CONSUMER PREFERENCE TOWARDS USE OF ATM SERVICES IN MYSORE CITY

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ABSTRACT

21st century is enhancing the complexities of life so customers are demanding more convenience from service industry and banking sector. In that ATM is one of the most popular delivery channels as it will permit customers to do Anywhere, Anytime banking. The bank and customers stand to gain in several ways. The benefit of ATMs is that it shall bring down the cost per transaction, increase efficiency by reducing workload of staff, they help to increase accuracy, speed, save time, money and efforts of customers. ATM impacts the customer services and leads to better customer satisfaction. To analyze the relationship between demographic variable and preference to use ATM, structured questionnaires used to collect the data from a convenience sample of 250 customers from five samples nationalized banks in Mysore city. Frequency, Percentage analysis and chi square tests are applied for analysis and interpretation of data. Also tables are prepared for better understanding of the findings.

KEYWORDS: ATM, Nationalized Banks, Consumer Preference