

**A STUDY ON CUSTOMER SATISFACTION TOWARDS DBS BANK ATM SERVICES IN COIMBATORE CITY.**

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**ABSTRACT:**

This study assesses customer satisfaction with the ATM services offered by DBS Bank in Coimbatore, focusing on key factors such as transaction speed, accessibility, reliability, security, and customer support. As one of the largest and most innovative banks in Asia, DBS has heavily invested in expanding its ATM network to cater to the growing demand for self-service banking. Despite its expanding presence in India, there is limited research on how customers perceive DBS's ATM services in specific areas like Coimbatore. The aim of this study is to evaluate how well DBS's ATM services meet customer needs and expectations, as well as to identify potential service gaps. Through customer feedback, the research highlights both the strengths and areas for improvement in DBS's ATM services. The insights from this study will help the bank enhance its service quality, improve transaction efficiency, increase ATM accessibility, and address security issues. Ultimately, the study seeks to boost customer satisfaction and maintain DBS's competitive edge in Coimbatore's banking market. The research also underscores the importance of understanding customer expectations to make informed decisions that will guide future service improvements.

**KEY WORDS:** Customer satisfaction, Transaction, Reliability, DBS ATM Service

**INTRODUCTION OF STUDY:**

DBS Bank (Development Bank of Singapore) is a multinational financial services provider headquarter in Singapore. The Established in 1968 by the Singaporean government, its primary goal was to support economic development and offer financial services to business. Over time, DBS has grown into one of as Asia's largest and most innovative banks. While its physical presence in Coimbatore is relatively smaller compared to India's largest national banks, DBS has been expanding its reach in the country, including through its ATM network customer satisfaction plays a pivotal role in the banking sector, influencing customer and overall business success. Automated teller machines (ATMS) are key self-service channels that customers used for basic banking transaction, this study aims to assess customer satisfaction with the ATM services offered by DBS Bank in Coimbatore. Customer satisfaction is a key factor in success of banking services especially those related to automated teller machines (ATM), which provide customers with quick and convenient access to financial services. DBS Bank, one of India's prominent financial institutions, has heavily invested in expanding and enhancing its ATM network to meet the increasing needs of its customer base. This study aims to assess the level of customer satisfaction with DBS Bank's ATM services in Coimbatore.

**STATEMENT OF PROBLEM:**

The aim of study is to evaluate customer satisfaction with the Automated Teller machine (ATM) services offered by DBS Bank in Coimbatore. While ATM Services are widely used, there is a lack of research focusing on the specific customer experience with DBS Bank ATMS in their area. Key factors such as accessibility, transaction speed, reliability, security, and customer support play a crucial role in determining overall satisfaction. This study intends to identify the strengths and weakness of DBS Bank's ATM Services, assess customer expectation and pinpoint areas for improvement. By gaining in sight into these aspects, the bank can enhance its ATM Service quality, boost customer satisfaction, and improve its competitive edge in Coimbatore's banking market.

### **OBJECTIVES OF THE STUDY:**

- To assess the level of customer satisfaction with the ATM services provided by DBS Bank.
- To analyze the different services offered by DBS Bank in Coimbatore city.
- To examine the different issue encountered by customers with ATM services.
- To evaluate customer perceptions of the ATM services provided by DBS Bank
- To examine customer satisfaction regarding the accessibility of ATM service.

### **REVIEW OF LITERATURE:**

**Dr. Jyoti Agarwal (2012)**, The Indian banking sector is undergoing significant changes due to competition and technological advancement, with customer seeking higher service quality for greater satisfaction. This study aligns with previous research on customer satisfaction highlighting that service quality is a relational marketing concept. For banks fostering strong customer relationship is key to enhancing satisfaction and service quality.

**Dr. Umamaheswari and Mrs. Bhuvanewari (2013)**, The study reveals that while most customers are satisfied with ATM services, they still face issue such as lack of ATM centers malfunctioning machines and incorrect deductions. The primary concern, however, is security, including the absence of security personnel and faulty auto door locks. Bank need to address these issues to improve ATM service quality.

**Aby Abdul Rabb (2015)**, This research Examine customer satisfaction with SBI banking services in Kanyakumari District, considering factors such as age, gender, material, Education and income from 150 respondents. The findings' shoe a moderate levels of customer's satisfaction. To improve satisfaction, SBI should introduce customer- friendly schemes and initiative addressing factors like employee beaveries' and services quality.

**Kingshuk adhikari and Biswajit Paul (2015)**, The competitive market, customer satisfaction is vital for a bank's survival and growth. Service quality dimensions of perceived service quality positively impacted customer satisfaction in silchar, Assam. These banks needs to develop plans and policies to enhance the empathy aspect of service quality.

**Charles Swastika (2016)**, The study identified 25 ATM banking attributes that effectively predict customer satisfaction, with key factors including ATM fees, machine functionally cleanliness, transaction accuracy, access, and cash availability. Regression analysis revealed these attributes as critical influences on satisfaction. Additionally, the study highlighted that reliability and responsiveness are essential service quality dimensions for managers to focus on to enhance customer satisfaction.

**T. Sathia Bhama and Dr.G.Sweetlin Subi (2022)**, Explore customer satisfaction with ATM services, comparing traditional and modern banking offerings. It highlights that modern services, being more attractive and time – saving, appeal more to the current Generation. Most customers use ATM services and are generally satisfied, with the study identifying key factors influencing usage, adoption, satisfaction.

### **LIMITATIONS OF STUDY:**

- The sample size is limited, which may not be representative of the entire customer base of DBS Bank in Coimbatore.
- The study relies on customer feedback, which may be influenced by various factors, such as personal experiences expectations, and biases.

### **RESERCH METHODOLOGY:**

#### **SOURCES OF DATA PRIMARY DATA:**

The data is gathered by Questionnaire method.

#### **SECONDARY DATA:**

Secondary data is collected by various source like article, journals, Newspapers, websites etc.

**SAMPLE DESIGN:**

Sample size: 100 respondents

Area of the study: This study is conducted in Coimbatore city.

**TOOLS FOR ANALYSIS:**

- Percentage analysis
- Chi –square
- Regression.

**PERCENTAGE ANALYSIS TABLE: 1.1 DEMOGRAPHIC PROFILE**

CATEGORY	HIGH RESPONDENTS	NO OF RESPONDENTS	PERCENTAGE
Gender	Female	52	52%
Occupation	Business	34	34%
Monthly income	21000-30000	38	38%
Age	21-40	36	36%

**Source: primary data**

The table show that 52%, are female. In terms of occupation, 34% work in business. When it comes to monthly income, 38% earn between 21,000 and 30,000. Overall, the results highlight a varied group, with a large proportion of females, business professionals, and individuals with moderate earnings. The data shows that 36% of respondents are aged between 21 and 40. Most respondents.

**TABLE: 1.2 ATM USAGE FREQUENCY**

CATEGRORY	HIGH RESPONDENTS	NO OF RESPONDANTS	PERCENTAGE
ATM USAGE FREQUENCY	Daily	15	15%
	Weekly	46	46%
	Monthly	24	24%
	Rarely	15	15%
GRAND TOTAL		100	100%

**SOURCE: Primary data**

The data shows that 46% of respondents use ATMs on a weekly basis, which is the most frequent usage pattern. 24% of respondents use ATMs monthly, while 15% use them daily, and another 15% use them rarely. This indicates that the majority of people depend on ATMs at least once a week, with fewer using them either more or less frequently. Overall, ATM usage is generally consistent among respondents.

**TABLE: 1.3 TYPES OF TRANSACTION**

CATEGORY	VARIANTS	NO OF RESPONDENTS	PERCENTAGE
TYPES OF TRANSACTION	Cash withdrawal	30	30%
	Balance inquiry	46	46%
	Fund transfer	17	17%
	Other	7	7%
GRAND TOTAL		100	100%

**SOURCE: Primary data**

The data reveals that 46% of respondents primarily use ATMs for balance inquiries, making it the most common transaction type. 30% use ATMs for cash withdrawals, while 17% use them for fund transfers. Only 7% of respondents engage in other types of transactions. Overall, balance inquiry is the most frequent ATM activity, followed by cash withdrawals and fund transfers.

**TABLE: 1.4 SUGGEST FOR IMPROVEMENT**

CATEGORY	VARIANTS	NO OF RESPONDENTS	PERCENTAGE
SUGGEST FOR IMPROVEMENT	Increase the number of ATMS	26	26%
	Improve transaction speed	46	46%
	Enhance security features	16	16%
	Better maintenance of ATMS	12	12%
GRAND TOTAL		100	100%

**SOURCE: primary data**

The data indicates that 46% of respondents prioritize improving transaction speed for ATM enhancements. 26% suggest increasing the number of ATMs, while 16% emphasize the need for better security features. Additionally, 12% of respondents highlight the importance of improved ATM maintenance. In conclusion, the main focus is on speeding up transactions, with additional concerns about increasing ATM numbers and boosting security.

**TABLE: 1.5 TYPES OF ACCOUNT CHI - SQUARE TEST**

Row Labels	Current account	Fixed deposit account	Other	Saving account	Grand Total
21,000-30,000	22	8		8	38

31,000-40,000	5	7	2		14
Above 40000	3	4	4	3	14
Below 20,000	10	3	2	19	34
Grand Total	40	22	8	30	100

Chi-square value	Degree of freedom	P value	Significant/not significant	Null hypothesis
1.9118	9	0.0003	significant	Rejected

#### SOURCE: Primary data

The Chi-square test results show a significant association between income groups and the type of account held, with a Chi-square value of 1.9118. With 9 degrees of freedom and a p-value of 0.0003, which is below the 0.05 significance level, the result confirms statistical significance. Consequently, the null hypothesis is rejected, indicating that income levels and account types are not independent. This suggests that the distribution of account types differs significantly across income groups, implying that income can influence the type of account a person holds.

**TABLE: 1.6 ATM Access during Peak Hours REGRESSION**

SUMMARY OUTPUT	
<i>Regression Statistics</i>	
Multiple R	0.255231
R Square	0.065143
Adjusted R Square	0.055604
Standard Error	0.797967
Observations	100

#### ANOVA

<i>MS</i>	<i>Df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	4.348297	4.348297	6.82887	0.010383
Residual	98	62.4017	0.636752		
Total	99	66.75			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	1.923375	0.181715	10.58455	6.55E-18	1.562767	2.283983	1.562767	2.283983
Monthly income	0.205108	0.078489	2.613211	0.010383	0.049349	0.360867	0.049349	0.360867

#### SOURCE: Primary data

The regression analysis reveals a weak correlation between monthly income and the dependent variable, with an R-squared value of 0.065, meaning the model explains just 6.5% of the variation. The regression coefficient for monthly income is 0.205, implying that for each unit increase in income, the dependent variable rises by 0.205. The p-value of 0.010383, which is less than 0.05, indicates that monthly income has a significant impact on the dependent variable. The F-statistic of 6.82887 and its corresponding significance (0.010383) support the model's overall

significance. In conclusion, while monthly income significantly affects the dependent variable, the model explains only a small fraction of the variation.

#### **FINDINGS OF THE STUDY:**

- The majority of respondents (52%) are female, with 36% falling in the 21-40 age range.
- A notable portion of respondents (34%) are business professionals, and 38% have a monthly income 21,000-30,000.
- ATM usage is prevalent, with 46% using ATMs weekly and 24% using them monthly.
- Balance inquiries (46%) are the most common ATM transaction, followed by cash withdrawals (30%). Respondents recommend enhancing ATM transaction speed (46%) and expanding the ATM network (26%).
- Security features (16%) and improved ATM maintenance (12%) are also identified as areas for improvement.
- The Chi-square test reveals a significant connection between income groups and account types.
- The study suggests that income influences the selection of account types.
- Regression analysis shows a weak relationship between monthly income and ATM access during peak hours, but income still significantly impacts the dependent variable, even with a low R-squared value of 0.065.
- By focusing on the identified areas for improvement, especially in service quality, DBS Bank can strengthen its competitive position in Coimbatore.
- 10 Although the overall model accounts for only a small part of the variation, the study indicates that factors such as income can still have a considerable influence on ATM usage patterns.

#### **SUGGESTIONS OF THE STUDY:**

- Speed up transaction processing, as 46% of respondents emphasize the importance of quicker ATM transactions.
- Increase the number of ATMs across Coimbatore to improve accessibility, as suggested by 26% of respondents.
- Strengthen security measures, including adding security personnel and enhancing
- Machine protections, as 16% of respondents recommend.
- Improve the maintenance of ATMs to avoid malfunctions and ensure greater reliability, as highlighted by 12% of respondents.
- Address concerns like incorrect deductions and machine errors to create a smoother ATM experience.
- Leverage customer feedback to refine and enhance the overall quality of ATM services offered by DBS Bank.
- Recognize that monthly income affects ATM usage and customize services to meet the varying needs of different income groups.
- Offer tailored banking services for different income categories to boost customer satisfaction and engagement.
- Expand the ATM network to keep up with the rising demand and provide greater convenience to customers.
- Focus on enhancing user experience by improving ATM access, particularly during peak hours.

#### **CONCLUSION:**

To conclude, this study identifies the main factors that impact customer satisfaction with DBS Bank's



ATM services in Coimbatore, including transaction speed, accessibility, security, and reliability. The findings reveal that while customers frequently use ATMs, they have concerns about delays in transactions, security measures, and machine maintenance. Enhancing transaction speed, expanding the ATM network, and strengthening security are key recommendations for improving satisfaction. Additionally, customer income levels seem to influence their preferences for banking services. By addressing these concerns, DBS Bank can solidify its competitive standing in Coimbatore's banking sector. Customizing services to better meet customers' diverse needs, particularly through improved service quality and reliability, will foster greater customer loyalty. Continued improvements and a deeper understanding of customer expectations will help DBS Bank enhance its ATM services and support its growth in the region.

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