



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

An Assessment of ATM service quality and customer satisfaction, In Case of Lion International Bank S.C (In Addis Ababa Branches)

BY

Yared Yehualashet: - ID SGS/0159/ 2009B

**December 2018
ADDIS ABABA, ETHIOPIA**

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THIS THESIS SUBMITTED TO ST.MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE DEGREE OF MASTERS IN MARKETING MANAGEMENT.

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ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

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St. Mary's University, Addis Ababa

December, 2018

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ACRONYMS

LIB - Lion International Bank S.C

SQ - Service quality

CS – Customer satisfaction

P – Perception

E- Expectation

RES – Responsiveness

T – Tangibility

A – Assurance

R – Reliability

E - Empathy

Abstract

The purpose of this study is to assess ATM service quality of Lion International Bank. ATM service quality dimensions namely Tangibility, Reliability, Responsiveness, Empathy and Assurance based on SERVPERF model developed by Cronin and Taylor's (1992) from literature is used to identify the relationship. Quantitative means of data collection method is employed to collect the data through questionnaire. Convenient (non – probability sampling) technique is used to select the sample, sample size determined using formula by Tayro Yemane. And for the study primary data was collected from sample of 337 ATM customers of LIB located in Addis Ababa using structured questionnaire. The data collected from the questionnaire were analyzed using statistical tools such as mean, correlation and regression analysis using SPSS version 20. The results of this study indicate that, all the ATM service quality dimensions (tangibility, reliability, responsiveness, empathy and assurance) have positive and significant relationship with customer satisfaction. Accordingly from regression result it is observed that all ATM service quality dimensions have positive and significant impact on customer satisfaction. From the result, 65.4% of the variations in customer satisfaction is explained by ATM service quality dimensions in Lion International Bank S.C. based on the findings of the study, the researcher forwarded some recommendation to the bank's management.

Key words: Customer Satisfaction, ATM Service Quality

Chapter One

1, Introduction

1.1 Background of the study

Services vary in many ways and include various stages. According to Lovelock and wirtz (2004) defined service as “ A service is any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product”. It is an economic activity that creates value and provides benefits for customer at specific time and place by bringing about a desired change in or on behalf of the recipient of the service. In the banking, industry like in other service industries, providing superior service quality increases customer satisfaction and contributes profitability; superior service quality reduces customer defection and enhances customer loyalty.

Hill and Alexander (2003), has defined customer satisfaction as a measure of how organizations total products perform in relation to a set of customer requirements, even through surely the customers view of organizations performance will be a perception, customer satisfaction is up to the customers mind and it may or may not conform with the reality of the situation. Since services are intangible in nature their success and failure is not easily measured or quantified. The success of any service providing organization can be measured in terms of its customer’s attitude towards the service delivery practiced which means service quality will be the dominant element in customer’s evaluations of a given service. Customers go to service providers expecting to get a quality service and the level of expectation among each individual varies. Finding out what customers expect is essential in providing a quality service. This can be done through marketing research focusing on issues such as what features are important to customers, what levels of these features customers expect and what customers think the company can and when should do problems occur in service delivery.

The nature of service offered by organizations has changed over the past two decades. Banks play a very important role in the economic life of a nation. Although the banking industry is growing and offering various types of financial services to the public, their mere existence does not do any good unless they deliver a quality service. There is no doubt that the increasing level of competition has

improved the quality of service to customers of the banking industry. Majority of banks have boosted the quality of their services in terms of shorter transaction time, prestigious services and customer's convenience.

Technology is revolutionizing the financial services industry through various unthinkable innovations. The systematization of service delivery (non –human element) in the banking sector includes having a highly standardized and simplified delivery process. So that banking services are delivered within a minimum time without any hassles or enhancement of technological capability (e.g. ATM, telephone or mobile banking, internet banking service, etc.) to provide superior quality service to the customers more effectively, degree to which the banking procedures and processes are perfectly fool- proof, adequate and necessary bank personnel and facilities for good customer service etc. Among the technologies it uses for better service delivery, this research focus on ATM service to examine the major components of ATM service quality and measure the level of customers satisfaction with the current service.

The present-day Lion International Bank S.c was established on October 2, 2006 in accordance with Proclamation No: 84/94 and Commercial Code of Ethiopia has marked a shift in ownership as the company based its roots in a larger number of shareholders. Lion International Bank S.c started its operation with a capital of Birr 432.5 million and has had an initial paid-up capital of Birr 108.2 million and with 3,739 shareholders. Lion International Bank commenced operation on 6th January 2007 with three branches. As of June 2018, network of the branch has reached around 190 out of which 52 branches are in Addis Ababa and the remaining branches are located in different parts of the country. <http://www.anbesabank.com/>

LION Card helps to access cash from Lion International Bank ATMs and any other commercial banks' ATMs, 24 hours a day and 7 days a week. LION Card grants you access to the following banking services on all ATMs in Ethiopia: Cash withdrawal, Balance enquiry, Print mini-statement of the last transactions and PIN code change. In addition, all customers will receive LION ATM Card and personal identification number. LION Card also helps to transfer money between accounts maintained at Lion International Bank branches. <http://www.anbesabank.com/> Therefore, this research tries to Assess ATM service quality and customer satisfaction: The case Lion International Bank S.C.

1.2 Statement of the problem

Nowadays the banks are involved in modern banking industry by increasing the type and quality of service it produces to its customers. In line with expanding its availability, the implementation of the core banking system and its effectiveness helps the bank to compete with other private and government banks in Ethiopia. At the same time customer satisfaction provides an essential link between cumulative purchase and post- purchase phenomena in terms of attitude change, repeat purchase and brand loyalty (Churchill and Surprenant 1982). Service quality has a positive influence on customer satisfaction (Yee et al., 2010). Customer satisfaction reinforces quality perception and drives repeat purchases.

Nowadays, the business environment has become highly competitive and dynamic because of that the use of ATM has become extremely popular among customers as convenient mode of transactions. ATM combines a computer terminal, record keeping system and cash vault in one unit, permitting customers to enter the banks book keeping system with a plastic card containing a personal identification number (PIN) or by punching a special code number in to the computer terminal linked to the banks computerized records 24 hours a day. Once access is gained, it offers several retail banking services to customers. ATM are able to provide a wide range of service, such as making deposits, funds transfer between two or more accounts and bill payments (Oppong et al., 2014). The technological innovation has transformed the banking business. Banks are aggressively adopting this mode. The advantages of using ATM have given new momentum in dimensions of service quality and banks are offering new choices to customers. Despite that banks face a number of challenges during the function of giving operation for its customer like system problem due to power supply cut and telecommunication service interruption relation to network, number of people face empty ATM box and also the machine will not dispense cash or debit transaction when the cash , is not dispensed or card get stuck in them. So these problems relates to the lack of or absence of proper operational efficiency. In this situation, service sector organizations are required to provide quality customer service. In order to remain competitive, Lion International Bank S.C is tries to increasing its technology based options. ATM (Automated Teller Machine) is one of the technology based options That provides the customers of LIB the facility of accessing their accounts for dispensing cash and to carry out other financial transactions without the need of actually visiting a bank branch.

Therefore, the main purpose of this study is to measure the perception of customers concerning service quality rendered by LIB and the satisfaction of LIB ATM users. And find out whether the bank has met the perception of its customers under all the dimensions of service quality.

1.3. Research Questions

Based on the statement of the problem and review of related literatures, this study attempt to conduct a research to come up with answers for the following questions:

- What is the relationship between service quality and customer satisfaction?
- What is the impact of service quality on LB customer satisfaction?
- How can the bank solve service quality related problem in its organization?
- What is the current level of service quality offered by Lion Bank when measured by service quality dimensions?

1.4 Aim and Objectives

1.4.1 General Objective

The general objective of this study is to identify the perceived dimensions of ATM service quality and analyze the level of customer satisfaction in LIB ATM.

1.4.2. Specific objectives

- To study the most important dimensions of quality service offered through ATM banking that affects satisfactions level of customers of LIB.
- To measure the level of satisfaction of LIB customers with the current ATM service quality.
- To identify the major problems and challenges of ATM banking in providing quality service.
- To discuss and suggest possible improvements.

1.5. Significance of the study

It gives an opportunity for the bank informing the strength and weakness. It also view current potential customer for the ATM service rendered and reveal the major feature and problem of ATM service quality. In addition, the study also create a chance for customer to express their opinions, comment as well as suggest on the service provision the bank to increase n the satisfaction of the customer. Finally, the research will help other research to make further study.

1.6 Scope of the study

This research is developed based on dimensions of ATM service quality relating to technology based service delivery options especially with ATM banking service and the research conduct the real perceived quality of ATM service in the case of LIB and measure the level of customer satisfaction. I am very interested to study the customer satisfaction and service quality of Lion International Bank S.C ATM users which is located in Addis Ababa.

1.7 Limitation of the study

This research will have a gap since it doesn't include non-ATM card holders, other banking services that affect the level of satisfaction and also not considering other cities outside Addis Ababa. This study only encompasses LIB ATM customers who are located in Addis Ababa.

1.8 Organization of the study

This study will have 5 Chapters. The first chapter is the research proposal which is the main part of the study. The second chapter is literature review which explains more information by referring different text which is written on the study area. Chapter 3 includes research design (methodology), Chapter 4 and 5 includes data analysis, presentation, conclusion and recommendation.

Chapter Two

Review of Related Literature

2.1 Introduction

This chapter covers the literature reviewed of Theories and models and conceptual framework which serves as evidence of the variables of the study, service quality and customer satisfaction. Definitions of service, quality, customer satisfaction, the concept of service quality, and the relationship between service quality and customer satisfaction is briefly highlighted. And also the use of ATM and associated problems are discussed based on empirical review.

2.2 Theoretical Review

2.2.1 Service

A service is a commodity with no physical existence, usually created and consumed at the same time. (Gronroos, C 1984) described a service as a process resulting in an outcome in a partly simultaneous production and consumption process. Services are economic activities offered by one party to another. In exchange for money, time and effort, service customers expect value from access to goods, labor, professional skills, facilities, networks, and systems; but they do not normally take ownership of the physical elements involved (Lovell & Wirtz, 2011).

According to (Zeithaml and Bitner, 2004) service are intangible in nature, it cannot be mass produced. It cannot be inventoried and stored after production. Due to the fact that services and consumers of services are inseparable, they cannot be produced until the consumer is ready to consume them. In simplest term; services are deeds, processes and performances. It is apparent that services are produced not only by service businesses but also are integral to the offering of many manufactured goods producers.

According to Philip Kotler (2000) defines service as “A service is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership or anything its production may not be tied to a physical product.”

2.2.2 Characteristics of Services

According to Armstrong and Kotler, 2011 services have four main characteristics that differentiate them from goods: intangibility, inseparability, variability and perish ability these characteristics create unique challenges for services.

Service intangibility refers to the fact that services cannot be seen, tasted, felt, heard, or smelled before they are bought. For this reason, customers try to evaluate the quality of service by looking at tangible components such as the place, people, price, equipment and communications apparent (Armstrong & Kotler, 2011)

Service inseparability refers to the fact that services cannot be separated from their providers, whether the providers are people or machines. This means that the employee providing the service becomes part of the service, in most cases, the customer is also present at the time of providing the service. Therefore, the provider – customer interaction becomes important in determining the outcome of the service (Armstrong & Kotler, 2011).

Service variability refers to the fact that the quality of services depends on who provides them as well as when, where and how they are provided (Armstrong & Kotler, 2011).

Service perish ability refers to the fact that services cannot be stored for later sale or use (Armstrong & Kotler, 2011).

2.2.3 Quality

According to Dr.Ram Naresh Roy defined quality as the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs. According to Reid and Sanders, quality is performance to standards while for others it is meeting or satisfying the customers' needs. The quality of a product or services is the fitness of that product or service for meeting or exceeding its intended use as required by the customer (S.Anil Kumar and N.Suresh). Some of the terms used to define quality in the service industry according to (Reid and Sanders) are:

Consistency: ability to provide some level of good quality repeatedly.

Responsiveness to customer needs: willingness of service providers to help customers in unusual situations and to deal with problems.

Time: the amount of time a customer has to wait for the service.

Reliability: the ability to perform dependably, consistently and accurately.

Convenience: the accessibility of service provider to its customers.

2.2.4 Service Quality

According to Jim Whittle (1995) cited in Ken Irons (1997) said “service is the one unique opportunity we have to be better than competitors and make sure our customers return” which would mainly be the result of a quality service. Gronroos (1984) defined service quality as the outcome of an evaluation of process where the consumer compares their expectations with the service they received. He postulated that customer perceived service quality is a function of expected service, perceived service and image quality.

According to Lehtinen (1982) defined service quality in terms of physical quality, interactive quality and corporate (image) quality. Physical quality is associated with tangible aspects of the service. Interactive quality involves the interactive nature of services and refers to the two – way flow, which occurs between the customer and the service provider, or his/her representative, including both automated and animated interactions. The distinctive nature of services requires a distinctive approach to defining and measuring service quality. As a result of the intangible multifaceted nature of many services, it may be harder to evaluate the quality of a service than of a good. Because customers are often involved in service production particularly in people processing services, distinction needs to be drawn between the process of service delivery and the actual output of the service.

Perceived quality of service is the result of an evaluation process in which customers compare their perception of service delivery and its outcome against what they expect. The most extensive research in to service quality is strongly user oriented. Valarie Zeithamal and Leonard Berry (1990) cited in Lovelock and Wirtz (2004) identified criteria consumers use in evaluating service quality. In subsequent research, they found a high degree of correlation among several of these variables and

consolidated them into five broad dimensions. (Tangibles, Reliability, Responsiveness, Assurance , Empathy). Tangible includes physical evidences of the service such as appearance of physical, facilities, equipments, personnel etc. Reliability involves the ability of the organizations to perform the promised service dependably and accurately. Responsiveness concerns the willingness or readiness of employees to help customers and provide services. Assurance refers to knowledge and courtesy of employees and their ability to convey trust and confidence. Empathy is individualized care and attention that the firm provides to its customers.

2.2.5 Measuring Service Quality

Conceptual service quality models are useful in so much as they provide an overview of the factors. They facilitate our understanding and can help organizations to clarify how quality develops. However, service delivery significantly affects the quality of an organization and its offerings, and this is more evident in service organizations. The most widely used models in measuring service quality in the banking sector are SERVQUAL model. The widely used SERVQUAL model consisted of five dimensions that were measured using a 22-item SERVQUAL scale. The five SERVQUAL dimensions are: Tangibles, Empathy, Assurance, Reliability and Responsiveness. Tangible includes physical evidences of the service such as appearance of physical, facilities, equipments, personnel etc. Reliability involves the ability of the organizations to perform the promised service dependably and accurately. Responsiveness concerns the willingness or readiness of employees to help customers and provide services. Assurance refers to knowledge and courtesy of employees and their ability to convey trust and confidence. Empathy is individualized care and attention that the firm provides to its customers. According to Parasuraman et al. (1985) who introduced the conceptual frame work for the SERVQUAL model to measure consumer perceptions of service quality and later refined the model. According to the SERVQUAL model (parasuraman et al., 1988) service quality can be measured by identifying the gaps between customer's expectations of the service to be rendered and their perceptions of the actual performance of the service.

Research has shown SERVQUAL to be an effective and stable tool for measuring service quality across service industries (Parasuraman et al., 1985, 1988). The model was initially developed for financial services sector and it has been used for other sectors such as telecommunications, healthcare and hospitality. When perceived performance rating exceeds expectations, the outcome is considered as a sign of good quality whilst the reverse is an indication of a poor quality.

Measuring quality in the service sector is more comprehensive than measuring quality of the manufacturing sector because quality evaluations are not made solely on the outcome of a service; they also involve evaluations of the process of service delivery. One of many service quality research models often used in the word nowadays is SERVPERF proposed by Cronin and Taylor (1992). This scale was based on the SERVQUAL scale (parasuraman et al. 1985, 1988) which assessed service quality through the gaps between customer “expectations” (E) and “perceptions” (p). and SERVPERF was proposed by Cronin and Taylor (1992) in which the “expectations” (E) component of SERVQUAL was discarded and instead the “performance” (P) component alone was used. SERVPERF directly measures the customers perception of service performance and assumes that respondents automatically compare their perceptions of the service quality levels with their expectations of those services. Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL (Baumann et al. 2007). Instead of measuring the quality of service via the difference between the perception and expectation of customers as in SERVQUAL, SERVPERF operational zed on the perceived performance and did not assess the gap scores as expectations does not exist in the model. Thus, it is performance only measure of service quality. The model adopts the five dimensions of SERVQUAL and the 22 item scale is used in measuring service quality. In the SERVPERF model, the results demonstrated that it had more predictive power on the overall service quality judgment than SERVQUAL. (Cronin and Taylor 1994) The SERVPERF scale is found to be superior not only as the efficient scale but also more efficient in reducing the number of items to be measured by 50% (Hartline and Ferrell, 1996; Babakus and Boller, 1992; Bolton and Drew, 1991) cited by Meron Melaku 2015. Many studies have been conducted by adopting the SERVPERF model. Also, Wall and Payne(1973) note that when people are asked to indicate the “desired level” (expectations) of a service and the “existing level” (perceptions) of the service, there is Psychological construing that people always tend to rate the former higher than the latter (E>P).

2.2.6 Customer Satisfaction

According to (Oliver 2010) satisfaction is the consumer’s fulfillment response. It is a judgment that a product or service feature, or the product or service itself, providing a pleasurable level of consumption related fulfillment, including levels of under or over fulfillment.

Zeithaml and Bitner (2000) defined customer satisfaction as the customer's evaluation of a product or service in terms of whether that product or service has met their needs and expectations. Many authors who studied the relationship between perceived service quality and customer satisfaction have shown that service quality determines customer satisfaction. (Cited on Anderson et al., 1994). Edvarsson (1998) believes that the concept of service should be approached from a customer perspective. It is the customer's total perception of the outcome, which is "the service". It forms the perception of quality and determines whether a particular customer is satisfied or not. Customers have different values and different grounds for assessment; they may perceive one and the same service in different ways. Therefore a company must first find out the level of satisfaction of its current customers to improve its customer satisfaction. One common way of measuring satisfaction is to ask customers first to identify what factors are important in satisfying them. Work done by Parasuraman, Zeithaml and Berry (Leonard L) between 1985 and 1988 provides the basis for the measurement of customer satisfaction with a service by using the gap between the customer's expectation of performance and their perceived experience of performance. This provides the measure with a satisfaction level or gap which is objective and quantitative in nature.

2.3 Electronic Banking

According to study by (Turban 2008) cited in (Ayana 2014) technological innovations play a crucial role in banking industry by creating value for banks and customers, that it enables customers to perform banking transactions without visiting a brick and mortar banking system. On the other hand E-banking has enabled banking institutions to compete more effectively in the global environment by extending their products and services beyond the restriction of time and space. E-banking has a variety of definitions all refer to the same meaning, the following section show some of these definitions. E-banking is a form of banking service where funds are transferred through an exchange of electronic signal between financial institutions, rather than exchange of cash, checks, or other negotiable instruments (Kamrul 2009). E-banking, also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by check or cash (Malak 2007).

E-banking can be also defined as a variety of platforms such as internet banking or (online banking), Mobile phone banking, and automated teller machine (ATM), point of sale (POS), or touch tone telephone (Alagheband 2006). Different forms of E-banking system were discussed as follows.

1. Automated Teller Machines (ATM) - It is an electronic terminal which gives consumers the opportunity to get banking service at almost any time. To withdraw cash, make deposits or transfer funds between accounts, a consumer needs an ATM card and a personal identification number (PIN).

2. Point-of-Sale Transfer Terminals (POS) - The system allows consumers to pay for retail purchase with a check card, a new name for debit card. This card looks like a credit card but with a significant difference. The money for the purchase is transferred immediately from account of debit card holder to the store's account (Malak 2007).

3. Internet / extranet banking- It is an electronic home banking system using web technology in which Bank customers are able to conduct their business transactions with the bank through personal computers. <https://en.wikibooks.org>

4. Mobile banking- Mobile banking is a service that enables customers to conduct some banking services such as account inquiry and funds transfer, by using of short text message (SMS). <https://en.wikibooks.org>

2.4 Automated Teller Machine (ATM)

An automated teller machine or automatic teller machine (ATM) is a device that provides the clients of financial institutions with access to money transactions in a public space without the need of bank customers. The modern ATMs, the customer is identified by inserting a ATM card or plastic card with a chip that contains a unique card number and some data such as an expiration date, CVV(Card Value Verification) code and customer name. Customer identification and authentication is provided by the customer providing a personal identification number (PIN). Using an ATM system, customers can access their bank accounts in order to make money withdrawals, debit card fund advances, and check their bank account balance.

According to Steve (2002), ATMs are placed not only near or inside the premises of banks, but also in locations such as shopping centers/malls, airports, grocery stores, petrol/gas stations, restaurants, or any place large numbers of people may gather. These represent two types of ATM installations: on and off premise. On premise ATMs are typically more advanced, multi-function machines that complement an actual bank branch's capabilities and thus more expensive. Off premise machines are deployed by financial institutions and also Independent Sales Organizations (ISOs) where there is usually just a straight need for cash. Although ATMs were originally developed as just cash dispensers, they have evolved to include many other bank-related functions. In some countries,

especially those which benefit from a fully integrated cross-bank ATM network, ATMs include many functions which are not directly related to the management of one's own bank account, such as: Paying routine bills, fees, and taxes (utilities, phone bills, social security, legal fees, taxes, etc.), Printing bank statements, Updating pass books, Loading monetary value into stored value cards, Purchasing and so on.

2.4.1 Benefits ATM

According to the study by Solomon and Mohammed (2010), over time, consumers have come to depend on and trust the Automatic Teller Machine (ATM) to conveniently meet their banking needs. The traditional and ancient society was devoid of any monetary instruments and the entire exchange of goods and merchandise was managed by the “barter system”. The use of monetary instruments as a unit of exchange replaced the barter system and money in various denominations was used as the sole purchasing power. The modern contemporary era has replaced these traditional monetary instruments from a paper and metal based currency to “plastic money” in the form of credit cards, debit cards, etc. This has resulted in the increasing use of Automated Teller Machine (ATM) all over the world. The use of ATM is not only safe but is also convenient. The use of plastic money is increasing day by day for payment of shopping bills, electricity bills, traveling bills and even petrol bills. The convenience and safety that credit cards carry with its use has been instrumental in increasing both credit card volumes and usage. ATM-cards offer a number of benefits to the issuing banks and customers of the bank including: Reduce printing, mailing, and financial handling costs associated with processing transaction. Enhance payment security by minimizing theft or loss. Reduce undeliverable payments via electronic delivery to the card account. Prevent fraud through automated controls. Increase customer satisfaction and enhance service to constituents. Ensure continuity of service to cardholders in emergency or disaster situations. Improve operational efficiency and profitability of the issuing banks.

According to Christoslav et al (2003) cited in (Solomon and Mohammed, 2010) a research in Nigeria asserted that ATM services are highly profitable for banks, and banks aggressively market the use of ATM cards. ATMs that are off bank premises are usually more profitable for banks because they attract a higher volume of non-bank customers, who must pay service fees and also reduce printing and financial handling costs.

2.4.2 Problems Associated with the use of ATM

According to studies by (Olaewe and Mutahir 2015) in Nigeria, ATM allows a bank customer to conduct his/her banking transaction from almost every other ATM machines in the world. However, the spread of the machines has been generating a lot of heat as customer's face is splurge of frustration in using it, either the machine will not dispense cash or debit transaction when the cash is not dispensed or card get stuck in them. Indicate that the proliferation of the machines is given some concern. As with every other technological breakthrough, the ATMs have generated astronomical challenges and problems for the beneficiaries of financial services.

According to the study by (Hana Settearagachew, 2017) ATMs provide an extremely useful service to bank customers, at times they can be very frustrating to use and therefore there is a lot of room for improvement in the interface design. The interface enables communication between the user and the machine. Therefore good user interface design is imperative for high usability levels.

There are problems or inconveniences experienced when using an ATM, some of these problems include:

- Network problems- The ATM relies on the bank communication network hence when the bank communication network goes off line the ATM services become unavailable for customers use.
- Wrongly inserting the ATM card especially new ATM users. Even-though, Some ATM users find the instructions on how to perform operations.
- Getting the required amount of money: in Some ATM's may not offer the user the required amount of money. (e.g in some ATM's the initial amount starts from 100 birr).
- The daily limit on the ATM

2.5 Conceptual Framework

The study shows the relationship between the service quality dimensions (Tangibility, Reliability, Responsiveness, Empathy and Assurance) and customer satisfaction. The study focuses on SERVPERF model which represents customers' perceptions toward the ATM service offered which is referred to as the perceived service quality.

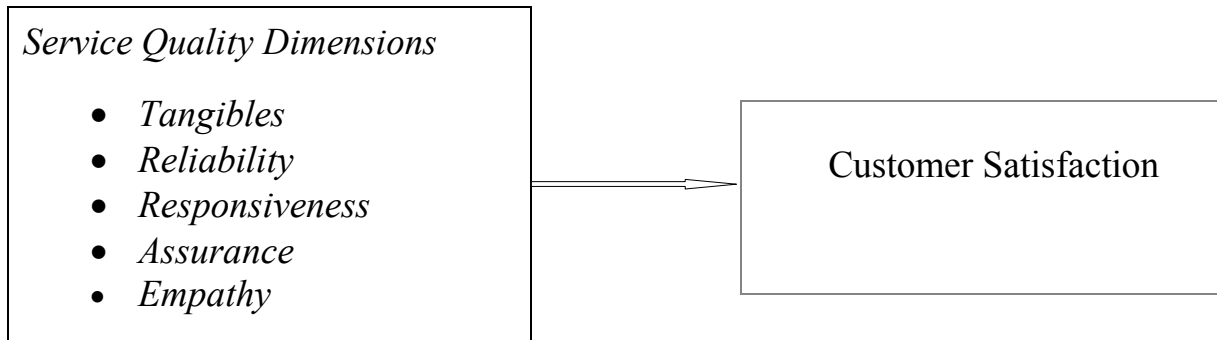


Figure 0 .1 Conceptual frameworks on the effect of the service quality on customer satisfaction

Source: Adopted from Parasuraman et.al. 1988

Chapter Three

Research Methodology

3.1 Introduction

The study is to examine the Automated Teller Machine (ATM) service quality of Lion International Bank S.C (LIB). This chapter briefly describes and answer the questions of where the study focused on and what are the population and how the sample drawn from and what techniques of the data collections used and also what methods have been used to analyze and interpret the data's. And finally, the chapter discusses reliability and ethical issues to be followed to the quality standard of the research.

3.2 Description of the study area

This study focused on the Lion International Bank S.C which is now interring to be one of the competitive banking service provider industries in Ethiopia. The establishment of Lion International Bank S.C. on October 2, 2006 in accordance with proclamation No: 84/94 and Commercial code of Ethiopia has marked a shift in ownership as the company based its roots in a larger number of shareholders than any other Bank has had during the time. Then 3,739 shareholders have subscribed a capital of Birr 432.5 million and have had initial paid – up capital of Birr 108.2 million; Lion International Bank commenced operation on 6th January 2007 with three branches. The bank now boasts 52 branches in Addis Ababa and around 350,000 customers at all.

3.3 Research Design

This study uses survey research which is a systematic collection of information from a defined population, usually by means of interviews or questionnaires administered to a sample of units in the population, using a questionnaire to collect data. The questionnaire based survey type of research method useful since the objective of the study is to identify the level of customer satisfaction in LIB ATM service. I will used a type of research method which is descriptive because it describes quality service and the level of customer satisfaction and it describes details about the situation.

3.4 Source of data

There are two types of data which is usually used in researches, primary and secondary data. It will often be collected through techniques such as experimentation, interviewing, observation and surveys. Primary data was collected using questionnaires. In order to strength the result and findings of the study the researcher examined different articles, academic journals, useful academic books and banks reports as secondary data. The questionnaires are distributed to customers of LIB in selected branches ATM terminals of Addis Ababa. Respondents are selected from bank customers who visited the sampling locations during various working hours of the same day (morning and evenings), as well as various days of the week to reduce any potential bias or to eliminate the sampling frame errors and to ensure the representation of the population under study in the sample units. After relevant data is collected it is presented and analyzed using SPSS. Results will be presented using descriptive statistics, graphs, tables etc.

3.5 Target population and sampling

The population of the study is LIB ATM card holders who are located in Addis Ababa. The study is taken to examine the level of customer satisfaction in LIB ATM service quality using SERVPERF model. There are 11 ATM terminals in different branch of LIB with in Addis Ababa city. And the bank has with total population of around 350,000 customers. Convenience sampling is used in this research to collect the data from LIB ATM customers. The participants were selected using convenient sampling technique, Non – probability sampling method. (Saunders et al., 2009) Non – probability sampling involves the selection of subject based on assumption regarding the population of interest, which forms the criteria for selection. Convenience sampling (haphazard sampling) involves selecting haphazardly those cases that are easiest to obtain for your sample (Saunders et al., 2009). It involves selecting participants from the part of the population which is close to hand. So from 11 ATM terminal branches of LIB 10 branches from Addis Ababa were selected for this study. The selections of the 10 branches in Addis Ababa are based on issues of logistics and travel for data collection, and willingness of branch managers to cooperate for data collection with customers at the ATM counter. Since it is difficult to collect data from all ATM terminals located in different branch in Addis Ababa, 10 branches are selected by using convenient sampling expecting that the researcher will get the necessary data. The 10 selected ATM terminal branches are: Athlet Haile, Yeka, Gurd Sholla, Sengatera, Gotera, Stadium, jomo, Gofa, Lideta Branch and Bole Medhaniallem Branch.

3.6 Sample Size Determination

The target population for the study is LIB ATM customers, the bank have 350,000 customers as of July 20, 2018. The sample size of this study is determined by using the formula developed by Taro Yamane (1967:886).

$$n = \frac{N}{1 + N(e)^2}$$

Where, n= is the sample size

N= is the population size,

E= is the level of precision or sampling error = (0.05)

$$N = \frac{350,000}{1 + 350,000 (0.05)^2} = 399.543379$$

Thus, sample size of 400 customers is selected from the population of 350,000.

3.7 Methods of Data Collection

The survey questionnaire measured five dimensions (Tangibility, Reliability, Responsiveness, Empathy and Assurance) of ATM service quality and its effect on customer satisfaction. The data collection method is done using self administered questionnaire to be filled by the LB ATM customers. The variables are measured using Likert scale with five response categories (strongly agree, agree, neutral, disagree and strongly disagree). The questionnaire is prepared in English as well as in Amharic language to enhance the reliability of the study.

3.8 Development of Instrument

The survey questionnaire measured five dimensions of ATM service quality and its effect on customer satisfaction. The Tangibility dimension contains (3 items), Empathy (4 items), Assurance (5 items), Reliability (5 items), Responsiveness (5 items) and customer satisfaction (1 item) respectively. The questionnaire contains three parts: the first part deals with the respondents back

ground and related facts, the second part which focused on the five dimensions of ATM service quality and the third part focused on the customers satisfaction. The Nominal and Ordinal measurement is used to collect personal information about respondents. Five point Likert scale ranging from one (strongly agree) to five (strongly disagree) issued to measure the response of all dimensions of ATM service quality and customer satisfaction. The questionnaire is prepared in English as well as in Amharic language to enhance the reliability of the study.

3.9 Statistical Tools used for the data Analysis

SPSS (Statistical Package for Social Sciences) version 20 is used to compute and analyze the data. The statistical tests in data analysis include descriptive statistics such as frequency, percentage mean and standard deviation. First, the data analyzed by using descriptive statistics. ATM service quality of the respondents is calculated using the information gathered for analyzing the situation by using mean and standard deviation. Weighted average scores is calculated using SPSS between various aspects of ATMs regarding their level of satisfaction and then ranking is done determining the aspects contributing the most towards the overall satisfaction of customers. To determine the relationship between variables, correlation analysis is done. That are Tangibility, Reliability, Responsiveness, Empathy and Assurance relationship with ATM customer satisfaction is examined. Based on the result ATM service quality relationship with customer satisfaction is evaluated.

3.10 Validity and Reliability

Preparing questionnaires to customer of LIB will be a way of maintaining validity. The researcher must provide supporting evidence that a measuring instrument does in fact measure what it appears to measure and also to insure consistency.

To meet the consistency of reliability of instruments the Cornbach's alpha for the variables was made and it was found to be 0.909. So a value of Cornbach's alpha above 0.70 can be used as a reasonable test of reliability and an indicator of internal consistency of the scale. Therefore it can be concluded that measures used in this study are highly reliable and valid.

3.11 Ethical consideration

No respondents forced to fill the questionnaires unwillingly or without his/her consent. The respondents are given privilege of not writing name and other identities to hide them from unwanted approaches to be maintained by any other groups.

Chapter Four

Data Presentation, Analysis and Interpretation

4.1 Introduction

This chapter describes the analysis and interpretation of the collected data. Out of the 400 questionnaires distributed to ATM customers of Lion International Bank S.c 337 questionnaires were collected. The data was analyzed using SPSS version 20.

4.2 Demographic Characteristics of Respondents

The demographic factors are Gender, Age, Educational status, respondents Profession and frequency of ATM usage. And ATM customers of LIB were asked to fill the questionnaires to find out the general background of respondents. The results are represented on the table below.

Table 1. Gender profile of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	164	48.7	48.7	48.7
Female	173	51.3	51.3	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

According to the above table result, Gender profile of respondents from 337 respondents 51.3 % of the respondents are females and the rest 48.7% of the respondents are male. So the majority of Lion international Bank ATM customers are females according to the analysis of the result.

Table 1.1 Age in years

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <25	63	18.7	18.7	18.7
25-40	174	51.6	51.6	70.3
41-55	86	25.5	25.5	95.8
>55	14	4.2	4.2	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table analysis of 337 respondent's 51.6% of the respondents are between the ages of 25-40, 25.5% of the respondents lies between the age of 41-55, 18.7% of the respondents are under the age of 25 and the rest 4.2% of the respondents are above 55 years old. Therefore the majority of Lion International Bank ATM customers are between ages of 25 – 55.

Table 1.2 Educational Qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High school or less	26	7.7	7.7
	Diploma or Certificate	53	15.7	23.4
	1st Degree	213	63.2	86.6
	Masters Degree and above	45	13.4	100.0
	Total	337	100.0	100.0

Source: Survey result, 2018

Based on the above table 1.2 educational qualification of respondents the analysis shows that from 337 respondents, 63.2% of the respondents have bachelor degree, 15.7% of the respondents have Diploma or certificate, 13.4% of the respondents have masters degree and above and the rest 7.7% of the respondents are educated in high school or less. So based on the analysis the majority of Lion International Bank ATM customers are highly educated.

Table 1.3 Profession

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government or Private employee	273	81.0	81.0
	Businessmen	40	11.9	92.9
	Student	12	3.6	96.4
	Household	9	2.7	99.1
	Retired	3	.9	100.0
	Total	337	100.0	100.0

Source: Survey result, 2018

As shown in the above table 1.3 profession of respondents from analysis of 337 respondents, 81% of respondents are employed in government or private organization, 11.9% of the respondents are business men, 3.6% of the respondents are students and 2.7% of the respondents are household and the rest 0.09% of the respondents are retired. Therefore based on the analysis result the majority of Lion International Bank ATM customers are employed.

Table 1.4 Frequency of ATM usage

	Frequency	Percent	Valid Percent	Cumulative Percent
4 or less time a month	147	43.6	43.6	43.6
5 to 8 times a month	117	34.7	34.7	78.3
Valid 9 to 12 times a month	42	12.5	12.5	90.8
13 or more times a month	31	9.2	9.2	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 1.4 frequency of ATM usage, from 337 respondents of LIB ATM customers 43.6% of the respondents used the ATM four or less time a month, 34.7% of the respondents uses the ATM five to eight times a month, 12.5% of the respondents visits the bank ATM nine to twelve times a month and the rest 9.2% of the respondents visits the ATM thirteen or more times a month. So based on the analysis result the majority of respondents visits the bank ATM 8 or less time a month.

To summarize demographic characteristics of the respondents based on the above analysis, from the results as we can see from the above tables from 337 sample respondents 173(51.3%) are Female and 164(48.7%) are Male. 14(4.2%) of respondents were above the age of 55 years old, 63(18.7%) of the respondents are under the age of 25 years old, 86(25.5%) of the respondents are between 41-55 years of age. The remaining 174(51.6%) of the respondents are between the age of 25-40. Regarding to educational qualification, 213(63.2%) of the respondents are degree holders, 53(15.7%) of the respondents have diploma or certificate and 45(13.4%) of the respondents have masters degree and above. The rest 26(7.7%) finished high school or less. From the view of profession most of the respondents are Government or private employee which is 273(81.0%), from the respondents 40(11.9%) are Businessmen, 12(3.6%) of the respondents were student, 9(2.7%) of the respondents were household

and the remaining 3(0.9%) are retired. This implies that most of ATM customers are employed in private or government organization. Frequency of ATM usage implies that 147(43.6%) of the respondents used the ATM 4 or less time a month, 117(34.7%) of the respondent visits the ATM between 5 to 8 times a month and the remaining 42% and 31% of the respondents visits 9 to 12 times a month and 13 or more times in a month.

So the analysis describes that majority of LB ATM users are female and more preferable by female customers, are employed and highly educated group of the society in the age of between 25 up to 55 and visits LB ATM mostly eight or less time in a month.

4.3 Descriptive Analysis of service Quality Measurement

The service quality dimensions (Tangibles, Reliability, Responsiveness, Empathy and Assurance) are based on SERVPERF model. Used to measure the ATM customer’s perception towards the service quality level provided by Lion International Bank. The table below represents the results.

4.3.1Tangiablity

Table 2. Tangibility mean score

	T1. ATM Card has good appearance	T2. The screen of ATM always displays clearly	T3. Good quality of notes are available in ATM	Mean of mean
N Valid	337	337	335	335
N Missing	0	0	2	
Mean	4.368	4.030	4.060	4.157
Std. Deviation	.5520	.8232	.7598	

Source: Survey result, 2018

According to the above table 2.tangiability mean score, the mean value of tangibility is 4.157 from three questions asked under Tangibility dimension of ATM service quality to the customers, the result shows higher mean score in tangibility.

Table 2.1 T1. ATM Card has good appearance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	12	3.6	3.6	3.6
	Agree	189	56.1	56.1	59.6
	Strongly Agree	136	40.4	40.4	100.0
	Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 2.1 ATM card has good appearance, question asked under tangibility dimension from 337 respondents 56.1% and 40.4% of the respondents agree and strongly agree that the card has good appearance, the rest 3.6% of the respondents are remain neutral.

Table 2.2 T2. The screen of ATM always displays clearly

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	1.2	1.2	1.2
	Disagree	18	5.3	5.3	6.5
	Neutral	31	9.2	9.2	15.7
	Agree	195	57.9	57.9	73.6
	Strongly Agree	89	26.4	26.4	100.0
	Total	337	100.0	100.0	

Source: Survey result, 2018

Based on the above table 2.2 under tangibility dimension question asked, the screen of ATM always displays clearly. From the 337 respondent 57.9% of the respondents agree that the screen displays clearly, 26.4% strongly agree, 9.2% are neutral and the rest 5.3% & 1.2% disagree and strongly disagree. Therefore the majorities of respondents agree and strongly agree that, the screen displays clearly.

Table 2.3 T3. Good qualities of notes are available in ATM

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	16	4.7	4.8	4.8
	Neutral	39	11.6	11.6	16.4
	Agree	189	56.1	56.4	72.8
	Strongly Agree	91	27.0	27.2	100.0
	Total	335	99.4	100.0	
Missing	System	2	.6		
Total		337	100.0		

Source: Survey result, 2018

As shown in the above table 2.3 good quality of notes are available in ATM, questions asked under the tangibility dimension 56.1% & 27% of the respondents are agree and strongly agree with quality of notes, 11.6% are neutral and the rest 4.7% of the respondents disagree with the quality of notes.

To summarize the tangibility dimension of the above analysis, the mean value of tangibility is 4.157 as it can see from the above table 4.1 from three questions asked under Tangibility dimension of ATM service quality to the customers, the result shows higher mean score. Which shows that the majority of respondents agree and strongly agree that, the ATM card have good appearance, the screen displays clear and good quality of notes are available.

4.3.2 Reliability

Table 3 Reliability mean score

		R1. Bank commits to provide customers all the ATM services(withdrawals, account mgt, money transaction etc) in accordance with the terms.	R2. Any clients questions, complaints or concerns about ATM Card services are satisfactorily resolved by bank.	R3. Customers are informed after every transaction done on ATM e.g sms.	R4. ATM carries out exactly what customers required.	R5. The ATM always available for business.	Mean of mean for Reliability
N	Valid	336	337	337	336	337	3.602
	Missing	1	0	0	1	0	
Mean		4.003	3.297	3.668	3.595	3.445	
Std. Deviation		.9666	1.0695	1.0839	1.1049	.9747	

Source: Survey result, 2018

According to the above table 3.reliability mean score, the mean value of reliability is 3.602 from five questions asked under Reliability dimension of ATM service quality to the customers, the result shows higher mean score in reliability.

Table 3.1 R1. Bank commits to provide customers all the ATM services (withdrawals, account mgt, money transaction etc) in accordance with the terms.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	1.5	1.5
	Disagree	29	8.6	10.1
	Neutral	39	11.6	21.7
	Agree	150	44.5	66.4
	Strongly Agree	113	33.5	100.0
	Total	336	99.7	100.0
Missing	System	1	.3	
Total	337	100.0		

Source: Survey result, 2018

According to the above table 3.1 bank Bank commits to provide customers all the ATM services (withdrawals, account mgt, money transaction etc) in accordance with the terms, question asked under reliability dimension 44.5%, 33.5% of respondents agree and strongly agree the bank provide all the ATM services, 11.6% of the respondents are neutral and the rest 8.6% and 1.5% of the respondents disagree and strongly disagree with the bank provide all the ATM services.

Table 3.2 R2. Any client’s questions, complaints or concerns about ATM Card services are satisfactorily resolved by bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	12	3.6	3.6
	Disagree	78	23.1	26.7
	Neutral	88	26.1	52.8
	Agree	116	34.4	87.2
	Strongly Agree	43	12.8	100.0
	Total	337	100.0	100.0

Source: Survey result, 2018

As shown in the above table 3.2 client's questions, complaints or concerns about ATM Card services are satisfactorily resolved by bank. Question asked under reliability dimension, 34% of respondents agree, 26.1% neutral, 23.1% disagree, 12.8% strongly agree and the rest 3.6% strongly disagree with any question, complaints or concerns of ATM satisfactorily resolved by the bank.

Table 3.3. R3. Customers are informed after every transaction done on ATM e.g sms.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	21	6.2	6.2	6.2
Disagree	38	11.3	11.3	17.5
Neutral	32	9.5	9.5	27.0
Agree	187	55.5	55.5	82.5
Strongly Agree	59	17.5	17.5	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

Based on the above result of table 3.3 customers are informed after every transaction done on ATM. Question asked under reliability dimension, from 337 respondents 55.5%, 17.5% of the respondents agree with customers are informed every transaction, 11.3% of respondents disagree and the rest 9.5% are neutral and the rest 6.2% of the respondents strongly disagree with customers are informed every transaction. Therefore based on the analysis most of ATM customers agree and strongly agree with they are informed every transaction.

Table 3.4 R4. ATM carries out exactly what customers required.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	26	7.7	7.7	7.7
Disagree	35	10.4	10.4	18.2
Neutral	39	11.6	11.6	29.8
Agree	185	54.9	55.1	84.8
Strongly Agree	51	15.1	15.2	100.0
Total	336	99.7	100.0	
Missing System	1	.3		
Total	337	100.0		

Source: Survey result, 2018

From the above table 3.4 ATM carries out exactly what customers required. Question answered under reliability direction, 54.9%, 15.1% of the respondents agree and strongly agree the ATM carries exactly they required, 11.6% of the respondents are neutral, 10.4% of the respondents disagree and the remaining 7.7% of respondents strongly disagree with ATM carries out exactly what customers required. So based on the analysis the majority of respondents agree and strongly agree with the ATM carries what they required.

Table 3.5 R5. The ATM always available for business.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	13	3.9	3.9	3.9
Disagree	38	11.3	11.3	15.1
Neutral	113	33.5	33.5	48.7
Agree	132	39.2	39.2	87.8
Strongly Agree	41	12.2	12.2	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 3.5 the ATM always available for business, question answered under reliability dimension, 39.2% of the respondents agree with the ATM availability for business, 33.5% are neutral, 12.2% strongly agree, 11.3% disagree and the rest 3.9% strongly disagree with the availability of the ATM for business. So majority of the respondents agree and strongly agree with the ATM availability for business but some are choose to be silent. Their fore the bank needs to change this by providing different options.

To summarize the results of reliability dimension, according to table 3. the five questions that deal about Reliability of ATM service quality for the customers the analysis shows that, the mean value of reliability is 3.602 and the highest mean score is seen in R1 thus respondents agree and strongly agree that the bank provides all the ATM services (withdrawal and account mgt etc.). The lowest mean score result shows from R2 that asks client's questions, complaints or concerns about ATM Card services are satisfactorily resolved by bank. question asked under reliability dimension 44.5%, 33.5% of respondents agree and strongly agree the bank provide all the ATM services, 11.6% of the respondents are neutral and the rest 8.6% and 1.5% of the respondents disagree and strongly disagree with the bank provide all the ATM services. 34% of respondents agree, 26.1% neutral, 23.1% disagree, 12.8% strongly agree and the rest 3.6% strongly disagree with any question, complaints or concerns of ATM satisfactorily

resolved by the bank. respondents 55.5%, 17.5% of the respondents agree with customers are informed every transaction, 11.3% of respondents disagree and the rest 9.5% are neutral and the rest 6.2% of the respondents strongly disagree with customers are informed every transaction. Therefore based on the analysis most of ATM customers agree and strongly agree with, they are informed every transaction. 54.9%, 15.1% of the respondents agree and strongly agree the ATM carries exactly they required, 11.6% of the respondents are neutral, 10.4% of the respondents disagree and the remaining 7.7% of respondents strongly disagree with ATM carries out exactly what customers required. So based on the analysis the majority of respondents agree and strongly agree with the ATM carries what they required. Majority of the respondents agree and strongly agree with the ATM availability for business but some are choose to be silent. Their fore the bank needs to change this by providing different options.

4.3.3 Responsiveness

Table 4. responsiveness mean score

	Rs1. The bank promptly deliver ATM card.	Rs2. Cash is withdrawn from the machine promptly.	Rs3. The bank takes care of problems promptly.	Rs4. ATMs are installed at places which are convenient for customers to make transactions.	Rs5. The ATM always provides enough cash for customers to withdraw.	Mean of mean for Responsiveness
N Valid	337	335	337	337	336	3.558
N Missing	0	2	0	0	1	
Mean	3.0772	3.9254	3.4629	3.4985	3.8304	
Std.Deviation	1.27241	.87742	1.05473	1.14986	.99451	

Source: Survey result, 2018

According to the above table 4. responsiveness mean score, the mean value of responsiveness is 3.558 from five questions asked under responsiveness dimension of ATM service quality to the customers; the result shows higher mean score in responsiveness.

Table 4.1 Rs 1. The bank promptly deliver ATM card.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	40	11.9	11.9	11.9
Disagree	95	28.2	28.2	40.1
Neutral	46	13.6	13.6	53.7
Agree	111	32.9	32.9	86.6
Strongly Agree	45	13.4	13.4	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 4.1 the bank promptly deliver ATM card, question answered under responsiveness dimension 32.9% of the respondents agree with the bank promptly deliver card, 28.2% Of the respondents disagree, 13.6% are neutral, 13.4% of the respondents strongly agree and the rest 11.9% of the respondents strongly disagree with the card promptly delivered by the bank. Although the majorities of the respondents agree and strongly agree with the card promptly delivered by the bank, the bank needs to improve its service to attract the neutrals and dissatisfied.

Table 4.2 Rs 2. Cash is withdrawn from the machine promptly.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	5	1.5	1.5	1.5
Disagree	27	8.0	8.1	9.6
Neutral	31	9.2	9.3	18.8
Agree	197	58.5	58.8	77.6
Strongly Agree	75	22.3	22.4	100.0
Total	335	99.4	100.0	
Missing System	2	.6		
Total	337	100.0		

Source: Survey result, 2018

From the above table 4.2 cash withdrawn from the machine promptly. Question answered from 337 respondents under responsiveness dimension, 58.5% of the respondents agree, 22.3% strongly agree,

9.2% of the respondents are neutral and the rest 8%, 1.5% of the respondents disagree and strongly disagree. So based on the above result analysis the majority of respondents agree and strongly agree the cash withdrawn promptly.

Table 4.3 Rs 3. The bank takes care of problems promptly

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	19	5.6	5.6	5.6
Disagree	35	10.4	10.4	16.0
Valid Neutral	107	31.8	31.8	47.8
Agree	123	36.5	36.5	84.3
Strongly Agree	53	15.7	15.7	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 4.3 the bank takes care of problems promptly. Question answered from 337 respondents under responsiveness dimension, 36.7 % of the respondents agree, 31.8% of the respondents are neutral, 15.7% of the respondents are strongly agree, 10.4% of the respondents disagree and the remaining 5.6% of the respondents strongly disagree. Although based on the results above the majorities of respondents agree and strongly agree the bank resolves problems promptly, also most of the respondents fill the bank not resolves problems.

Table 4.4 Rs 4. ATMs are installed at places which are convenient for customers to make transactions.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	15	4.5	4.5	4.5
Disagree	77	22.8	22.8	27.3
Valid Neutral	28	8.3	8.3	35.6
Agree	159	47.2	47.2	82.8
Strongly Agree	58	17.2	17.2	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 4.4 from 337 respondents 47.2% agree, 22.8% disagree, 17.2% strongly agree, 8.3% are neutrals and the remaining 4.5% of respondents strongly disagree. From the analysis majority of respondents agree and strongly agree with the ATMs are installed convenient place.

Table 4.5 Rs 5. The ATM always provides enough cash for customers to withdraw.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	18	5.3	5.4	5.4
	Disagree	10	3.0	3.0	8.3
	Neutral	61	18.1	18.2	26.5
	Agree	169	50.1	50.3	76.8
	Strongly Agree	78	23.1	23.2	100.0
	Total	336	99.7	100.0	
Missing	System	1	.3		
Total		337	100.0		

Source: Survey result, 2018

From the above table 4.5 the analysis result shows that from 337 respondents 50.1% of the respondents agree, 23.1% strongly agree, 18.1% of the respondents are neutral, 5.3% of the respondents strongly disagree and the rest 3% of the respondents disagree. Their fore the majority of respondents agree and strongly agree with the ATM provides enough cash to withdraw.

To summarize the results of responsiveness dimension, according to above table 4 the five questions that deal about Responsiveness of ATM service quality for the customers. The analysis shows that, the mean value of Responsiveness is 3.558 and the highest mean score is seen in Rs.2 thus respondents agree and strongly agree that Cash is withdrawn from the machine promptly without hustle. The lowest mean score result shows from Rs.1 that asks the bank promptly deliver ATM card. Although the majorities of the respondents agree and strongly agree with the card promptly delivered by the bank, ATMs are installed convenient place. But also bank needs to improve its service to attract the neutrals and dissatisfied.

4.3.4 Empathy

It refers individualized care and attention that the bank provides to its customers related to ATM service.

Table 5 Empathy mean score

	E1. ATM can be accessed any were in the city in reasonable distance	E2. The ATM user interface is simple and easy to understand	E3.Information at this ATM screen is well organized	E4. Power back up (generator) is available	Mean of mean for Empathy
N	Valid 336	336	337	337	
	Missing 1	1	0	0	
Mean	3.2232	3.9792	3.8694	2.8843	3.4890
Std. Deviation	1.26757	.81195	.80964	1.22534	

Source: Survey result, 2018

According to the above table 5 empathy mean score, the mean value of empathy is 3.4890 from four questions asked under empathy dimension of ATM service quality to the customers; the result shows higher mean score in empathy.

Table 5.1 E1. ATM can be accessed any were in the city in reasonable distance.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	30	8.9	8.9	8.9
Disagree	90	26.7	26.8	35.7
Valid Neutral	51	15.1	15.2	50.9
Agree	105	31.2	31.3	82.1
Strongly Agree	60	17.8	17.9	100.0
Total	336	99.7	100.0	
Missing System	1	.3		
Total	337	100.0		

Source: Survey result, 2018

As shown in the above table 5.1 from 337 respondents 31.2% of the respondents are agree, 26.7% are disagree, 17.8% are strongly agree, 15.1% of the respondents are neutral and the rest 8.9% of the respondents are strongly disagree with the ATM can access in reasonable distance in the city.

Table 5.2 E2. The ATM user interface is simple and easy to understand.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	28	8.3	8.3	8.3
	Neutral	30	8.9	8.9	17.3
	Agree	199	59.1	59.2	76.5
	Strongly Agree	79	23.4	23.5	100.0
	Total	336	99.7	100.0	
Missing	System	1	.3		
Total		337	100.0		

Source: Survey result, 2018

Based on the above table 5.2 from 337 respondents 59.1% of the respondents are agree, 23.4% strongly agree, 8.9% of the respondents are neutral and the remaining 8.3% of the respondents disagree. So from the analysis the majorities of respondents agree and strongly agree with the ATM user interface is easy to understand.

Table 5.3 E3. Information at this ATM screen is well organized.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	.6	.6	.6
	Disagree	26	7.7	7.7	8.3
	Neutral	45	13.4	13.4	21.7
	Agree	205	60.8	60.8	82.5
	Strongly Agree	59	17.5	17.5	100.0
	Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 5.3 results, 60.8% of the respondents agree, 17.5% of the respondents strongly agree, 13.4% of the respondents are neutral, 7.7% of the respondents are disagree and the rest 0.6% of the respondents are strongly disagree. Based on the results the majority of respondents agree and strongly agree with the information in the ATM is well organized.

Table 5.4 E4. Power back up (generator) is available.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	54	16.0	16.0	16.0
Disagree	79	23.4	23.4	39.5
Neutral	89	26.4	26.4	65.9
Valid Agree	82	24.3	24.3	90.2
Strongly Agree	33	9.8	9.8	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

According to the above table 5.4 result, 26of the respondents are neutral, 24.3% of the respondents are agree, 23.4% disagree, 16% strongly disagree and 9.8% of the respondents are strongly agree.

To summarize the empathy dimension results from the above table 5 the four questions that deal about Empathy of ATM service quality for the customers. The analysis shows that, the mean value of Empathy is 3.4890 and the highest mean score is seen in E.2 thus respondents agree and strongly agree that information displayed in the ATM is user friendly and easy to understand. The lowest mean score result shows from E.4 that asks Power back up (generator) is available. Majority of respondents are neutral and disagree with the ATM can access in reasonable distance in the city. Majorities of respondents agree and strongly agree with the ATM user interface is easy to understand and the information in the ATM is well organized. The majority of respondents are questions related to power backup generator is availability. Their for the bank needs to improve its service during electric interruption in all ATM installed branches.

4.3.5 Assurance

Assurance refers to knowledge and courtesy of employees and their ability to convey trust and confidence related to ATM service.

Table 6 Assurances mean score

	A1.ATM card issuing staff always provides you the adequate information about cards and policies while consulting with customers	A2.ATM card issuing staff has a clear and understandable explanation to customers	A3.You feel safety when make any transaction on ATM	A4.Locations of LIB ATMs are safe to withdraw money	A5.You feel more and more trust and confidence in ATM after each transaction	Mean of mean
N Valid	337	335	337	336	337	3.7997
N Missing	0	2	0	1	0	
Mean	3.6380	3.7821	3.8576	3.9256	3.7953	
Std. Deviation	1.05480	1.00462	.91477	.91934	.92078	

Source: Survey result, 2018

According to the above table 6 Assurances mean score, the mean value of Assurances is 3.7997 from four questions asked under empathy dimension of ATM service quality to the customers; the result shows higher mean score in empathy.

Table 6.1 A1. ATM card issuing staff always provides you the adequate information about cards and policies while consulting with customers.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	16	4.7	4.7	4.7
Disagree	43	12.8	12.8	17.5
Neutral	45	13.4	13.4	30.9
Agree	176	52.2	52.2	83.1
Strongly Agree	57	16.9	16.9	100.0
Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 6.1 from 337 respondents, 52.2% of the respondents are agree, 16.9% of the respondents are strongly agree, 13.4% are neutral, 12.8% are disagree and the rest 4.7% strongly disagree with staff provides adequate information about cards and policies.

Table 6.2 A2. ATM card issuing staff has a clear and understandable explanation to customers.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	2.1	2.1	2.1
	Disagree	40	11.9	11.9	14.0
	Neutral	51	15.1	15.2	29.3
	Agree	158	46.9	47.2	76.4
	Strongly Agree	79	23.4	23.6	100.0
	Total	335	99.4	100.0	
Missing	System	2	.6		
Total		337	100.0		

Source: Survey result, 2018

Based on the above table 6.2 results 46.9% of the respondents agree, 23.4% of the respondents are strongly agree, 15.1% of the respondents are neutral, 11.9 % of the respondents are disagree and the rest 2.1% are strongly disagree. Therefore the majority of the respondents agree and strongly agree with the staff has clear and understandable explanations.

Table 6.3 A3. You feel safety when make any transaction on ATM.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	11	3.3	3.3	3.3
	Disagree	15	4.5	4.5	7.7
	Neutral	57	16.9	16.9	24.6
	Agree	182	54.0	54.0	78.6
	Strongly Agree	72	21.4	21.4	100.0
	Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the above table 6.3 from 337 respondents answered the questionnaire, 54% of the respondents agree, 21.4% of the respondents strongly agree, 16.9% of the respondents are neutral and 4.5% and 3.3% of the respondents disagree and strongly disagree accordingly.

Table 6.4 A4. Locations of LIB ATMs are safe to withdraw money.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	12	3.6	3.6	3.6
	Disagree	20	5.9	6.0	9.5
	Neutral	23	6.8	6.8	16.4
	Agree	207	61.4	61.6	78.0
	Strongly Agree	74	22.0	22.0	100.0
	Total	336	99.7	100.0	
Missing	System	1	.3		
Total		337	100.0		

Source: Survey result, 2018

Based on the analysis result of table 6.4 the respondents are 61.4% of respondents agree, 22% of respondents strongly agree, 6.8% are neutral, 5.9% of the respondents are disagree and 3.6% of the respondents are strongly disagree. Therefore the majorities of respondents agree and strongly agree the locations of ATM are safe to withdraw money.

Table 6.5 A5. You feel more and more trust and confidence in ATM after each transaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	3.9	3.9	3.9
	Disagree	22	6.5	6.5	10.4
	Neutral	40	11.9	11.9	22.3
	Agree	208	61.7	61.7	84.0
	Strongly Agree	54	16.0	16.0	100.0
	Total	337	100.0	100.0	

Source: Survey result, 2018

As shown in the analysis result of table 6.5 the respondents are 61.7% of respondents agree, 16% of respondents strongly agree, 11.9% are neutral, 6.5% of the respondents are disagree and 3.9% of the respondents are strongly disagree. Therefore the majorities of respondents agree and strongly agree they feel trust and confidence after each transaction.

To generalize according to table 6 above the five questions that deal about Assurance of ATM service quality for the customers. The analysis shows that, the mean value of Assurance is 3.7997 and the highest mean score is seen in A.4 thus respondents agree and strongly agree that locations of LB ATM are safe to withdraw money. The lowest mean score result shows from A.1 that asks the ATM card issuing staff always provides you the adequate information about cards and policies.

To summarize the above analysis of service quality dimensions, the highest mean score is Tangibility 4.157, followed by Assurance 3.7997, Reliability 3.602, Responsiveness 3.558 and Empathy 3.4890. So with this analysis we can generalize that the ATM service provided by Lion International Bank is satisfactory. This answers the research question.

4.4 Customer Satisfaction

Table 7. Customer satisfaction mean score

N	Valid	334
	Missing	3
Mean		3.6257
Std. Deviation		1.03137

Source: Survey result, 2018

As shown in the above table 7 from the mean value of customer satisfaction is 3.6257 the result shows higher mean score in ATM customer satisfaction.

Table 7.1 Overall Customer satisfaction level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Dissatisfied	21	6.2	6.3	6.3
	Dissatisfied	11	3.3	3.3	9.6
	Neutral	104	30.9	31.1	40.7
	Satisfied	134	39.8	40.1	80.8
	Highly Satisfied	64	19.0	19.2	100.0
	Total	334	99.1	100.0	
Missing	System	3	.9		
Total		337	100.0		

Source: Survey result, 2018

As it shows from the above table 4.6.1 analysis result 39.8% of the respondents are satisfied, 30.9% of the respondents are neutral, 19.0% of the respondents are highly satisfied, 6.2% of the respondents are highly dissatisfied and the rest 3.3% of the respondents are dissatisfied. Although based on the above result the highest percentage of respondents are somehow satisfied and highly satisfied by LB ATM service provided, 30.9% of the respondents remain neutral. So the bank needs to work more to change the neutral and dissatisfied customers in to highly satisfied customers. To generalize according to table 7 As shown in the above from the mean value of customer satisfaction is, 3.6257 the result shows higher mean score in ATM customer satisfaction.

4.5 Correlation and Regression Analysis

Analysis is made for Pearson's correlation coefficient (r) which measures the strength and direction of a linear relationship between two variables to find out the relationship between service quality dimensions and customer satisfaction. A correlation coefficient ranges between -1 and +1, +1 indicate the variables have perfect relationship and -1 indicates negatively related. A correlation coefficient of 0 indicates there is no relationship between variables. R value greater than 0.5 indicate strong correlation, R value between 0.3 and 0.49 the relationship is moderate and R value less than 0.2 indicate weak correlation.

4.5.1 Correlation Analysis

Pearson correlation test was conducted to know the degree of relationship between the dependent variable of customer satisfaction with the independent variables of Tangibility, Reliability, Responsiveness, Assurance and Empathy.

The results of the correlation between these variables are shown in below table. As it indicated in the table there is significant correlation between the dependent and independent variables of the study.

Table 8 Correlation analysis

		Tangibles	Reliability	Responsiveness	Empathy	Assurance	Level of satisfaction
Tangibles	Pearson Correlation Sig. (2-tailed)	1					
	N	335					
Reliability	Pearson Correlation Sig. (2-tailed)	.574	1				
	N	.000					
Responsiveness	Pearson Correlation Sig. (2-tailed)	.466	.511	1			
	N	.000	.000				
Empathy	Pearson Correlation Sig. (2-tailed)	.400	.526	.527	1		
	N	.000	.000	.000			
Assurance	Pearson Correlation Sig. (2-tailed)	.471	.529	.438	.429	1	
	N	.000	.000	.000	.000		
satisfaction level	Pearson Correlation Sig. (2-tailed)	.456	.584	.530	.521	.643	1
	N	.000	.000	.000	.000	.000	335

**correlation is significant at the 0.01 level (2-tailed)

Source: Survey result, 2018

From the above table 8 results, Assurance is highly correlated to satisfaction (0.643), Reliability (0.584), Responsiveness (0.530), Empathy (0.521) and Tangibility (0.456). From the above result there is a Significant and positive relationship between ATM service quality dimensions and customer satisfaction. And it answers the research question.

4.5.2 Regression Analysis

The analysis is made to know how much the independent variable (ATM service quality) explains the dependent variable (customer satisfaction), or used to predict the values of a dependent variable. It represented by R^2 can take any value between 0 and +1. It measures the proportion of the variation in a dependent variable that can be explained statistically by the independent variable. If 50% of the variation can be explained, the coefficient of determination will be 0.5, and if none of the variations can be explained, the coefficient will be 0. This means that multiplied by 100, the coefficient of multiple determinations can be interpreted as the percentage of variation in the dependent variable that can be explained by the equation. The results of regression analysis presented as follows.

Table 9. Model Summary for service quality dimensions

Model	R	R ²	Adjusted R Square	Std. Error of the Estimate
1	.809 ^a	.654	.629	.61980

a. Predictors: (Constant), Assurance, Tangibles, Reliability, Responsiveness and Empathy.

Source: Survey result, 2018

To generalize, from the above table 9 result there is a positive and significant relationship between the independent variable (tangibility, reliability, responsiveness, empathy and assurance) and customer satisfaction. Therefore 65.4% ($R^2 = .654$) of ATM service quality dimensions has explains the dependent variables of customer satisfaction. And it approves that ATM service quality dimensions have significant impact on Lion International Bank customer satisfaction. And it answers the research question.

Table 9.1 Coefficients for service quality dimensions on customer satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	-.150	.348		-.431	.667
	-.315	.084	-.172	-3.771	.000
Tangibles	.106	.057	.086	1.874	.062
	.102	.059	.075	1.718	.087
Reliability	-.074	.049	-.069	-1.517	.130
	-.029	.050	-.030	-.576	.565
	.158	.055	.165	2.892	.004
	.117	.066	.124	1.767	.078
	.157	.060	.147	2.603	.010
Responsiveness	-.042	.048	-.052	-.873	.384
	.359	.064	.306	5.575	.000
	-.063	.057	-.064	-1.101	.272
	.100	.049	.112	2.025	.044
	-.043	.049	-.040	-.882	.379
Empathy	.189	.047	.236	3.981	.000
	.052	.075	.042	.696	.487
	-.059	.078	-.045	-.762	.447
	.028	.042	.034	.663	.508
Assurance	.112	.067	.116	1.655	.099
	-.032	.071	-.031	-.451	.652
	.366	.085	.315	4.330	.000
	-.061	.064	-.055	-.948	.344
	-.054	.085	-.048	-.643	.521

a. Dependent Variable: Level of Customer satisfaction

Source: Survey result, 2018

In the above table 9.1 the beta coefficient indicated that to what extent ATM service quality dimensions influence LB customer satisfaction. The result shows that assurance ($b=0.331$), reliability ($b=0.329$), responsiveness ($b=0.311$) and empathy (0.210) significantly influence customer satisfaction. Their fore ATM customer's satisfaction is influenced by Assurance, Reliability, Responsiveness and Empathy.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion

The purpose of this study is that to assess ATM service quality and customer satisfaction in the case of Lion International Bank S.C. the result of respondent's background shows that majority of ATM users of LB are female & more employed and highly educated group of the society in the age of between 25 up to 55 and this customers visits LB ATM mostly eight or less time in a month.

From the mean result of service quality dimensions customers are most satisfied with Tangibility 4.157, followed by Assurance 3.7997, Reliability 3.602, Responsiveness 3.558 and Empathy 3.4890. So with this analysis we can generalized that the ATM service provided by Lion International Bank is satisfactory. As we show form customer satisfaction mean score, the mean value of customer satisfaction is 3.6257 the result shows higher mean score in ATM customer satisfaction.

The result of correlation (.809) shows that there is a positive and significant relationship between ATM service quality dimensions and customer satisfaction. And also the regression R square result indicates that 65.4% of variation in customer satisfaction is explained by ATM service quality dimensions. So the service quality dimensions have a positive impact on satisfaction.

5.2 Recommendation

Based on the findings and conclusions the following recommendations were made for the managements.

The five ATM service quality dimensions have a positive and significant correlation with customer satisfaction. So the bank needs to work consistently in these dimensions to improve its ATM service quality. All the five service quality dimensions developed from the literature have significant relationship with the customer satisfaction of the bank.

The level of customer satisfactions mean score result shows that 6.2% of the respondents are highly dissatisfied and 30.9% of the respondents are remain neutral. So the bank needs to satisfy these dies satisfied customers by improving its ATM service.

In today's Service environment the customer's preferences and choices are changing at rapid speed. So the bank needs to know the customer's needs and wants in order to meet those needs.

The majority of respondents are raise questions related to power backup generator availability. Their for the bank needs to improve its service during electric interruption in all ATM installed branches.

Most of the respondents who answered the research question, the bank does not takes care of problems promptly. So the management has to improve the ATM service quality for the solution of ATM related problems and responsible employs of the bank has responsibility to resolve problems that arise from ATM customers in the day to day usage of ATM.

Although level of customer satisfactions result shows highest percentage of respondents are somehow satisfied and highly satisfied by LB ATM service provided, 30.9% of the respondents remain neutral. So the bank needs to work more to change the neutral and dissatisfied customers in to highly satisfied customers by improving its ATM service quality.

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APPENDIX A

St. Mary University School of Graduates studies

Questionnaire for Lion International Bank S.c ATM users

Dear Participants, the purpose of this questioner is to collect data that are important for the assessment of *Automated Teller Machine (ATM) Service Quality on Customers' Satisfaction: the case of LIB* and the collected data will be applied for the study of leading to master's thesis requirement in Marketing Management. The information you provide in this questioner will be kept confidential and will be utilized only for the purpose of this study. Your genuine interview response is highly valuable for the achievement of the objectives of this research. Thank you in advance for your cooperation for answering.

Section I: Personal Data

- 1- Gender: Male Female
- 2-Age in years: <25 25 - 40 41 – 55 >55
- 3- Educational qualification: High school or less Diploma or Certificate
 1st Degree Masters Degree and above
- 4-Profession: Government /private employee Businessmen
 Student Household Retired
- 5-Frequency of ATM usage:
- 4 or less time a month 5 to 8 times a month
- 9 to 12 times a month 13 or more times a month

Section II: Survey on Service Quality Items

Direction: This part of the questionnaire intends to find your perception towards the ATM servicequality of Lion International Bank S.C. please circle the number in the table which reflects your perception best.

N.B: 1= strongly disagree, 2=Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree.

Please go to the next page.....

S/N	Statement Of Service Quality	<i>Strongly Disagree</i> (1)	<i>Disagree</i> (2)	<i>Neutral</i> (3)	<i>Agree</i> (4)	<i>Strongly Agree</i> (5)
Tangibles						
1	ATM Card has good appearance and suitable size.	1	2	3	4	5
2	The screen of ATM always displays clearly.	1	2	3	4	5
3	Good quality of notes are available in ATM.	1	2	3	4	5
Reliability						
4	Bank commits to provide customers all the ATM services (withdrawals, account management, money transaction etc) in accordance with the terms.	1	2	3	4	5
5	Any clients' questions, complaints or concerns About ATM Card Service are satisfactorily resolved by bank.	1	2	3	4	5
6	Customers are informed after every transaction done on ATM.(e.g sms)	1	2	3	4	5
7	ATM carries out exactly what customers required.	1	2	3	4	5
8	The ATM is always available for business	1	2	3	4	5
Responsiveness						
9	The bank promptly deliver ATM card.	1	2	3	4	5
10	Cash is withdrawn from the machine promptly.	1	2	3	4	5
11	The bank takes care of problems promptly.	1	2	3	4	5
12	ATMs are installed at places which are convenient for customers to make transactions.	1	2	3	4	5

13	The ATM always provides enough cash for customers to withdraw.	1	2	3	4	5
Empathy						
14	ATM can be accessed any were in the city in reasonable distance.	1	2	3	4	5
15	The ATM user interface is simple and easy to understand.	1	2	3	4	5
16	Information at this ATM screen is well organized.	1	2	3	4	5
17	Power Back up (Generator) is available.	1	2	3	4	5
Assurance						
18	ATM card Issuing staff always provides you the adequate information about cards and policies while consulting with customers.	1	2	3	4	5
19	ATM card Issuing staff has a clear and understandable explanation to customers.	1	2	3	4	5
20	You feel safety when make any transaction on ATM.	1	2	3	4	5
21	Locations of LIB ATMs are safe to withdraw money.	1	2	3	4	5
22	You feel more and more trust and confidence in ATM after each transaction.	1	2	3	4	5

Part III: Level of Customer Satisfaction

Please you are requested to put (**✓**) mark, which best reflects your own perception.

23. Your feeling about Lion Bank ATM service delivery can be best described as

Highly dissatisfied Dissatisfied Neutral

Satisfied Highly satisfied for

further _____
_____.

I... **Thank You!!!**

APPENDIX B

St. Mary University School of Graduates studies

ለአንበሳ ባንክ ኤቲኤም ደንበኞች የተዘጋጀ መጠይቅ

ወደ ተሳታፊዎች የዚህ መጠይቅ አላማ በአንበሳ ባንክ ኤቲኤም አገልግሎት የደንበኞች እርካታን በተመለከተ መረጃ ለመሰብሰብ ሲሆን፡፡ የተሰበሰበውም መረጃ በንግድ ስራ አመራር በማስተርስ ፕሮግራም ለመጨረስ ለሚያስፈልገው ጥናት ብቻ የሚውል ሲሆን ፤ ሚስጥራዊነቱም የተጠበቀ ነው ፡፡ የእርሶ ትክክኛ ምላሽ የዚህን ጥናት አላማ ለማሳካት ከፍተኛ ዋጋ አለው፡፡ በቅድሚያ ይህን መጠይቅ በመመለስ ላደረጉት ትብብር አመሰግናለሁ፡፡

ክፍል I

እባክዎን የመረጡትን መልስ በመጠይቁ ላይ ባለው ሳጥን ብቻ የ(✓) ምልክት በማድረግ ቢገልጹ፡፡

- 1. ስድስት ወንድ ሴት
- 2. የእድሜ ክልል፤ <25 25 – 40 41 – 55 >55
- 3. የትምህርት ደረጃ፤ ሁለተኛ የትምህርት ደረጃና ከዛ በታች ስርተፍኬት ወይም ዲፕሎማ
 የመጀመሪያ ዲግሪ ሁለተኛ ዲግሪና ከዛ በላይ
- 4. የተሰማሩበት የስራ ዘርፍ ፤ የመንግሥት/የግል ስራተኛ የንግድ ስራ ላይ
 ተማሪ የቤት እመቤት ጡረታ
- 5. በወር ውስጥ ምን ያህል ጊዜ ኤቲኤም ይጠቀማሉ ፤
 4 ጊዜና ከዛ በታች ከ5 – 8 ጊዜ
 ከ9 – 12 ጊዜ ለ 13 ጊዜ እና ከዛ በላይ

ክፍል II የጥናቱ የአገልግሎት ጥራት መለኪያዎች

ቀጣዩ የመጠይቅ ክፍል በአንበሳ ባንክ የኤቲኤም አገልግሎት ላይ የእርሶን እይታ በሰንጠረዥ ውስጥ ከተቀመጡት ቁጥሮች ላይ በማክበብ ይግለጹ፡፡

.....እባክዎ ወደ ቀጣዩ ገጽ ይሂዱ

ማስታወሻ:- 1=ፈጽሞ አልሰማማም፤ 2=አልሰማማም ፤ 3=አስተያየት የለኝም ፤ 4=እሰማማለሁ፤ 5=በጣም እሰማማለሁ

S/N	Statement Of Service Quality	ፈጽሞ አልሰማማም (1)	አልሰማማም (2)	አስተያየት የለኝም (3)	እሰማማለሁ (4)	በጣም እሰማማለሁ (5)
Tangibles						
1	የአንበሳ ባንክ ፕላስቲክ ካርድ(አንበሳ ካርድ) መጠኑና ገጽታው ለአይን የሚሰጠው ለአይያዝ ምቹ ነው።	1	2	3	4	5
2	የአንበሳ ባንክ የኤቲኤም ማሽን ስክሪን ሁልጊዜ በግልጽ ይታያል።	1	2	3	4	5
3	ጥራቱን የጠበቀ የገንዘብ ኖት በኤቲኤም ማሽኑ ውስጥ ይጋኛሉ።	1	2	3	4	5
Reliability						
4	የአንበሳ ባንክ ለደንበኞቹ ሁሉንም አይነት የኤቲኤም አገልግሎት ይሰጣል(ገንዘብ ወጪ ማድረግ፤ ሂሳብን መከታተል ወ.ዘ.ተ)።	1	2	3	4	5
5	የአንበሳ ባንክ ለማንኛውም የኤቲኤም ደንበኞች ከኤቲኤም አገልግሎት ጋር በተያያዘ የሚነሱ ጥያቄዎች ፤ቅሬታዎችን በሚመለከት በአጥጋቢ ሁኔታ ይፈታል።	1	2	3	4	5
6	የአንበሳ ባንክ ደንበኞቹን በኤቲኤም ካርዱ ከተጠቀሙ በኋላ ወዲያውኑ ስለ አገልግሎቱ እንዲያውቁት ያደርጋል (ለምሳሌ:-የጽሁፍ መልክት በመላክ ወ.ዘ.ተ)።	1	2	3	4	5
7	የኤቲኤም ማሽኑ በትክክለኛ ሁኔታ ለኤቴኤም ተጠቃሚ ደንበኞች ምላሽ ይሰጣል።	1	2	3	4	5
8	የአንበሳ ባንክ የኤቲኤም አገልግሎት ለማንኛውም ስራ ምቹ ነው።	1	2	3	4	5
Responsiveness						
9	የአንበሳ ባንክ በአፋጣኝ ለደንበኞቹ ለአገልግሎቱ ከተመዘገቡ በኋላ የኤቲኤም ካርድ አገልግሎት ይሰጣል።	1	2	3	4	5
10	በአንበሳ ባንክ የኤቲኤም ማሽን ገንዘብ ወጪ ሲያደርጉ ወዲያውኑ ገንዘብ ወጪ ይሆናል።	1	2	3	4	5
11	የአንበሳ ባንክ በኤቲኤም አገልግሎት ላይ ችግር ሲያጋጥም በፍጥነት መፍትሄ ይሰጣል።	1	2	3	4	5

12	የአንበሳ ባንክ የኤቲኤም ማሸናፊ ለደንበኞች አገልግሎት ምቹ የሆነ ቦታ ላይ ነው የሚገኙት።	1	2	3	4	5
13	የአንበሳ ባንክ የኤቲኤም ማሸን ውስጥ ሁልጊዜ ደንበኞች ብር ወጪ ለማድረግ ሲፈልጉ በቂ የሆነ ገንዘብ ያገኛሉ።	1	2	3	4	5
Empathy						
14	የኤቲኤም አገልግሎቱን በከተማው ውስጥ በየትኛውም አካባቢ ሆነው በቀላሉ መጠቀም ይችላሉ።	1	2	3	4	5
15	የአንበሳ ባንክ ኤቲኤም ማሸን በስክሪኑ ላይ ያለው ያዘጋጃቸው ማሳያ ለደንበኞች ለመረዳት ቀላል እና ግልጽ ነው ።	1	2	3	4	5
16	በኤቲኤም ማሸኑ ስክሪን ላይ መረጃ የሚቀርብበት መንገድ በጥሩ ሁኔታ የተደራጀ ነው።	1	2	3	4	5
17	የኤሌትሪክ አገልግሎት በሚቋረጥበት ወቅት ኤሌትሪክ በሚያመነጭ መሳሪያ(ጀነሬተር) አማካኝነት አገልግሎት ያገኛሉ።	1	2	3	4	5
Assurance						
18	ስለ አንበሳ ካርድ አገልግሎትና የገልግሎት መመሪያ ጋር በተያያዘ ለእርስዎ በቂ የሆነ መረጃ ለደንበኞች የኤቲኤም ካርድ ከሚሰጡ የባንኩ ሰራተኞች አግኝተዋል።	1	2	3	4	5
19	ለደንበኞች የኤቲኤም ካርድ ከሚሰጡ ሰራተኞች ግልጽ እና የሚገባ ገለጻ አግኝተዋል።	1	2	3	4	5
20	የኤቲኤም አገልግሎቱን ሲጠቀሙ ደህንነት የሰማዎታል።	1	2	3	4	5
21	የአንበሳ ባንክ የኤቲኤም ማሸናፊ የሚገኙበት ቦታ ገንዘብ ወጪ ለማድረግ አስተማማኝ ነው።	1	2	3	4	5
22	ከእያንዳንዱ የአንበሳ ባንክ የኤቲኤም አገልግሎት ቦታ ላይ የበለጠ እምነት እና መተማመን ይሰማዎታል።	1	2	3	4	5

ክፍል III: የጥናቱ የኤቲኤም ደንበኞች አገልግሎት እርካታ

እባክዎን የመረጡትን መልስ በመጠይቁ ላይ ባለው ሳጥን ብቻ የ(√) ምልክት በማድረግ ቢገልጹ፡፡

23. በእርስዎ እይታ በአንበሳ ባንክ የኤቲኤም አገልግሎት አሰጣጥ ምን ያህል ረከተዋል፤

- በጣም ዝቅተኛ ነው ዝቅተኛ ነው መካከለኛ ነው
 እረክቻለሁ በጣም እረክቻለሁ

ተጨማሪ ሀሳብ ካልዎት _____.

