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## Features Awareness and Satisfaction Level of Kiosk Banking Services

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### Abstract

Banking industry is fast developing with the use of technology. Self-service machines like ATM, Cash Deposit Machine, Cheque Deposit Machine, and Passbook Update Machine play a very important role in the banking sector. This paper attempts to find out the Awareness level, and Satisfaction level of banking Customers using self Service KIOSK in Chennai city. For this reason, the primary data is collected through interaction with the Customers of the banks in Chennai. Data was classified and analyzed with the statistical tools to achieve the objectives.

**Keywords:** Banking, Self service, Technology,

### Introduction

**BANKING:** Today, the banking industry in our country is stronger and capable of withstanding the pressure of competition. Banking sector is a sector in India that is changing frequently since 1990 due to new technology with new entry of private banks and regulatory changes in the corporate sectors. In our country we are well developed banking system with different classes of banks. (1)Public Sector Banks. (2)Private Sector Banks. **KIOSK meaning:** A KIOSK refers to a small, standing alone booth used in heavy traffic areas for marketing purposes. ATMs, payment services, mobile banking, ATMs, KIOSK, core banking solutions, branch networking and internet banking are all outcomes of their initiative of technology. Awareness of kioskAwareness is simply defined as clarity or knowing. Awareness can be useful but not an easy task. Getting aware of things is interesting. **Usage of kiosk:** KIOSK is most often deployed in situations where a problem can be solved by giving people support access to self-service tools unlike additional support staff. KIOSK provides immediate access and is available 24hrs a day, and doesn't get paid over time.

### Objectives of the Study

To analyze the Features Awareness among the customers using KIOSK banking.To knows the consumer satisfaction towards Features of KIOSK banking services. Statement of the problem the study focused on the Features Awareness and satisfaction level of KIOSK banking with reference to Chennai City. The Research concentrates and aims to better understand the facilities available through KIOSK banking.

### Scope of the Study

The Study covers the subject matter of Awareness and Usage of KIOSK banking among the peoples of Chennai City. The study highlights the positive and negative aspects of KIOSK banking, the facilities available through KIOSK banking, and the consumer's awareness of KIOSK banking. Usage towards KIOSK banking services, Perception on Security level in KIOSK banking and also a security level towards KIOSK Banking.

### Research Methodology

**Data collection methods:** The authors used both primary and secondary data. The primary data collected by Google questionnaire, and secondary data collected by referring books, journals and Articles related to the study **Sample size:** Sample size is the act of choosing the number of respondents. Sample size we focus on in this project is 179 respondents were taken from the population by using a random sampling method.

### Description of the Tools

Structured questionnaire of google questionnaire was used to collect the data from the sample. **Tools used for Data Analysis:** The data collected was analyzed through Mean, Deviation and Weighted Average is applied for the analysis of data. **Period of the Study**The study was conducted during April 2021 to November 2021. **Limitations to the study:** The Sample size of the survey is Restricted to 179 Respondents only. The area of the study is restricted to Chennai city only. The Analysis is completely based on the information provided by the KIOSK users and hence could be Biased.

### Review of Literature

Ashwin Raj T, Mr. Bala Nageswara Rao (2018), "A study on Role of Technology in Banking Sector ", in their study, they investigate the relationship between the new achievement of technology in the banking sector and consumer awareness about the technology. The samples collected from the consumers from various banks. The study concluded that the bank needs to give awareness to the customers about the latest technologies. Most of the customers feel risk while using Self Service KIOSK, so the banking industry needs to consider and terminate the risks. Nitcharasaeshang, "The Effect of kiosk service, quality on customer satisfaction", the study concentrates in various dimensions like personal interaction and problem solving (kiosk product and quality dimension). The findings of the study is, it is important to implement kiosks for both shopping centers and kiosk banking for consumer convenience. Sweeny et.al (2000), In their article "Online banking grows", revealed that in the United States of America (USA), the E-Banking grew significantly between 1998 and 2000, when approximately. Eight per cent of all households were reportedly using e-banking/KIOSK banking services. Households rated the ability to give cheque book requests and personal enquiries as the most useful features in banking through the internet. Sathya. M (1999), in this article "Adoption of internet banking by Australian customers: An empirical Investigation" with respect to adoption of internet banking by Australian customers, they found that two factor such as "struggling to use" and "security concerns" are important reasons that customers do not want to use KIOSK services. Convenience is a number one advantage sought through clients.

### Data Analysis and Interpretation

**TABLE 1.** Respondents Awareness about the Features of Kiosk Banking

Si.no	Features of kiosk banking	Mean	Standard deviation	Rank
1	Internet Banking	2.45	0.647	1
2	Cheque Deposit	2.38	0.735	2
3	Touch and Non-Touch Display	2.38	0.688	3
4	Personal Enquiries	2.31	0.727	4
5	Barcode Scanner	2.23	0.765	5
6	Marketing Tool- Video Display	2.15	0.773	6
7	Keyboard with Trackball	2.08	0.785	7

(Source: Primary Data)

### Interpretation

From the above table it is observed that Internet banking is Ranked as 1, Cheque Deposit is ranked as 2, Touch and non-touch Display is Ranked as 3, Personal Enquiries is Ranked as 4, Barcode Scanner is Ranked as 5, Marketing Tool is ranked as 6, Keyboard with trackball is ranked as 7. Among the factors it is observed that they are not aware of Keyboards with trackballs.

**TABLE 2.** Respondents Satisfaction of Eir Bank's Kiosk

S.no	Factors	Hs	s	N	Ds	Hds	Weighted Average	Rank
1	Personal Enquiries	264	474	128	6	0	4.90	1
2	Withdrew Cash	385	204	160	2	0	4.20	2
3	No. of. KIOSK and Locations of Kiosk Facilities	43	288	318	48	3	3.91	3
4	Internet Banking	126	390	105	12	0	3.56	4
5	Deposit Cash	492	59	72	2	0	3.49	5
6	Cheque Book Request	198	126	46	20	0	2.18	6

(Source: Computed data)

### **Interpretation**

From the above table indicates, among the 6 factors satisfaction in Personal enquiries is ranked as 1<sup>st</sup> and withdraw cash, and the Cheque book request is ranked as 6.

### **Findings**

1. Internet banking is ranked as 1; Keyboard with trackball is ranked as 7.
2. They are aware of Internet banking. And, it is observed that they are not aware of Keyboards with trackballs.
3. It is noted that the customers are highly satisfied in Personal Enquiries and Withdraw cash. And the consumers are not satisfied in Cash Deposit & Cheque Book Requests

### **Suggestions**

1. Banks Should create more awareness among KIOSK Banking through advertisements like videos in LED screen and Audio to be played about KIOSK Banking and benefits of KIOSK Banking inside the Branch.
2. More kiosks can be established in various locations to facilitate the customers.
- 3.

### **Conclusion**

Banks want to deliver good service to customers; Public sector banks are technically more advanced that technology is an essential tool in banking for transactions, many banks implemented KIOSK banking Service but the customers are not aware about the KIOSK banking. The Banks have to advertise to make them aware about the KIOSK banking, so the customers will get familiarized and access the new technology.

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