

Survey on Customer Fulfillment with HDFC ATM in Kanchipuram District

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Abstract

Innovation plays a massive role in new product development in banks. HDFC bank is the largest privately owned bank. This paper will examine how satisfied at least customers of HDFC Bank with ATM cards are in the Kanchipuram locality on several fronts, like the administration style of the ATM staff, the site, the quantity of ATMs within the area, the standard of the functionality of the ATM, their results on other related issues and their general performance. Judging of 120 customers was done randomly. The mean levels of satisfaction of the respondents were calculated using SPSS. The fact that it is very easy to trade out of the ATMs and the currency type in the ATMs placed the first and the second, satisfy the customers to a large extent.

Keywords: Customer Fulfillment, ATM, HDFC Bank

1.Introduction

This work examines the satisfaction level of HDFC Bank clients having ATM cards in the Kanchipuram region on several levels, including the area, the administration style of the ATM staff, the number of ATM in the area, the frequency of the ATM activities, its effect on total performance and their supposition of several other related concerns. This paper employs ad hoc inspection method as one of the exploratory evaluation methods. There might be a need to ensure that the HDFC Bank administration pays close attention to the ideas yet retains a focused posture to better manage clients since the tests themselves were chosen randomly and could address the whole population.(1)

As the savings money trend became developed, the money economy was replaced by the check economy, which was then replaced by the plastic card economy. Competitors have been compelled to use mechanical adjustments in order to confront the electronic age because of stiff competition among internal and external entities and worldwide benefits.

New product innovations of banks largely depend on innovation. ICICI Bank is the biggest bank in the private sector. The big decision they have to make is to install every innovative solution in the future. One method of managing an account administration conveyance is by use of ATMs, or programmed teller machines. The main and most popular service of the ATMs was to dispense funds through an inexhaustible supply of plastic cards and their respective Personal Identification Numbers (PINs). Atm is one such technological enhancement that is capable of gathering checks, replacing reserves mid record, making withdrawals and automatically identifying establishments.(2)

2. Problem Defination

HDFC Bank has had an ATM office since its inception and as of today it boasts of the largest number of ATMs in the nation. Given that the use of ATMs continues to increase, it is necessary to consider the level of customer loyalty to different HDFC Bank ATM features, and identify problem areas and proposed solutions that result in change. This research is one of these endeavors.(3)

3.Aim of the study

The next is the statement of the principal objectives of the study:

- To test the level of customer loyalty in relation to different ICICI Bank ATM elements.
- To propose ways of streamlining the administrative side of the ICICI Bank ATM.

4. Methodology

The only population covered by this study was the HDFC Bank ATM customers within the Kanchipuram area; 120 customers based on irregular premises were chosen, and an irregular test was employed in this study. Both primary and secondary data were utilized to perform the study. A single structured polling arrangement was applied to gather the important data needed to conduct the study. There has been exploration of information by spellbinding measures. The means of the fulfillment of the respondents were identified. (4)

These are the average levels of satisfaction that have been utilized to communicate information regarding the situation. Weighted average scores were also determined using SPSS across the sections of the ATM depending on their level of fulfillment. Then, positioning was established to identify the perspective that added more to the overall customer satisfaction.(5)

5. Conclusion

The ATM personal characteristics such as security safety privacy and behavior were slightly met. The respondents were not contented with presence of complaint book, location factor and ATM in the city. On these points, when called upon to make a recommendation, they have done so in a strong manner. Only a few customers were highly observed commenting about the unavailability of the power back up in case of a break down. It was found that many of the customers have knowledge of other features of ATM other than withdrawal and most of them also utilize other features as well.

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Conflicts of interest

The authors have no conflicts of interest to declare

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