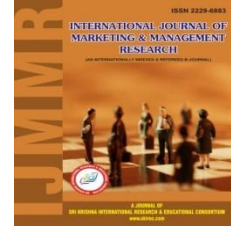




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A STUDY OF CUSTOMERS ATM USAGE EXPERIENCE OF INDIAN BANKS

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ABSTRACT

ATM is come to stay as part of our day to day life. The study is about finding out the customers' perception about their experience while transacting in the ATM. The study is exploratory in nature with 102 respondents across various demographic profiles. The objectives of the study are to find out how customers perceive the performance of various service variables associated while transacting in the ATM and the customer's overall experience while transacting at the ATM. The study is conducted in Pune city. Nominal scale is used for all variables except age, family size, income and number of children in the family where ratio scale is used. The scale was validated with Cronbach's Alpha. Kaiser-Meyer-Olkin Measure (KMO) of Sampling Adequacy is used for testing adequacy of sampling. Customer's perception is evaluated on sixteen parameters. The data analysis reveals that generally customers perception about most of the parameters is average and below average. The banking industry needs to take cognizance of these perceptions and try to overcome the gaps in order to enrich the customers' experience at ATM.