56	-11.61	134.8	3.7906
15	27.78	-12.56	157.8	5.6787
25	45.18	-20.16	406.4	8.9957
			X^2	**49.101**

Annexure-V : Observed and Expected Values -Social Status

O	E	o-e	(o-e)2	F
26.86	26.83	0	0.001	0.00004
25.71	24.78	0.9	0.87	0.03517
24.51	24.03	0.5	0.24	0.00991
26.24	27.25	-1	1.03	0.03775
23.16	23.6	-0.4	0.19	0.00826
23.14	24.14	-1	1.01	0.04186
21.38	22.29	-0.9	0.83	0.03707
21.16	21.62	-0.5	0.21	0.00973
25.62	24.52	1.1	1.21	0.04926
22.51	21.23	1.3	1.62	0.07644
27.03	26.06	1	0.94	0.03618
24.04	24.06	-0	0.001	0.00002
23.3	23.33	-0	0.001	0.00004
26.38	26.47	-0.1	0.007	0.00027
22.08	22.92	-0.8	0.693	0.03025
			X^2	**0.37226**

Annexure -IV : Observed and Expected Values –education

O	E	o-e	(o-e)2	(o-e)2/e
24	25.46	-1.04	1.09	0.04
28	26.41	1.15	1.33	0.05
24	24.32	-0.11	0.01	0
23	22.01	0.66	0.44	0.02
21	22.83	-1.91	3.67	0.16
22	21.03	1.25	1.57	0.07
25	24.94	0.38	0.15	0.01
27	25.87	0.76	0.58	0.02
23	23.83	-1.14	1.31	0.05
			X^2	0.43

Annexure- vi : Observed and Expected Values -Usage frequency

o	e	o-e	(o-e)2	(o-e)2/e
28.25	27.2	1.1	1.11	0.04
22.12	22.84	-0.7	0.52	0.02
24.18	24.54	-0.4	0.13	0.01
24.58	24.55	0	0.001	0.00003
21.85	23.81	-2	3.86	0.16
19.97	19.99	-0	5E-04	0.00003
23	21.48	1.5	2.31	0.11
21.96	21.49	0.5	0.22	0.01
27.39	26.48	0.9	0.83	0.03
22.97	22.23	0.7	0.55	0.02
22.72	23.88	-1.2	1.35	0.06
23.4	23.9	-0.5	0.24	0.01
			X^2	**0.47**