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A Study among the ATM Card Holders of Public Sector Commercial Banks in Srimushnam Taluk, Cuddalore, Tamil Nadu

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ABSTRACT

In this modernization era, Banking activities have been automated. Technology has brought banks and services to the doorsteps of the customers. ATM is one of the boons for the customers to withdraw their money or deposit their money on any day at any time. In this context the ATM cardholders should be well versed with ATM and its related matters. In this present study, which has been conducted among 100 ATM card holders of various banks in Srimushnam Taluk, an attempt has been made to assess whether the ATM card holders are aware of certain important matters and behaviour of them.

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Introduction

Automatic Teller Machines/ Automated Teller Machines are simply called ATMs. ATMs enable the ATM cardholders (customers) to withdraw money from their savings accounts anywhere at any time. By holding the plastic money called ATM cards they have peace of mind. That is when huge money is possessed by a customer, it may be thieved /stolen by somebody else. Thus ATMs and ATM cards play an important role in the daily life of the customers.

Review of Literature

The relevant articles reviewed by the author are narrated in the following paragraphs.

Dhanush J.Nair and Sunny Nahar(2015) in their research article titled 'ATM transaction :A New Time based approach have made an attempt to introduce a new concept of OTP (One Time Password).They have cited the advantages and disadvantages of ATM in their article.Further more they have elaborated the working of ATMs.

Elliot Boateng and mary Amponash and Akosua-Adomako (2014) in their article titled "Impact assessment of ATM customer satisfaction of banks in Ghana: A case study of Kumasi, Ghana have examined the essential dimensions of an ATM customer satisfaction. The relevant data have been collected with the help of questionnaires. The main object of the study is assessing the level of customer satisfaction between users and non-users of ATM about transaction time. The authors have recommended that service quality dimensions need to be enhanced on.

Vasumathi.A and Dhanavanthan(2010)in their research article titled ' Application of simulation technique in a queue model for ATM Facility 'have made an attempt to develop a model to reduce the waiting time of customers and the total cost related ATM installation. The authors have observed that if a person is not well-versed with ATM then it takes more time.

Statement of the Problem

All commercial banks irrespective of their size, sectors have computerized their banking operations. They are accepting money through ATM machines. Similarly they have installed ATMs for the sake of their customers to withdraw money from the customers' accounts. Customers also irrespective of their educational qualification, gender, age and occupational status use ATMS. At this juncture, fraudulent persons divert the attention of the customers and dupe /cheat them. Hence customers who are using ATMs should have clear knowledge about ATM and its related issues. Keeping this in mind a study bearing the awareness and behaviour of the ATM card holders on ATM related issues has been conducted under the title "A STUDY AMONG THE ATM CARD HOLDERS OF PUBLIC SECTOR COMERCIAL BANKS IN SRIMUSHNAM TALUK CUDDALORE, TAMIL NADU".

Objective of the Study

The chief aim of the present study is to assess the awareness and behaviour of the ATM cardholders of different public sector commercial banks in Srimushnam Taluk, Cuddalore District of TamilNadu.

Sampling of the Study

The author has conducted this study among 100 sample respondents. The author has adopted convenience sampling method for data collection. For collecting data the author approached the customers of different banks who were possessing ATM cards up to 30.11.2017.

Limitation of the Study

Srimushnam town is a Semi-urban area where agricultural activities and some small scale industrial activities take place. Since the study has been conducted among the cardholders of this semi-urban and rural area the findings of this study may or may not be applicable to urban areas.

Analytical Part of the Study

The demographic profile of the sample respondents in Srimushnam Taluk, Cuddalore District is given below.

The demographic profile of the sample respondents is presented in this part because there is a general notion that the awareness and perceived opinion of the sample respondents are influenced by the profile of them.

Table 1. Profile of the sample respondents.

| Demographic Variables | | No. of Respondents | Percentage |
|---------------------------|---|--------------------|------------|
| Gender | Male | 68 | 68.0 |
| | Female | 32 | 32.0 |
| Age (in years) | Below 20 | 04 | 4.0 |
| | 21-40 | 70 | 70.0 |
| | 41-60 | 24 | 24.0 |
| | Above 61 | 02 | 2.0 |
| Educational Qualification | Illiterate | 04 | 4.0 |
| | School Education | 17 | 17.0 |
| | UG Degree | 30 | 30.0 |
| | PG Degree | 23 | 23.0 |
| | M.Phil/ Ph.D Degree | 12 | 12.0 |
| | Diploma/ITI/Certificate Courses | 14 | 14.0 |
| Occupational Status | Agriculture | 12 | 12.0 |
| | Businessman | 13 | 13.0 |
| | Student | 10 | 10.0 |
| | Homemaker | 10 | 10.0 |
| | Private Sector Employee | 14 | 14.0 |
| | Public Sector Employee/ Government Employee | 21 | 21.0 |
| | Professional | 10 | 10.0 |
| | Others | 10 | 10.0 |
| | | | |
| Monthly Income (In Rs) | Below 10000 | 55 | 55.0 |
| | 10001-20000 | 10 | 10.0 |
| | 20001-30000 | 11 | 11.0 |
| | 30001-40000 | 06 | 6.0 |
| | 40001-50001 | 02 | 2.0 |
| | Above 50000 | 16 | 16.0 |

Source: Primary Data

The above table itself is self-explanatory.

After having studied the demographic profile of the sample account holders, in this part they were asked to respond with which bank they are maintaining an account/s. The data relating to the above mentioned one are given in the form of a table.

Table 2. Bank account.

| Bank | No. of Respondents | Percentage |
|----------------------|--------------------|--------------|
| Indian Bank | 66 | 66.0 |
| State Bank of India | 22 | 22.0 |
| Indian Overseas Bank | 8 | 8.0 |
| Canara Bank | 4 | 4.0 |
| Total | 100 | 100.0 |

Source: Primary Data

From the above table it is clear that 66 per cent of the ATM card holders in Srimushnam Taluk are maintaining their bank accounts with Indian bank. Besides this, 22.0 per cent, 8.0 per cent and 4.0 per cent ATM card holders are maintaining their bank accounts with State Bank of India, Indian Overseas Bank and Canara Bank respectively.

Perception and level of awareness will differ from one account holder to another account holder. Similarly the duration of account maintenance by the account holder may

have an impact on awareness, perception and attitude on ATM related issues. Keeping this in view the author has framed a question "How long have you been maintaining an account with your bank?" to know the influence of that question. The responses are given in the following table.

Table 3. Maintenance of the bank accounts.

| Duration | No. of Respondents | Percentage |
|------------------|--------------------|--------------|
| Less than 1 year | 6 | 6.0 |
| 1 year-3 years | 15 | 15.0 |
| 3 years-6 years | 32 | 32.0 |
| Above 6 years | 47 | 47.0 |
| Total | 100 | 100.0 |

Source: Primary Data

It is evident from the above table that 47 per cent of the sample ATM card holders are maintaining their savings bank accounts for more than six years. 32 per cent of them are maintaining their accounts for a period of 3-6 years, whereas the savings bank account is maintained for 1-3 years by 15 per cent of the ATM card holders. It is to be noted that only a meager percentage (6.0 percentage) of the ATM card holders are maintaining their SB accounts for less than a year.

ATM cards and ATMs are used by the account holders irrespective of their educational qualification and occupational status. Hence the author wanted to know whether the ATM card holders are aware of the expanded form of ATM. The respondents' answers for a question relating to this one are tabulated below.

Table 4. Awareness on expansion of ATM.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 49 | 49.0 |
| No | 51 | 51.0 |
| Total | 100 | 100.0 |

Source: Primary Data

The expansion of ATM is Automated Teller Machine/Automatic Teller Machine. The above table indicates that majority of the ATM card holders (51 per cent) are not aware of the expansion of ATM. Only 49 percentage of them has stated that they know the expansion of ATM.

In the previous table, the details relating to the number of ATM card holders who know the expansion of the ATM were presented. In this table, those who had stated that they know the expansion of ATM were asked to expand the full form of ATM.

Table 5. Expansion of ATM.

| | No. of Respondents | Percentage |
|--------------------------|--------------------|------------|
| Automated Teller Machine | 49 | 100.0 |

Source: Primary Data

The above table reveals that all the 49 respondents are aware of the full form of ATM.

The following table -6 exhibits the period for which the ATM cards are being used by the sample ATM card holders.

Table 6. ATM card usage period.

| Duration | No. Respondents | Percentage |
|-------------------|-----------------|--------------|
| Less than 1 Year | 11 | 11.0 |
| 1 Year - 3 Years | 24 | 24.0 |
| 3 Years - 6 Years | 28 | 28.0 |
| Above 6 Years | 37 | 37.0 |
| Total | 100 | 100.0 |

Source: Primary Data

It is evidenced from the above table that 37 per cent of the ATM card holders are using their ATM cards for more than 6 years. 28 per cent of them are using their ATM cards for a period of 3-6 years. 24 per cent of them are using their ATM cards for a period of 1-3 years. 11 per cent of the sample ATM card holders have stated that they are using their ATM cards for less than a year.

ATM cards must be operated/ used only by the concerned ATM card holders. But in some occasions the cards may be used by the card holders' wife/children/relatives or their employees. Keeping this in mind the author has asked the sample ATM card holders who operates their own ATM cards and their responses are given below.

Table 7. ATM card operation.

| | No. of Respondents | Percentage |
|--------------------|--------------------|--------------|
| My Self | 79 | 79.0 |
| My Spouse/Children | 14 | 14.0 |
| Relatives | 3 | 3.0 |
| Employees | 4 | 4.0 |
| Total | 100 | 100.0 |

Source: Primary Data

From the above table it can be pointed out that majority of the ATM card holders (79 per cent) are using the ATM cards themselves. 14 per cent of them have clearly stated that their ATM cards are used by their spouse/children, 4 per cent of the ATM card holders have stated that their ATM cards are operated by their own employees and 3 percent of the sample respondents have stated that their ATM cards are being used by their relatives.

In case of emergencies or some other occasions the ATM card holders might have been pushed in a condition to hand over their ATM cards to somebody else. The following table exhibits the numbers of respondents who have handed over their ATM cards to somebody else are given below.

Table 8. Hand over of ATM cards.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 52 | 52.0 |
| No | 48 | 48.0 |
| Total | 100 | 100.0 |

Source: Primary Data

The above table clearly states that 52 per cent of the sample ATM card holders have handed over their ATM cards to somebody else. Whereas 48 per cent of them have not handed over their ATM cards to anybody even though they were in emergencies.

The sample ATM card holders who had handed over their ATM cards were asked to specify how often they handed over their ATM cards and their responses are given below.

Table 9. Handed over of ATM card to others.

| | No. of Respondents | Percentage |
|--------------|--------------------|------------|
| Very Often | 12 | 23 |
| Rarely | 23 | 44 |
| No Idea | 17 | 33 |
| Total | 52 | 100 |

Source: Primary Data

Out of the 52 sample ATM card holders 44 per cent of them have rarely handed over their ATM cards to some others, 23 per cent of them have stated that they have very often handed over their ATM cards and 33 per cent of them have stated that they have 'No Idea'.

The ATM card holders who had handed over their ATM cards were asked to state to whom they had handed over their cards and their responses are given below.

Table 10. To whom you had handed your ATM card.

| | No. of the Respondents | Percentage |
|---------------------------------------|------------------------|------------|
| My Parents | 21 | 40 |
| My Spouse/Son/Daughter/Family Members | 20 | 38 |
| My Friends/Relatives/Colleagues | 4 | 8 |
| Others | 7 | 14 |
| Total | 52 | 100 |

Source: Primary Data

From the above table it is clear that 40 per cent, 38 per cent and 14 per cent and 8 percent of the ATM cardholders have handed over their ATM cards to their parents, their Spouse/Son/Daughter/Family Members, their Friends/Relatives/Colleagues and 'others' respectively.

The ATM card holders who had handed over that ATM cards were asked to cite the reasons for having handed over their ATM cards and their responses are given in the following table.

Table 11. Reasons for handed over the ATM cards.

| | No. of Respondents | Percentage |
|---|--------------------|--------------|
| To help my dear ones in case of emergencies | 25 | 48.0 |
| To help me during my emergencies | 2 | 4.0 |
| To enable me to withdraw money | 25 | 48.0 |
| Total | 52 | 100.0 |

Source: Primary Data

Out of the 52 respondents 48 per cent, 4 per cent and another 48 per cent of them have mentioned that "To help my dear ones in case of emergencies" "To help me during my emergencies" and "To enable me to withdraw money" are the reasons to hand over their ATM cards to others.

In newspapers we often read that people are receiving fake calls and asked to reveal their ATM card number and PIN. Many of them have unfortunately revealed their ATM card numbers and PIN thinking that the phone calls were from their bank's branch offices. In this regard, the author wanted to know whether the sample ATM card holders have received any fake phone calls from anyone else and duped by them. The responses of the sample respondents for a question relating to this one are given below.

Table 12. Fake phone calls asking ATM card holders.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 25 | 25.0 |
| No | 50 | 50.0 |
| No Idea | 25 | 25.0 |
| Total | 100 | 100.0 |

Source: Primary Data

The table reveals that 50 per cent of the ATM card holders have not received any fake phone calls and 25 per cent of the ATM card holders have said 'yes'. Another 25 per cent of the ATM card holders did not want to comment on this question.

The bankers advise the ATM card holders to keep their cards carefully and not to disclose their PIN details and card number details to anybody. They also advise their ATM card holders not to write PIN on the backside of their ATM cards. By this the fraudulent activities could be avoided to a greater extent. The following table reveals whether these instructions are followed by the ATM cardholders or not?

Table 13. Disclosure of PIN to outsiders.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 6 | 6.0 |
| No | 59 | 59.0 |
| No Idea | 35 | 35.0 |
| Total | 100 | 100.0 |

Source: Primary Data

The above table clearly exhibits that majority of the ATM cardholders (59 per cent) have not disclosed their PIN and card details to outsiders other than their dearest ones. 6 percentage of the respondents have stated that they have disclosed the ATM card and PIN details to outsiders. 35 percentage of them have stated that they do not want to comment on this one.

The ATM cardholders were asked have ever been their transactions were declined by the ATM and their responses are given below.

Table 14. Transaction declined.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 31 | 31.0 |
| No | 28 | 28.0 |
| No Idea | 41 | 41.0 |
| Total | 100 | 100.0 |

Source: Primary Data

The above table reveals that out of the 100 respondents 31 percentage of them have stated that their transactions were declined by the ATM whereas 28 percentages of them have given the negative answer. The remaining percentages (41) have stated that they have 'No Idea'.

The reaction of the ATM cardholders when their transactions were declined is portrayed below.

Table 15. Reaction of the ATM cardholders.

| Reaction | No. of Respondents | Percentage |
|------------------------------|--------------------|------------|
| Cursed the bank officials | 23 | 74 |
| Approached other bank's ATMs | 8 | 26 |
| Total | 31 | 100 |

Source: Primary Data

Out of the 31 ATM card holders, 23 of them have stated that they cursed their bank officials when their banks' ATM unable to dispense cash or render any others services. 8 of them have stated that they simply went to other banks' ATMs and did not mind about this one.

According to RBI guidelines there are restrictions in using other banks' ATMS. When a customer exceeds the permitted level, then the ATM cardholders may be charged some amount in the form of service charge. Hence the author asked the ATM cardholders whether they are always using their banks' ATMs only or other banks' ATMs also. The responses have been tabulated below:

Table 16. Usage of ATMS.

| | No. of Respondents | Percentage |
|---------------------------------|--------------------|--------------|
| I always use my banks ATM only | 12 | 12.0 |
| Rarely, I use other banks' ATMs | 43 | 43.0 |
| No Idea | 45 | 45.0 |
| Total | 100 | 100.0 |

Source: Primary Data

The table reveals that 12 per cent of the ATM cardholders are always using their banks' ATM only. 43 per cent of them have rarely used other banks' ATMs. 45 per cent of them have not commented on this one.

Banks in order to maintain safety instruct the customers to change their PIN periodically. But how many of the ATM card holders are following this? The author had this doubt in their mind and asked the ATM cardholders do they change their PIN periodically. The responses of them are below in the form of table.

Table 17. Change of PIN.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 43 | 43.0 |
| No | 40 | 40.0 |
| No Idea | 17 | 17.0 |
| Total | 100 | 100.0 |

Source: Primary Data

Out of the 100 ATM card holders 43 percentage of them have stated that they are changing their PIN at a periodic interval and 40 percentage of them have given a negative answer.

The following table indicates the time interval at which the PIN is changed by the ATM cardholders.

Table 18. Pin change interval.

| Interval | No. of Respondents | Percentage |
|----------------|--------------------|--------------|
| Once in a Year | 5 | 12.0 |
| Half- Yearly | 14 | 33.0 |
| Rarely | 6 | 14.0 |
| No Idea | 18 | 41.0 |
| Total | 43 | 100.0 |

Source: Primary Data

Out of the 43 ATM card holders who had stated that they change their PIN periodically, 12 per cent and 33 percent have stated that they change at an interval of 'once in a year', Half-yearly respectively. 14 percent of them have expressed that they change their PIN 'rarely'. 41 percentage of them have cited that they have 'No Idea'.

Our Prime Minister Mr.Narendra Modi is often emphasizing cashless India. He also continuously makes an appeal to the people of India to swipe ATM cards and make payments while purchasing goods/services. In simple terms he asks the people of India to avoid cash payments. The author asked the respondents whether they are having the habit of swiping their ATM cards to make payments or prefer cash payments and their responses are below.

Table 19. Habit of swiping.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 39 | 39.0 |
| No | 61 | 61.0 |
| Total | 100 | 100.0 |

Source: Primary Data

The above table reveals that majority of the ATM card holders (61 percent) do not have the habit of swiping their ATM cards while purchasing goods and services and the remaining percentage of respondents are implementing what our Prime Minister Mr. Modiji told.

The ATM card holders who have stated that they are swiping their ATM cards were asked how often do they swipe their ATM cards? Their responses are tabulated below.

Table 20. Card swiping interval.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Always | 4 | 10.0 |
| Rarely | 29 | 74.0 |
| No Idea | 6 | 16.0 |
| Total | 39 | 100.0 |

Source: Primary Data

Out of the 39 ATM card holders who had stated that they are having the habit of swiping their ATM cards, 74 percent of them have stated that they are swiping rarely. 10 percent of them have stated that they are always swiping their cards for making payments for goods and services whereas 16 percent of them have stated that they do not want to give their opinion on this question.

Banks are always advising their customers to switch over to Green Banking. They are advising their customers to opt for E-banking, mobile banking, RTGS. They are also propagating Green banking through their ATM machines also whenever customers withdraw money or check balance amount or take mini statement. In order to avoid print statements banks create awareness among their customers by printing advice/instructions on the reverse side/back side of the print statement. The author wanted to know whether the ATM card holders lent their ears to the bankers' voice or not. Hence a question relating to this one was incorporated and the responses are given below.

Table 21. Opting for print outs.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 51 | 51.0 |
| No | 22 | 22.0 |
| No Idea | 27 | 27.0 |
| Total | 100 | 100.0 |

Source: Primary Data

From the above table it is clear that 51 percent of the card holders have opted for printed advice at every withdrawal, 22 have stated that they do not opt for printed advice at every withdrawal. 27 percent of the ATM card holders have not given their comment on this question. From this it is clear that banks yet to have to take initiatives to create awareness on green banking among their customers.

The authors wanted to assess the behaviour of the ATM card holders after taking the printed advice in this regard and the assessment results are given below.

Table 22. ATM receipts.

| | No. of Respondents | Percentage |
|---|--------------------|--------------|
| Always go through the ATM receipts | 15 | 15.0 |
| I do not go through the ATM receipts | 4 | 4.0 |
| Rarely do I go through the ATM receipts | 32 | 32.0 |
| No Idea | 49 | 49.0 |
| Total | 100 | 100.0 |

Source: Primary Data

Out of the 100 ATM card holders 15 have stated that they always go through their ATM receipts, 49 do not want to comment on this one, 32 have stated that they rarely go through the ATM receipts and 4 have stated that they do not go through the ATM receipts.

Some customers who do not have any knowledge /who have fear to withdraw money from the ATM are seeking the help of third persons or security personnel at the ATM. This is not an advisable one because the PIN is unfortunately disclosed. Besides this, the card is also handed over to the unknown persons. That unknown person has the opportunity to memorise the ATM card number. By this the respondents may be cheated on one day and may lose money. Hence the ATM card holders were asked to express whether they sought the help of any unknown persons to operate the ATM machines and their responses are below.

Table 23. ATM card operation.

| | No. of Respondents | Percentage |
|--------------|--------------------|--------------|
| Yes | 75 | 75.0 |
| No | 19 | 19.0 |
| No Idea | 6 | 6.0 |
| Total | 100 | 100.0 |

Source: Primary Data

The above table exhibits that majority of the respondents (75.0) are operating the ATMs themselves while withdrawing /depositing money. But 19 percentage of them have stated

that they themselves do not operate the ATM and sought the help of somebody else. At the same time 6 percentage of them have stated that they do not want to give their opinion on this one.

The persons who stated that they do not operate ATMs themselves and sought the help of some one's help were asked to respond whose help they had sought and their responses are given below.

Table 24

| | No. of Respondents | Percentage |
|----------------------------|--------------------|--------------|
| Security at the ATMs | 16 | 84.0 |
| Persons come to ATM centre | 3 | 16.0 |
| Total | 19 | 100.0 |

Source: Primary Data

Out of the 19 sample respondents who had sought the help of third person's help to operate ATMs, 84 percentage of them have sought the help of the security personnel at the ATM centers and the rest of them have sought the help of unknown persons. It may be cited at this juncture that the sample respondents who had sought the help of the security personnel might have thought it is safer to seek the help from the security personnel than unknown persons.

In General the ATM card holders often face some sort of problems like 'Temporarily out of service' (ATM), 'unable to dispense cash', 'unable to get printed advice', 'long queues', 'Non-acceptance of cash by ATM. The author has found the problems faced by the sample respondents and tabulated them below.

Table 25. Problems faced by the ATM cardholders.

| Problems | No. of Respondents |
|--|--------------------|
| Non-availability of money from the ATM machine | 86 |
| Non-availability of printed advice | 53 |
| Long queues | 24 |
| Sometimes ATM does not accept my ATM card | 21 |

Source: Primary Data

Out of the 100 sample respondents 86, 53, 24 and 21 of the respondents faced problems such as Non-availability of money from the ATM, Non-availability of printed advice, long queues and non-acceptance of ATM card by the ATM respectively.

In this part an attempt is made by the author to test the influence of some of the demographic variables over ATM related issues. The author has tested the influence of educational qualification over PIN disclosure by the respondents.

The P value is 0.001 and chi-square value is 28.671 at 10 degrees of freedom. Since the P value is less than 0.05, it can be inferred that the educational qualification of the ATM card holders does have influence over PIN disclosure by them.

The influence of gender over the interval at which the PIN is changed by the ATM cardholders is tested and the result is given below.

Table 26. Influence of Educational Qualification over PIN disclosure.

| | | Have you ever disclosed your card and PIN details to any where or anybody? | | | Total |
|--|-----------------------------------|--|-----------|-----------|------------|
| | | Yes | No | No Idea | |
| Educational Qualification of the Respondents | Illiterate | 0 | 2 | 2 | 4 |
| | School Education | 0 | 8 | 9 | 17 |
| | UG Degree | 6 | 14 | 10 | 30 |
| | PG Degree | 0 | 17 | 6 | 23 |
| | M.Phil/Ph.D Degree | 0 | 12 | 0 | 12 |
| | Diploma/I.T.I/Certificate Courses | 0 | 6 | 8 | 14 |
| Total | | 6 | 59 | 35 | 100 |

Source: Primary Data

Table-27. Influence of gender over pin disclosure.

| | | How often do you change your PIN? | | | | Total |
|-----------------------|--------|-----------------------------------|--------------|--------|---------|-------|
| | | Once in a Year | Half- Yearly | Rarely | No Idea | |
| Gender of Respondents | Male | 6 | 19 | 6 | 37 | 68 |
| | Female | 4 | 10 | 0 | 18 | 32 |
| Total | | 10 | 29 | 6 | 55 | 100 |

Source: Primary Data

Table 28. Influence of occupational status over atm usage.

| | | Do you operate the ATM yourself while withdrawing money? | | | Total |
|--|---|--|----|---------|-------|
| | | Yes | No | No Idea | |
| Occupational Status of the Respondents | Agriculture | 8 | 4 | 0 | 12 |
| | Business | 6 | 3 | 4 | 13 |
| | Student | 10 | 0 | 0 | 10 |
| | Homemaker | 4 | 6 | 0 | 10 |
| | Private Sector Employee | 14 | 0 | 0 | 14 |
| | Public Sector Employee/Government Sector Employee | 19 | 2 | 0 | 21 |
| | Professional | 10 | 0 | 0 | 10 |
| | Others | 4 | 4 | 2 | 10 |
| Total | | 75 | 19 | 6 | 100 |

Source: Primary Data

The P value is 0.360 and chi-square value is 3.213 at 3 degrees of freedom. Since the P value is greater than 0.05, it can be inferred that the gender of the respondents does not have influence over change of PIN by them.

The author wanted to know whether the occupational status has influence over the operation of ATM cards by themselves or not? The results of the chi-square is given below..

The P value is 0.001 and chi-square value is 49.536 at 14 degrees of freedom. Since the P value is less than 0.05, it can be inferred that the operation of the ATM by the ATM cardholders while withdrawing money is influenced by the occupational status of them.

Findings of the study:

1. 66 per cent of the ATM card holders in Srimushnam Taluk are maintaining their savings bank accounts with Indian bank.
2. 47 per cent of the sample ATM card holders are maintaining their savings bank accounts for more than six years.
3. Only 49 percentages of them has stated that they know the expansion of ATM.
4. All the 49 respondents are aware of the full form of ATM.
5. 37 per cent of the ATM card holders a using their ATM cards for more than 6 years .
6. Majority of the ATM card holders (79 per cent) are using the ATM cards themselves.
7. 52 per cent of the sample ATM card holders have handed over their ATM cards to somebody else.
8. Out of the 52 sample ATM card holders 44 per cent of them have rarely handed over their ATM cards to some others.
9. 40 per cent,
9. 43 percentage have stated that they are changing their PIN at a periodic interval and 40 percentage of them have given a negative answer.
10. Out of the 43 ATM card holders who had stated that they change their PIN periodically, 12 per cent and 33 percent have stated that they change at an interval of 'once in a year', Half-yearly '14 percent of them have expressed that they change their PIN rarely.
11. 50 per cent of the ATM card holders have not received any fake phone calls.

12. Majority of the ATM cardholders (59 per cent) have not disclosed their PIN and card details to outsiders other than their dearest ones.

13. 31 per cent of them have stated that their transactions were declined by the ATM whereas 28 percentage of them have given the negative answer.

14. Out of the 31 ATM card holders, 23 of them have stated that they cursed their bank officials when their banks' ATM unable to dispense cash or any others services. 8 of them have stated that they simply went to other banks' ATMs and did not mind about this one.

15. 12 per cent of the ATM cardholders are always using their banks' ATM only. 43 per cent of them have rarely used other banks' ATMs. 45 per cent of them have not commented on this one.

16. Majority of the ATM card holders (61 percent) do not have the habit of swiping their ATM cards while purchasing goods and services and the remaining percentage of respondents are implementing what our Prime Minister Mr. Modi told.

17. Out of the 39 ATM card holders who had stated that they are having the habit of swiping their ATM cards 74 percent of them have stated that they are swiping rarely, 10 percent of them have stated that they are always swiping their cards for making payments for goods and services whereas 16 percent of them have stated that they do not want to give their opinion /comment on this question.

18. 51 percent of the card holders have opted for printed advice at every withdrawal, 22 have stated that they do not opt for printed advice at every withdrawal.

19. 15 have stated that they always go through their ATM receipts, 49 do not want to comment on this one, 32 have stated that they rarely go through the ATM receipts and 4 have stated that they do not go through the ATM receipts.

20. Majority of the respondents (75.0) are operating the ATMs themselves while withdrawing/depositing money.

21. Out of the 19 sample respondents who had sought the help of third person's help to operate ATMs, 84 percentage of them have sought the help of the security personnel at the ATM centers and the rest of them have sought the help of unknown persons.

22. Out of the 100 sample respondents 86, 53, 24 and 21 have faced problems such as Non-availability of money from the ATM, Non-availability of printed advice, long queues and non-acceptance of ATM card by the ATM respectively.

Suggestions and Conclusion

The findings of the study reveal that the level of awareness of the ATM cardholders is not upto the mark. It also reveals that only a meagre percentage of the sample cardholders prefer cashless transactions. Besides this the sample ATM card holders have categorically listed out the problems faced by them and their reactions against them. Furthermore it is come to light that Green banking is not practiced to a greater level. Keeping these things in mind concerned banks in the study area should come forward to take more steps to create awareness among the customers of them; to propagate the advantages of cashless transactions; to impart the advantages of green banking and try to solve the problems faced by the customers. The author believes that when the findings of this study are gone through by the

officials of the concerned public sector commercial banks in Srimushnam Taluk then they may get an idea and find some innovative solutions for the betterment of their customers. In nutshell, the banking business will flourish furthermore in this recapitalization area.

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