

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



**THE EFFECT OF ATM SERVICE QUALITY ON CUSTOMER  
SATISFACTION: IN CASE OF AWASH BANK MAIN BRANCH**

**BY**

**EYERUSALEM ASNAKE TASAW**

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**December, 2019**

**Addis Ababa, Ethiopia**

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**A THESIS SUBMITTED TO ST.MARRY'S UNIVERSITY  
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**EYERUSALEM ASNAKE TASAW**

**APPROVED BY BOARED OF EXAMINERS**

**Dean, Graduate Studies**

**Signature**

**Date**

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**Advisor**

**Signature**

**Date**

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\_\_\_\_\_

\_\_\_\_\_

**Zemenu Ayinadis (PhD and Assoc. Prof.)**

**External Examiner**

**Signature**

**Date**

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\_\_\_\_\_

\_\_\_\_\_

**Internal Examiner**

**Signature**

**Date**

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## **DECLARATION**

I, the undersigned, declare that this thesis entitled “The Effect of ATM Service Quality on Customer Satisfaction: in the case of Awash Bank main branch” is my original work; prepared under the guidance of my advisor DR Zemenu Ayinadis (PhD and Assoc. Prof).All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted in part or in full to any other higher learning institution for the purpose of earning any degree.

Declared by: Eyerusalem Asnake

Signature -----

Date -----

## **ENDORSEMENT**

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

DR Zemenu Ayinadis (PhD and Assoc. Prof)

\_\_\_\_\_

Advisor

Signature

ST.Mary's University, Addis Ababa Dec 31, 2019

## **STATEMENT OF CERTIFICATION**

This is to certify that Eyerusalem Asnake carried out this research paper on the topic entitled “The Effect of ATM Service Quality on Customer Satisfaction “under my supervision in partial fulfillment of the requirements for Master of Art in General Management at ST. Mary’s University. This work is original in nature and is suitable for submission for the award of Master’s Degree in General Management (MBA).

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(PhD and Assoc. Prof.): Zemenu Ayinadis

(Advisor)

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## **LIST OF ABBREVIATION AND ACRONYM**

ATM-	Automated Teller Machine
E-Business-	Electronic Business
E-Banking-	Electronic Banking
SPSS-	Statistical Package for Social Science
E-Channels-	Electronic Channels
E- Marketing-	Electronic Marketing
PIN-	Personal Identification Number

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## **ABSTRACT**

The objective of the study was to assess the effect of ATM service quality on customer satisfaction. To achieve the research objective explanatory research design and descriptive survey design was employed. The study is quantitative in nature .the target population was 850 ATM users customers and sample size 385 users customers selected by non-probable sampling techniques by is convenience sampling. Both primary and secondary data were used. The primary data was collected from respondents using questioners consists of five point likert scale and some open ended. This study used multiple linear regression models to analyze the data and the data were analyzed using SPSS version 20. The findings of this study revealed that a positive and significant relationship between Reliability, Tangibility, Assurance, Responsiveness and Accessibility with customer satisfaction on Awash Bank main branch ATMs. The study found that Reliability have positive effect and the most determinant variable of all of the others. Despite Accessibility have positively related but less significant, Furthermore, this study also manages to present demographic variables effects towards customer satisfaction and found that gender revealed a significant difference between male and female using ANOVA statistics, age is found that as significant. for profession, the analysis indicate that people at different profession have no same level of satisfaction on Awash Bank's ATM .and so forth for others demographic variables.

Keywords: ATM, Customer satisfaction,

# CHAPTER ONE

## INTRODUCTION

This chapter covers the background information on the Automated Teller Machine (ATM) and its effects on customers` satisfaction on Awash Bank main branch. It offers a snapshot of what an ATM is its history in the world, how it works and some problems associated with the use of ATM in banking services.

### 1.1 Background of the study

(ATM) automated teller machine is a computerized machine that permits bank customers to gain access to their accounts with a magnetically enclosed plastic card and a code number. It enables the customers to perform several banking operation without the help of the teller. Such as withdraw cash, obtain bank statement, cash transfer, pay bill

In banking industry, e-services are revolutionizing the way business is conducted. Electronic based business models are replacing conventional banking system and most banks are rethinking business process designs and customer relationship management strategies. It is also known as e-banking, online banking which provides various alternative e-channels to using banking services i.e. ATM, credit card, debit card, internet banking, mobile banking, electronic fund transfer, electronic clearing services etc. However, as per Tanzanian e-banking scenario ATM and mobile banking are most acknowledged than other e-channels (Singh and Komal, 2009).

Automated Teller Machine (ATM) refers to a machine that acts as a bank teller by receiving and issuing money to and from the ATM account holders/users (Singh, 2009). ATM means neither “avoids traveling with money” nor “any time money,” but certainly implies both (SinghandKomal,2009). ATM cards are fast replacing confounding withdrawal forms as a convenient way of getting your money from banks. In a way, they are rewriting the rules of financial transaction. A smart person no longer needs to carry a wallet-full of paper money; rather, what he/she needs to do is to fish out an Automated Teller Machine (ATM) card from his/her pocket, insert it in the slot of the machine, punch in a few details and go home with hard cash (Singh and Komal,2009).

The history of ATM can be traced back to the 1960s, when John Shepherd-Barron who was managing director of De La Rue Instruments invented the first ATM machine. That machine used by Barclays Bank (Barclays Bank in Enfield Town in North London, United Kingdom) on 27 June 1967 (Anderson, 1993).

According to Khan (2010) Bank sector driving automation of their service delivery because of that to attain cost-effectiveness which can be used as a strategic competitive weapon ATMs have been playing a pioneering and pivotal role here. In order to identify the current strength and weakness of the technology measuring customer satisfaction has attracted wide spread research attention, given it is often used as an indicator of success. The main factors which focused when measuring customer's satisfaction are Accessibility, Security, Convenience, Reliability and Easy to use.

Customer satisfaction is defined as an "evaluation of perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999). Satisfaction of customers with products and services of a company is considered as most important factors leading toward competitiveness and success (Hennig-Thurau and Klee, 1997). Customer satisfaction is actually how customer evaluate the ongoing performance (Gustafsson, Johnson and Roos, 2005)

Sangeetha (2012) states that in service sector technology has been employed to standardize services through the minimization of employee-customer interface and customers prefer a techno-based service offering instead of having interaction with human teller. He further contends that as the interface between the customers and service providers shifted from a customer-employee to customer-technology in accessing a given organization, various issues are coming to surface regarding the impact effect of technology on the service quality being delivered and its thereof on customer satisfaction by appreciating the actions taken by the Awash Bank in adopting the technology such as a full-fledged ATM and others to move the time to examine the effect of ATM service quality dimension on customer satisfactions to maintain the momentum and accelerate its growth in such a way that to do its level best to turn over the shortcomings and challenges into better opportunities. Simply put, to provide more insights regarding the pertinent issues in association with the service quality delivery via ATM, the study opts to put in place a model which will be comprehensive enough so that it can be employed to

measure the effect of ATM service quality and its thereof on customer satisfaction .the study was conducted on the Awash Bank ATM card holders with convenient sampling to get input into the different factors utilized while conducting the assessment of ATM service quality.

## **1.2 Background of the Organization**

Awash Bank was established by 486 founding shareholders with a paid-up capital of Birr 24.2 million and started banking operation on Feb.13,1995.as the end of July 2019 the number of shareholders and its paid-up capital increased to over 4369 and Birr 4.4 billion, respectively. Likewise, as of end June 2018/19, our total asset reached Birr 62.2 billion with over 400 branches found across the country, Awash Bank continues to be leading private commercial bank in Ethiopia. Awash Bank is a bank that has thrived over 25 years in a rapidly evolving market and economy. Having grown from humble beginning with visionary intent, Awash Bank expanded through a combination of substantial organic growth and an enhanced customer service experience.

The name awash is named by Awash River, which is the most utilized and the only river that remains within the territorial boundary of Ethiopia.

## **1.3 Statement of the Problem**

The use of ATM is a new way of accessing banking services necessitated by customers` business needs and is enabled by fast changing technology like Internet. Due to achievements brought about by increased utilization of Information and Communication Technology (ICT) in society, the banking industry has introduced ATM. ATMs provide a new method of dispensing customer services which are expected to increase efficiency, sales performance, and enhance customer satisfaction (Mboma,2011).

In many parts of the world the majority of bank customers regularly use Automatic Teller Machines (ATMs) and today`s western youth have not known a world without them.

For them, the prevailing Perception of a cash machine is that of a tool providing a familiar functionality of basic financial information and dispensing cash. The technology is hidden from sight; the computer is invisible. It has taken approximately 30 years to establish



ATMs as ubiquitous examples of public walkup-and-use devices (Hood, 1979).The adoption has not been straightforward, requiring trust in the technology and willingness to modify behavioral strategies in the very sensitive domain of personal finance.

Despite the reviews of literatures suggest that most studies on the effect of ATM in providing bank services and customer satisfaction have been done in many countries, no sufficient work have been done in the case of Ethiopia with regard to ATM services and customer satisfaction issues. It is therefore against this background that the researcher will try to investigate and find out the effect of ATM services and customers` satisfaction in Awash bank main Branch.

The study is designed to examine the effects ATM service quality on the satisfaction of its users. It also assesses whether customers are constrained by the technology, awareness, particularly on the basis of different demographic characteristics, such as different age groups, educational level, employment status and etc.

Even though the advantage of ATM service is tremendous, most customers are not using it in this specific branch. This is an observation and statistical data that the study have from the Awash Bank main branch. The July, 2019 report show that only 50% of customers are using ATM services. This shows that there is a problem of using ATM. And also the study was try to observe the complain of the customer related to ATM. since I am the banker dispute work is daily occurrence. So the existence of the above mentioned problems inspired me to study in this topic to identify and evaluate the key ATM service quality dimensions that have effect on customer satisfaction.

## **1.4 Research Questions**

The above stated problems lead the researcher to raise some important and crucial research questions.

- What are the effects of Reliability on customer satisfaction?
- What are the effects of Responsiveness on customer satisfaction?
- What are the effects of Tangibility on customer satisfaction?
- What are the effects of Assurance on customer satisfaction?
- What are the effects of Accessibility on customer satisfaction?

## **1.5 Objectives of the Study**

### **1.5.1 General Objective of the Study**

The main objective of the study was to assess the effects of ATM service quality on Customer satisfaction in Awash Bank main branch.

### **1.5.2 Specific Objective of the Study**

Specifically, this study aspired to achieve the following objectives;

- To examine the effects of Reliability on customer satisfaction.
- To examine the effects of Responsiveness on customer satisfaction.
- To examine the effects of Tangibility on customer satisfaction.
- To examine the effects of Assurance on customer satisfaction.
- To examine the effects of Accessibility on customer satisfaction.

## **1.6 Hypothesis**

Formulating reliable hypothesis is very important for success of this research. Based on literature review, the following hypothesis emerges.

- General Hypothesis1: Reliability of ATM has significant relationship with customer satisfaction.
- General Hypothesis2: Responsiveness of ATM has significant relationship with customer satisfaction.
- General Hypothesis 3: Tangibility of ATM has significant relationship with customer satisfaction.
- General Hypothesis 4: Assurance of ATM has significant relationship with customer satisfaction.
- General Hypothesis5: Accessibility of ATM has significant relationship with customer satisfaction

## **1.7 Significance of the Study**

Bank customers in Ethiopia are becoming accustomed to using ATM in time of need be in the normal working hour or in when the bank is closed. ATM users in Awash Bank are in verge of seeking quality ATM service. This study therefore, is significant to provide information that would help the management of the bank.

This study had significance for the organization, for the banking industry, and for academician too. The findings of the study were helpful for Awash Bank managements to evaluate and re-designs its marketing strategy in order to improve the overall customer satisfaction. By showing how quality services offered by ATM service are essential, the conclusions and recommendations of the study were used to help the Awash Bank and the banking industries in the identification of the weaknesses in the use of ATM system of banking on the ways of improving its services. This study also had great importance to future scholars (researchers) as a guide who is pursuing research in Fields related to ATM system of banking and service satisfaction for further investigation.

## **1.8 Scope and Limitations of the Study**

### **1.8.1 Geographical Scope**

The study was confined on Awash Bank main branch working in Addis Ababa city as case study area. which had large concentration of ATMs and focusing on those banks with reasonable number of card holder and to fairly represent the card holder population in the city.

### **1.8.2 Theoretical Scope**

This study was designed to assess the Automated teller machine services quality and user satisfaction with reference Awash Bank in main branch. Satisfaction is defined strictly in term of pleasure derived by users in relation to ATM services. Therefore, this study was delimited to the assessment of the customer's satisfaction on ATM banking service quality.

### **1.8.3 Methodological Scope**

The study was used explanatory research design and descriptive survey design too. With regard to the secondary sources various publications, books, and journals articles regarding the subject matter were included. Populations of the study were active ATM card users in Awash Bank main branch. To achieve the research objectives, a well-designed five point Likert scale questionnaire, and open ended questionnaires were used to gather data from sample respondents those were selected on convenience sampling basis.

### **1.8.4 Limitation of the Study**

Despite the useful finding of the study, this study had several limitations that need to be acknowledged. That is it only considers customers perspective and it will not take in to consideration what perspective do all bankers employees have on the technology. Second it was not included bank customers who do not use ATM which would help to compare the attitude ATM users and nonusers. The third was lack of awareness of the societies about research to give genuine information. The forth limitation was, the study conducted in Addis Ababa bole area which does not represent the local area because the local area and urban the awareness of ATM user differ. So further study should be necessary in that area to generalize the result.

### **1.9 Organization of the Study**

The study was organized in to five chapters. The first chapter was deal with background of the study, statements of the problem, the research questions, objective of the study, hypothesis, significance of the study, scope of study, and organization of the research. The second chapter was presented previous related research conducted on ATM banking service and customer satisfaction locally and globally. The third chapter was explained types and source of data that are used for the study ,sampling techniques used to determine the sample size, data analysis method and collection tools. The fourth chapter was discussing the analysis and result of the study. The last chapter was presented conclusion and recommendation of the study.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

This chapter reviews the literature written by different authors and researches conducted by different scholars in relation to the study and present a summary of significant relationship between self-service (ATM) service quality and its effect on customer's satisfaction and review of empirical work, finally, conceptual framework of the study is included.

This chapter also reviews the available literatures written on the effect of Automated Teller Machine (ATM) service on customer satisfaction in the Tanzanian banking sector. It comprises of the concept of ATM, evolution of ATM, operation of ATM, ATM services, importance of ATM, effectiveness of ATM, the concept of customer satisfaction, measuring customer satisfaction, who is a customer?, importance of customer satisfaction, ATM services and customer satisfaction and conceptual framework for ATM and customer satisfaction. This has been made possible by the identification, collection and review of the literatures from various sources such as textbooks, journals, reports and materials from the internet.

#### **2.1 Theoretical Literatures**

##### **2.1.1. Definition of ATM**

The ATM is an innovative service delivery mode that offers diversified financial services like cash withdrawal, funds transfer, cash deposits, payment of utility and credit card bills, cheque book requests, and other financial enquiries (khan, 2010).

The ATM card helps the customer to be identified by a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip. The security is provided by the customer entering a personal identification number (PIN). As a result of this, the number of bank customers preferring to use self service delivery systems is on the increase. This preference is attributed to increased autonomy in executing the transactions) (Meena, 2015). Jane (2000) also noted that the customer is identified by inserting a plastic ATM card with a magnetic strip or a plastic smart card with a chip that contains a unique card number and some security information such as the expiration

date, and the ATM's are conveniently placed in public places with the aim of enabling customers to transact without the help of a teller or banking officer. Sowunmi et al.(2014) noted that Automated Teller Machine (ATM) is a cash dispenser that enables bank customers to enjoy banking services without coming in contact with bank tellers (cashier) and helps them to perform the duties of the cashier in terms of payment services .

### **2.1.2. Evolution of ATM**

ATM is said to have evolved from early cash dispenser and is said to have first been introduced in the early 1970s. The dispensers were operated by a token in the form of a punch card. This enabled a customer to withdraw as sachets of suitable values of bank notes. These sachets were processed and then returned to the customer.

Another source has it that the ATM concept was started around 1967, and that it was first installed in Endfield town, on the London Borough of Endfield by Barclays Bank (Thomas, 1996). This is said to have been accredited to John Shepherdson, although George Simon registered a patent in New York and Don Wetzel and two other engineers from the extent that made it possible to count punched money. Docutel Company also registered a patent in April 1973 (Brendan, 1996). In the second generation, it was improved

### **2.1.3. Operation of ATM**

ATMs typically connect directly to their ATM Controller via either a dial-up modem over a telephone line or directly via a leased line. Leased lines are preferable because they require less time to establish a connection (Musiime and Biyaki, 2010). It is observed that, most modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip that contains a unique card number. Security is provided by the customer entering a Personal Identification Number (PIN). For one to access ATM service, he/ she (the card holder) has to insert the card (magnetic stripe card) into the machine (ATM), which then reads the stripe and makes contact with the central computer to confirm the validity of the card which is either accepted or rejected depending on whether it is valid or not. When accepted, the customer then punches his / her PIN number, which is then verified according to its compatibility with the information stored in the card. After which it

then performs the service requested of like (issuing cash, accepting cash/ cheque deposit, balance enquiry, mini-statement) etc., and finally ejects the card.

#### **2.1.4 Importance of ATM**

Today ATM machine is just like a boon for everyone. This is one of the best services provided by the banking industry to everyone having an account in a bank (Akrani, 2011). Actually, ATM provides 24 hours service, meaning that ATMs provide service around the clock. The customer can withdraw cash up to a certain limit during any time of the day or night (Akrani, 2011).

ATM gives convenience to bank`s customers, which means that now a days, ATMs are located at convenient places, such as at the air ports, railway stations, universities, bus stands, hotels, supermarkets, petrol stations, and not necessarily at the bank`s premises. He further argued that it is to be noted that ATMs are installed off site (away from bank premises) as well as on site (installed within bank`s premises) (Lovelock, 2011).

ATMs provide mobility in banking services for withdrawal. Meaning that ATM reduces the workload of bank`s staff – ATMs reduce the work pressure on bank`s staff and avoid queues in bank premises (Lovelock, 2011).

ATM provides service without any error – The customer can obtain exact amount. There is no human error as far as ATMs are concerned (Pandian and Sharma, 2011).

ATM is very beneficial to travelers – ATMs are of great help to travelers. They need not to carry large amount of cash with them. They can withdraw cash from any city across the country and even from outside the country with the help of ATM(Khan, 2010).

ATM may give customers new currency notes – the customer also gets brand new currency notes from ATMs. In other words, customers do not get soiled notes from ATMs (Khan, 2010).

ATM provides privacy in banking transactions of the customer – most of all; ATMs provide privacy in banking transactions of the customer (Steve, 2012).

Steve (2012) posits that ATM is convenient, enables people to withdraw money any time, allows people to make purchases and enables them to pay bills. Steve further argues that, a major

advantage of an ATM is that it allows the user to access money at any time. In addition to withdrawing money, an ATM offers other banking services. With an ATM, the user can readily move funds between accounts at the same bank or deposit checks at any time of day. ATMs also allow patrons to conduct balance inquiries. By using an ATM, the user can find out how much money is in the account without wasting time on hold or waiting in line at the bank.

## **2.1.5. Benefits of Automated Teller Machines (ATMs) for Customers**

### **2.1.5.1. ATM as Convenient to Customers**

E- Banking provides higher degree of convenience that enables customers to access internet bank at all times and Place. ATM technologies are easier for the customers to withdraw or deposit money at any particular time and location. Unlike bank branches, they can be accessed irrespective of the time and days of the week. ATMs are also placed in places away from banking halls and nearer to people's work places and residences thus further increasing the convenience to transact (Daniel , 1999).

The Automated Teller Machine has changed people's lifestyles and how the banking industry. ATM machines enable depositors to withdraw cash at more convenient times and places than during banking hours at branches. In addition, by automating services that were previously completed manually, ATMs reduce the costs of servicing some depositor demands (Olatokun and Igbinedio, 2009). An Automatic Teller Machine (ATM) allows a bank's customers to conduct their banking transactions. This could be performed transactions at any time during 24 hours. Before an ATM is placed in a public place, it typically undergoes extensive testing with both test money and the backend computer system that allows it to perform transactions.

Bank customers also have come to expect high reliability of ATM machines, which dictates that ATM service providers should take a step to minimize machine and network failure. If ATMs go out of services, customer could be left without the ability to make transactions until the beginning of their bank's next time of opening hours. Indeed, ATM machine and network failure do have financial implications for the service providers, so that they should minimize cases of



malfunction. It's important to therefore look at the prospects of fully functioning ATMs (Marshall and Heslop,1988).

### **2.1.5.2. ATM for Speed Transaction**

With regard to speed of the ATMs, Marshall and Heslop (1988) noted that one of the benefits to be reaped by customers while using ATMs is saving time, this is because there is no need to come to the bank and wait in a queue or filling some information in paper format every time when one wants to transact. ATMs are automated machines which are faster than human tellers in processing transactions. According to Komal (2009) explain in his study that ATM services enhance operations and customer satisfaction in terms of flexibility of time, add value in terms of speedy handling of voluminous transactions which traditional services were unable to handle efficiently and appropriately. The machine can enable customers to deposit and withdraw cash at more convenient time and places than during banking hours at branch.

Deutsche Bank AG Research (2006) identifies 'speed' as one of the main driving forces behind the success of E-banking. Transactions, transaction processing, data transfer, information requests etc. Happen almost instantly in online banking. Similarly, Hoffman et al, (1999) also identified speed as a major factor influencing customer satisfaction.

### **2.1.5.3. Safety**

Safety is one the benefit of ATM, Thanks to the ATM technology, now a day there is no need of carrying large sum of money. Once the customers has the ATM card, he or she can access his or her account whenever need arises. One can keep funds at a bank and receive an interest mean while enjoying a quick and easy access to them (Godwin, 2001). Tague (2010) observed that a plastic Automatic Teller Machine card linked to bank account makes financial transactions a breeze by eliminating the waste of writing cheques or the dangers of carrying large sums of cash.Singh (2009) described ATM as 'Avoid Travelling with money.

### **2.1.5.4. Reliability**

Reliability refers to the promptness of delivering e- banking service such as ATM banking in an accurate way and in line with advertised attributes (Jun, and CAI, 2001; Min, 2003).

Many studies argue that the success of electronic banking depends on e - banking service and reliability (Flavián et al, 2008). Reliability is established in some studies as a key factor that most customers consider before and even during usage of e - banking service (Ndubisi, et al, 2007). Prior researches have revealed that reliable/prompt responses, attentiveness, and error - free e - banking platforms have a considerable impact on customer satisfaction (Xiang Mols (1999) has identified that for customers, internet banking, ATM, and other electronic banks can be of a low cost alternative to traditional banking. The term ‘cost’ refers to all types of costs from financial costs, time costs, energy costs etc. In all things considered, E- banking can provide a banking activity at the lowest cost possible.

According to Rose (1999) noted in Ephream (2016), ATM transaction is an average of about 6,400 per month compared to 4,300 for human tellers. Furthermore, it saves customers time in service delivery as alternative to queuing in bank halls, customers can invest such time saved into other productive activities.

#### **2.1.5.5. Tangibles**

The appearance of physical facilities, equipments, personnel, and written materials in stores to attract their customers. The concept of physical aspects is defined as the retail store appearance and store layout. Sheetal Bsachdev, harsh V.Varma, (September 2004) In Empirical study focus the relative importance of quality dimensions , the service quality performance in relation to ‘should’ and ‘would’ expectations (zone of tolerance) and the role of context markers. Hongwei He, Yan Li, Evren Ozer(2006).This study critically examines how overall store service quality perception and store CSR association, on top of some traditional antecedents to perceived risk (e.g., reliance on extrinsic cue and quality variation of product category), can reduce consumers’ perceptions of the risks of buying private labels. Finally concludes, Grocery products tend to have less social risk.

#### **2.1.5.6. Responsiveness**

The willingness to help customers and provide prompt service by the employees of the company. It also means the ATM service provider’s ability to respond effectively.

Peter C.Verhoef et al. In an Empirical study, the researcher provides an overview of the existing literature on customer experience and expands on it to examine the creation of a customer experience from a holistic perspective. The researcher used a conceptual model, in which discuss the determinants of customer experience. The findings are Creating a superior customer experience has been gaining increasing attention from retailers. Finally concludes, domain of customer experience management offers a rich agenda for future research.

Norudin Mansor, Siti Haryati Shaikh Ali(July 2010). Inan innovative study analyses customer perception towards business retailing activities of the Bumiputeras. The findings show that there are significant relationship between service quality, attitude, risk and attitude towards the perception of local customers towards the perception of local customers towards business retailing of the Bumiputeras. Finally concludes, Bumiputeras retailers acquire more initiatives and adopting strategies of continuous improvement of the above constructs for strongly positioning them in the expanding market.

#### **2.1.5.7. Assurance**

The employee's "know-how" and courtesy, and their ability to inspire trust and confidence to their customers about the product. And also it refers the confidence and trust that consumers have towards ATM and feeling of safety in usage in case of perceived problems.

Dr. A.S.Sandhya, Dr. H. Peeru Mohamed(2011), In an outstanding study analyze the quality of private label products and their market shares have grown to such an extent that most consumer goods manufacturers and retailers cannot afford to ignore them. The findings showed that perception, education, income, occupation, marital status, earning members in the family and family size significantly influence their attitude towards private labels. Finally concludes, demographical factors influence to purchase in private labels. Users of private label brands did not see them as being any less trustworthy than national brands. Perception, education, income occupation, marital status, earning members in the family and family size significantly influences their attitude towards private labels.

### **2.1.5.8. Accessibility**

Accessibility is the fifth measurement ATM service quality as adopted from, Jahan, Pathik, Parvez and Habib(2004) stated that a modern banking service technology provides higher degree of accessibility that enables customers to access their account at all times and places. Thus, accessibility is one element of service quality determinant that will have a positive significant influence on customers' satisfaction and measured by frequent connection breakdown, easy to navigate the bank site due to smooth speed, transaction is efficient or no waiting time, response speed to complaint is satisfactory, and speed of ATM transaction flow is faster than traditional banking channels.in other study,Johnston,1995; Joseph et al,1999;oppewal &Vriens,(2000) stated accessibility as very fast speed to access all automated service that avail on the integrated server. moreover, they claim that to make ATM more approachable and accessible they should be made available in visible and public places as supermarket, airport, malls/shopping area .the ATM delivery system should make automated service available in both on the bank and off banks premises to reduce the workload from traditional teller environment. Therefore customers experience regarding ATMs service accessibility has a positive significant influence and important towards customers satisfaction.

### **2.1.6. Benefits of Banks from Automated Teller Machines (ATMs)**

According to Gabriel, et al (2015), in self- service technologies, the customer assumes the role of a producer and there are a number of benefits that are accrued to both the bank and the customer as a result of the introduction of this type of technology. The ATMs provide an opportunity for most financial institutions to expand their revenue though the initial costs involved in securing, installing, updating and servicing ATMs to leverage this opportunity can be quite prohibitive.

ATMs can reduce the cost of servicing some customer demands for instance the bank will make savings as a result of a reduction in the number of tellers in the bank and reduction in overtime claims made by bank employees working late.

#### **2.1.6.1. ATM Enhances Corporate Image**

E- banking helps to enhance the image of the organization as a customer focused innovative organization. This was especially true in early days when only the most innovative

organizations were implementing this channel. Despite its common availability today, an attractive banking website with a large portfolio of innovative products still enhances a bank's image. This image also helps in becoming effective at e-marketing and attracting young/professional customer base (Shah et al., 2009). In relation to internet banking, Brogdon (1999) explain that one of the main benefits of Internet banking to banks is enhancement of the bank's reputation.

According to Wisdom (2012), online banking ensures customer satisfaction as it extends financial services to customers outside the banking hall. Similarly, e - banking has provided banks with a large customer base as it has resulted in increased customer loyalty and satisfaction.

Foley (2000) indicated that, e- banking products help to enhance the image of the organization as a customer focused innovative organization. This was especially true in early days when only the most innovative organizations were implementing this channel.

#### **2.1.6.2. ATM Enables Banks to Expand Service Easier**

The recent trends to the customer favor self- service to manage their financial and the customers increased their banking awareness and the most important electronic channels is the ATM, which is one of the more prevalent electronic channels, and most commonly used by customers where there is a easy to use for diverse banking services ( Zuhair,2012).

Traditionally, when a bank wanted to expand geographically it had to open new branches, thereby incurring high startup and maintenance costs. E- channels, such as the ATM, have made this unnecessary in many circumstances, now banks with a traditional customer base in one part of the country or world can attract customers from other parts, as most of the financial transactions do not require a physical presence near customers living/working place (Ongkasuwan and Tantichattanon, 2002).

#### **2.1.6.3. ATMs Reduce Load on Other Channels**

According to Mountinho et al. (1997), new age banks operate with minimal number of physical branches and use remote banking for the bulk of their operations. The remote channels are used to provide basic services while more sophisticated services are provided on a face to face basis.

Jordan and Katz (1999) stated that the introduction of the ATM has made the distribution of banks services more efficient. ATMs have been able to entrench the one branch philosophy in country by being networked, so people do not necessarily have to go to their branch to do some banking. Before ATMs, withdrawals, inquiries, internal funds transfers, mini statement inquiry, among others, all required the face to face interaction between the consumer and the bank teller (Gabriel et al, 2015). Ongkasuwan and Tantichattanon (2002) connoted that E- Channels are largely automatic, and it undertake most of the routine activities such as account checking or bill payment may be carried out using these channels. This usually results in load reduction on other delivery channels, such as branches. In some countries, routine branch transactions such as cash/cheque deposit related activities are also being automated, further reducing the workload of branch staff, and enabling the time to be used for providing better quality customer services.

### **2.1.7. The Concept of Customer Satisfaction**

Cacioppo (2000) defines customer satisfaction as the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service as quoted by Malcolm (2008). Increased customer expectations have created a competitive climate whereby the quality of the relationship between the customer and bank has taken on a greater significance in some cases than the product itself. (Biyaki, 2010). Krishnan et al (1999) point out that, the banking industry strives to succeed by putting the topic of rapid and changing customers' needs to their agenda. This can be achieved through good customer care and offering attractive services or products that other competitors may not offer. Therefore, customer satisfaction is seen as a key performance indicator within a business. The concept of customer satisfaction occupies a central position in marketing and practice (Cardozo, 1965). Customer satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations. (Musiime and Biyaki, 2010). In a nutshell, customer satisfaction is the actual meeting of customer's expectation after he or she has completed consuming a product or service.

### **2.1.7.1. Measuring Customer Satisfaction**

In service provision, there are some factors, which are considered by customers as a benchmark for appreciating a service being offered (Ramora and Sundaram, 2012). With regard to ATM, Ramora and Sundaram (2012) mentioned a list of factors considered by customers as important for their service satisfaction. Such factors include tangibility, reliability, convenience, assurance, accuracy, safety, ease of use, and responsiveness.

They posited that, each of these factors is very important for customer satisfaction for the service being provided. The service should be reliable, in that the service has to be available every time the customer needs it. The service should be user friendly, meaning that a customer will be loyal to the service he/she is able to use with ease.

Customers are satisfied when the service they are receiving is executed accurately, and they are always sensitive to their safety when receiving any service of their choice.

### **2.1.8. Who is a Customer?**

A customer is the most important visitor on business premises. The customer is not dependent on us. The customer is not an interruption to our work. The customer is not an outsider on our business rather the customer is part of it, we are not doing him/her a favor by serving the customer rather he/she is doing us a favor by giving us an opportunity to do so. Wasswa,(2003) further describes a customer, as one that enables the organization to exist.

In my own view, I believe that, customers are the heart; the life and the soul of our businesses, without whom we can't hold even for a second the existence of our business. Hence they should be accorded utmost respect and care when rendering service to them. In a nutshell, a customer is a person or organization that consumes the product or service of a company or business.

#### **2.1.8.1. Importance of Customer Satisfaction**

Khirallah (2005) defines customer satisfaction as; a customer's Perception that his or she needs, wishes, expectations, or desires with regard to products and service has been fulfilled. Consumer satisfaction in short can therefore be defined as an evaluative process that contrasts pre-

purchase expectations with the actual Perceptions of performance during and after consumption experience. The outcomes of satisfying a customer are:

**I. Customer Loyalty**-loyal customers are those who have the enthusiasm about the brands or products they use. The more enthusiastic a customer is, the higher the profit contributed to the brand (Malcolm, 2008). Musiime and Biyaki (2010) define loyalty as a combination of intentional repurchase behavior and psychological attachments of a customer to a particular service provider. The fundamental assumption of all the loyalty models is that keeping existing customers is less expensive than acquiring new ones. In summary, loyalty is customer's demonstration of faithful adherence to an institution despite the occasional errors. Thus satisfying a customer is of very paramount importance to organizational existence.

**II. Customer Retention**-customer retention is the ability to hold on to customers over time. Joseph and Stone (2003) define customer retention as the activity that the selling organization undertakes to reduce customer account defections. It can also be described as a series of actions that the selling organization undertakes to reduce defections. Ganesh et al (2000) observed that long-term customers become less costly to serve due to the bank's greater knowledge of the existing customer and to decrease serving costs. They also tend to be less sensitive to comparative marketing activities (Czepiel, 1990). Losing customers not only leads to opportunity costs because of the reduced sales, but also to an increased need for attracting new customers which is five to six times more expensive than customer retention (Joseph and Stone, 2003).

### **2.1.8.2. ATM Services and Customer Satisfaction**

Recent advances in technology have created a surge in "technology-based self-service" (Dabholkar et al,2003). Literature related to customer satisfaction and ATM services are reviewed and explained under this section.

Oliver (1997) defines customer satisfaction, as "Satisfaction is the customer's fulfilled response. It is a judgment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption-related fulfillment". Yi (1990) in his study titled „A Critical Review of Consumer Satisfaction“ stated that customer satisfaction is a collective outcome of Perception, evaluation and psychological reactions to the consumption experience with a product



and also states that many studies found that customer satisfaction influences purchase intentions as well as post-purchase attitude.

Edosomwan (1993) says in his book that „a satisfied customer will recommend excellent products and services to their friends and help the enterprise to increase its market share and profitability“.

Davies et al., (1996) examined the factors that influence customers“ satisfaction on ATM services includes costs involved, and the efficient functioning of ATM.

Anderson et al (1976) and Laroche (1988), the researchers of customer satisfaction said that the bank’s ability to deliver the factors like convenience and accessibility will probably impact on customer satisfaction. Moutinho(1992) argued that ATM facility resulted in speed of transactions and saved time for customers.

Lovelock (2000) identified that secured and convenient location; adequate number of ATMs, user-friendly system, and functionality of ATM are the important factors for the customer satisfaction. Based on the prior studies,

Al-Hawari et al (2006) compiled a list of five major items about ATM service quality that include convenient and secured locations, functions of ATM, adequate number of machines and user-friendliness of the systems and procedures. Most early studies found location convenience influences most on bank selection (Kaynak and Kucukemiroglu, 1992).

Khan (2010) said that the key dimensions of automated banking service quality include reliability, ease of use, privacy, convenience and responsiveness. Wolfinbarger and Gilly, (2003) argue that reliability is the strongest predictor of customer satisfaction. Much of the researches say that there is an association between customers“ usage pattern and the demographic profiles. (Hood, 1979, Murphy, 1983).

Bimbhit (2008) in his study on “Technology led customer service” has found that the customers would expect security of money, growth, safety and respectful listening from their banks. ATMs are used no longer for dispensing money only but also offer more information and services. Sarangapani and Mamatha (2008) found that the introduction of ATMs,

Internet banking and Credit cards help the customers to carry out their transaction in an easy way. ATM helps the customers to transact within a short time. Malavizhi(2011) mentioned that age is the main factor that determines ATM services in Coimbatore City.

Many studies had investigated the effects of demographic profile such as age, educational qualification, sex on the customers' attitude towards the acceptance of the new technologies (Al Somali et al, 2008).

The research on the relationship among young people and financial institution established that these people have their accounts in more than one bank, because of need for convenience, requirement of more services offered, and 24- hours' availability of ATM and location. Initially they were required to focus more on Perception of a customer, whether he is willing to adopt the technology or not (Dabholkar and Pratibha, 1994). It has been established through research that customer's response to a specific technology depends upon the service quality that is provided (Parasuraman, Zeithmal, and Berry, 1994).

## **2.2 Empirical Review**

Khan (2010) said that the key dimensions of automated banking service quality include reliability, ease of use, privacy, convenience and responsiveness. Wolfinbarger and Gilly, (2003) argue that reliability is the strongest predictor of customer satisfaction. Much of the researches say that there is an association between customers' usage pattern and the demographic profiles. (Hood, 1979, Murphy 1983).

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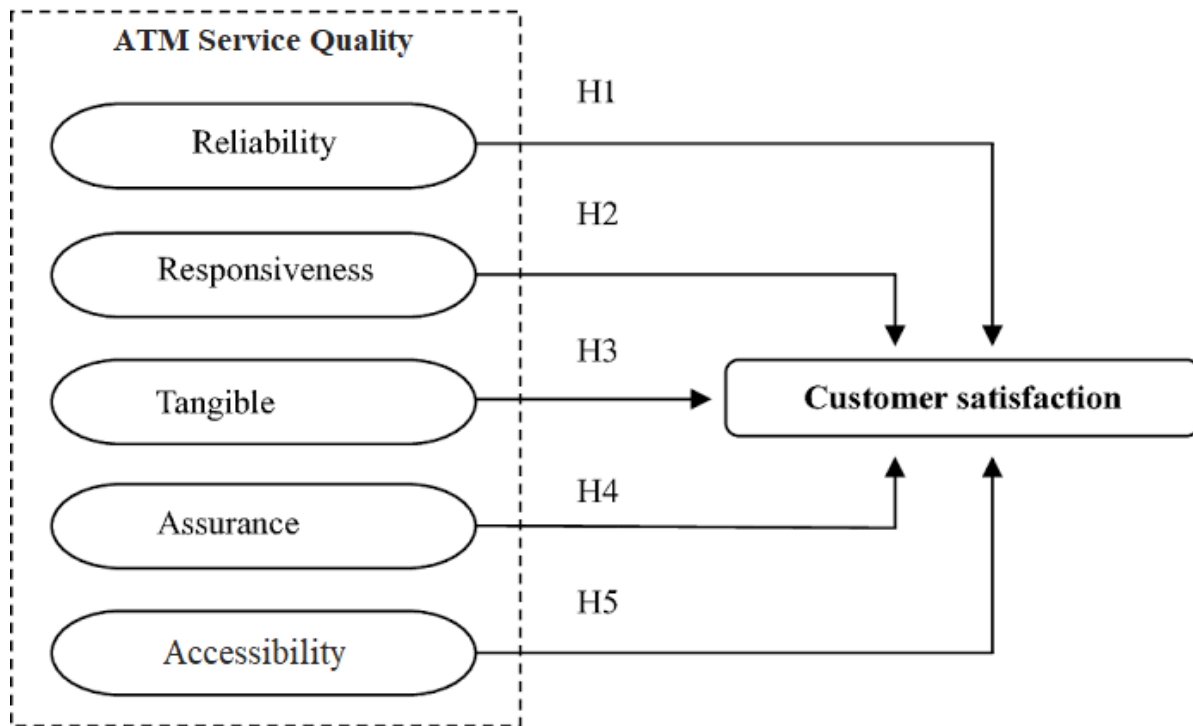
Kanik Verma (2014) conducted comparative study on "analyzing the satisfaction level of customers of Union Bank of India and Yes Bank based on various aspects related to ATMs". In the study, data related to various aspects of ATMs services like location of ATMs, processing time, availability of cash, quality of notes, ATMs grievances settlement, safety & security, sufficient numbers of ATMs etc. was collected from 40 ATMs users of Union Bank of India and Yes Bank through convenient sampling, and the data were analyzed by using statistical technique and tools like Descriptive Statistics, Percentage Method, and Ranking Method. The findings reveal that ATM services of public sector bank are providing more satisfactory services as compared to public sector bank in this study. Therefore private sector banks should concentrate their attention on ATM services quality to improve customer satisfaction. Majority of the respondents in both the banks dissatisfied with the ATM Grievance settlement and sufficient number of ATMs in city, working conditions, cash availability, quality of notes. The study suggested that bank administration should concentrate on proper mechanism on Grievances settlement; besides that, customers' data is increasing day by day correspondingly the number of ATMs should be increased, so it leads to customers' satisfaction.

Gabriel et al (2015) conducted their study on entitled "impact of the ATM technology in delivering service quality in the banking industry in Ghana case of GCB bank LTD". To achieve the study objective descriptive survey research design was used. The study was focus on customers and staff of GCB Bank Ltd in ten branches in Greater Accra Region. The purposive sampling technique was used to 272 customers and staff from 10 branches, both close ended and open ended questionnaire was developed and distributed and collected from sampled respondents. To draw a meaningful, valid and reliable conclusion, and make relevant recommendations, descriptive and statistical analysis in the form of tables was drawn

based on percentages. The results of the study generally indicated that three top - most challenges customers are faced with at the ATM were identified in the study and these included, "accounts being debited without dispensing" followed by "ATM being sited at an obscured area" and "the ATM not dispensing the denomination required" by customers ranked third. These show that the ATM service has contributed positively to the provision of banking services in GCB Bank Ltd. and the Ghanaian Banking industry as a whole. Finally, the study recommend the management of GCB to take immediate steps to address challenges before it becomes too late and lose customers to competitors and develop new user friendly, competitive systems and applications that will enable customers harness the full benefit of the ATM. Fyery (2015 ) conduct study entitled " ATM adoption of customers in commercial bank of Ethiopia in Mekelle city". The study used descriptive design and the target population of the study was confined on ATM users of commercial bank of Ethiopia in Mekelle city, Mekelle branch. 130 samples of ATM users were selected and structured questionnaire collected from respondents they were selected conveniently. Collected data was analyzed using descriptive analysis such as frequency, percentage, and mean. The result has shown that ATM adopters in the bank use only limited types of services predominantly cash withdrawals. Finally, the study recommends the bank to increase its promotion by focusing on improving customers' awareness towards the technology and the different types of services ATM provides.

### **2.3 Conceptual Frameworks of the Research**

This study examine the customer satisfaction level in using ATMs service in the dimension of service quality including Reliability, Responsiveness, Tangibility, Assurance, and accessibility, stated as independent variable and customer satisfaction is dependent variable. The conceptual framework of the study was developed from different authors finding (Parasuraman, Zeithamal and Berry(1988);Gronros(1990);Dilijonas et al.(2009);Lovelock(2000) and Parasuraman et al.(1985).the study was guided by conceptual framework. the interaction of variable in the model determine the effectiveness of service quality on customer satisfaction. the developed research framework stated here below indicated.



**Figur2.1 Research Framework (Adopted from parasuraman et al.1985)**

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

This chapter was explored the methods to use in data collection and their justifications. It covered research design, research approach, population and sampling techniques, source and tools/instruments of data collection, procedure of data collection and data analysis.

#### **3.1 Research Design**

A research design is a plan or strategy used to get the expected study results (Kothari, 2004) Research design is categorized into different types depending on the nature and purpose of the study; this study therefore, was used explanatory research design and also descriptive design. The purpose of explanatory research is to know “why” to explain why some thing is happen. Multiple Regression analysis and hypothesis testing was used. Multiple regressions are used when the researcher wants to explore the predictive ability of a set of independent variable on one continuous dependent variable. It shows the degree by which the independent variable explain the variance in the dependent variable ,as well as it indicate the respective contribution of each of these independent variable and help to determine whether the result are statically significant or not. In this study multiple regressions was used to examine the effect of ATM service quality dimension (independent variable) such as responsibility, responsiveness, tangibility, assurance, and accessibility on customer satisfaction (dependent variable)

#### **3.2 Research Approach**

As per creswell (2003) there are three approaches that are used in conducting a given research. These are quantitative, qualitative and mixed research approach. Quantitative research approach focuses primarily on the construction of quantitative data, and quantitative data is systematic record that consists of numbers constructed by researcher utilizing the process of measurement and imposing structure (kent, 2007).So this study is quantitative research approach. The quantitative methods were applied to analyze survey data and discover factors that affect customer’s satisfaction towards Awash Bank ATM services. Relationships between the factors were computed and compare similarity and differences across customers groups based on gender age, profession, and monthly income, usage rate of ATM.

### 3.3 Target Population

The target populations of this study were 850 active ATM service user customers of Awash Bank main branch. And the customers were using ATM at least for one year.

### 3.4 Sampling Techniques and Sample Size Determination

The study used non-probable sampling techniques; in this research convenience sampling was used because this method is relying on data collection from population members which are conveniently available to participate in the study. And those respondents were taken from the particular branch that has been using ATM at list for one year. To calculate the sample size, the study was used Cochran's Sample Size formula.

The study used Cochran's Sample Size Formula because The Cochran formula allows calculating an ideal sample size given a desired level of precision, desired confidence\_level, and the estimated proportion of the attribute present in the population.

Cochran's formula is considered especially appropriate in situations with large populations.

$$n = z^2 pq / e^2$$

$$((1.96)^2 \times 0.5(0.5)) / (0.05)^2$$

$$(3.8416 \times 0.25) / .0025$$

$$0.9604 / 0.0025$$

$$384.16$$

Therefore, the study had surveyed 385 samples.

Where,

n = sample size

$Z^2$  = the abscissa of the curve that cuts off an area  $\alpha$  at the tail ( $1-\alpha$ ) equals the desired confidence level, in this study 95%)

e = is the desired level of precision or margin of error

$p$  = is the estimated proportion of an attribute that is present in the population

$q$  = is  $1-p$

The value for  $z$  is found in statistical table, which contain the area under the normal curve.

### **3.5 Sources and Tools /Instruments of Data Collection**

The study was used both primary and secondary data source. Primary data was collected by questionnaire from respondent who have been using ATM in Awash Bank main branch. The secondary data was gathered from different kind of resource such as Awash Bank annual reports, books, journals, internets, and different articles. the questionnaire was designed based on previous empirical literature and its consistency was pre-tested using Cronbach Alpha. The components of ATM and outcomes of customer satisfaction items was measured on 5- point Likert- scale ranging from 1 (strongly disagree) to 5 (strongly agree). The research respondents were asked to indicate the degree of agreement or disagreement on ATM service quality offered by the bank. Some demographic questions were also forwarded. Every questionnaire was personally hand and an instruction was given to each customer before completing the questionnaire.

### **3.6 Procedures of Data Collection**

The study was used both primary and secondary data source. The technique is a five-point Likert-scale questionnaire, which was quantitatively analyzed using multiple linear regression models, by employing self-administered questionnaires, participants of the study were contacted in person and support was given in time of need to clarify the concepts in the items. The instrument was divided in to two main section .the first section was related to demographic information of the respondents and the second section represented each group of items measuring a particular dimension ATM using a five likert rating scale of 1 to 5 where; Strong Disagree(SD)=1,Disagree(D)=2,Neutral(N)=3 Agree(A)=4 and Strongly Agree(SA)=5.using this rating scale is o make the answer easier for respondents. additionally likert scale is giving ordinal data.



### 3.7 Methods of Data Analysis

The study was adopting the SERVQUAL approach (Cronin and Taylor, 1992) to the measurement of customer satisfaction with ATM banking. The study model conceptualizes that satisfaction with ATM banking is affected by the quality of ATM banking service.

The researcher also employed the multiple linear regression (MLR) models to determine the significance level of the variables for the customer satisfaction. For the analysis of quantitative data the researcher used a statistical package for social science (SPSS) version 20. After the data get collected, the data analysis was done as follows:

Customer satisfaction = f (ATM service quality).

Basically,  $CS = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \varepsilon$

Where, CS = Customer Satisfaction

X1= Reliability

X2 = Tangibility

X3 = Responsiveness

X4 = Assurance

X5 = Accessibility

Here  $\beta_0$  is constant and  $\beta_1$  up to  $\beta_5$  is coefficient of estimate and  $\varepsilon$  is the error term. Customer satisfaction is dependent variable and X1 to X5 are independent variables (Explanatory Variables).

**Coding** is assigning separate code number to each variable in the study. Then the process of eliminating coding and data entry “clearing the data” (Rubin and Babbie, 2010) was done

### 3.8 Validity and Reliability Testing

The level of reliability of the instrument is measured by the consistency of the variables and it check with the Cronbach’s alpha statistics. Cronbach’s alpha is an index of reliability associated with the variation accounted for by the true score of the “underlying construct (Nunnaly, 1978).Cronbach’s alpha can only be measured for variable which have more than one measurement question. Nunnaly(1978) has stated that 0.5 is a sufficient value, while 0.7 is a more reasonable Cronbach’s alpha.In addition to that, to secure the content validity of the

instrument, the researcher refers previous researcher's questionnaires that fit the purpose and let the advisor to review the instrument before distributing to the respondents.

**Table 3.1 Reliability Test**

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>Number of Items</b>
<b>Reliability</b>	.802	<b>4</b>
<b>Responsiveness</b>	.768	<b>4</b>
<b>Tangibility</b>	.834	<b>4</b>
<b>Assurance</b>	.889	<b>3</b>
<b>Accessibility</b>	.894	<b>4</b>

Therefore, all latent variables have good reliability.

### **3.9 Ethics**

This study like other academic research considers ethical issue, moral conduct and commercial confidentiality to the bank's data and for the privacy of respondents. The questionnaires were prepared in such a way that respondents are not required to write their names and personal information on the questionnaire and the confidentiality of the data being collected is handled with due care and used for academic purpose only.

## CHAPTER FOUR

### DATA ANALYSIS AND PRESENTATION

#### 4.1 Response Rate of Respondents

A total of 385 questionnaires were personally handed to the respondents with close follow up and guide in filling the questioners. All respondents completed the questionnaires in suitable form. Several questions were asked related to the ATM banking service and their satisfaction level in Awash Bank main branch.

And guide in filling the questioners. All respondents completed the questionnaires in suitable form. Several questions were asked related to the ATM banking service and their satisfaction level in Awash Bank main branch.

**Table 4.1 Response Rate of Respondents**

<b>Variables</b>	<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Gender	Male	261	67.8
	Female	124	32.2
	Total	385	100
Age	18-35	169	43.9
	36-50	180	46.8
	51-65	24	6.2
	Above65years	12	3.1
	total	385	100
Educational Status	Certificate	107	27.8
	Diploma	43	11.2
	Degree	202	52.5
	Masters and above	33	8.5
	Total	385	100
Profession	Student	47	12.2
	Employee	127	33
	Self Employed	168	43.6

	Retired	43	11.2
	Total	385	100
Monthly Income	Less than 1000	41	10.6
	1001-3000	59	15.3
	3001-5000	82	21.3
	5001-10000	94	24.4
	Above 10000	109	28.4
	Total	385	100
Marital Status	Single	190	49.4
	Married	195	50.6
	Total	385	100

As shown in the above table 4.1, 32.2% of the respondents are females and 67.2% of the respondents are male. Therefore the above table shows majority of the respondents are male. This implies that the study was biased to male respondents. With regard to respondents' age, 43.9% of the respondents belong to the age group of 18-25years, 46.8% of the respondents are between the ages of 36-50 years, 6.2% of the respondents are between the ages of 51-65 years, and 3.1% of the respondents' are above the age of 65 years. These imply most of the ATM card holders are middle aged group of people.

With regard to educational level of respondents from the above table we can understand that 27.8% of the respondents are certificate holders, 11.2% respondents have Diploma, 52.5% of the respondents' have first degree and the rest 8.5% have an education level of masters' degree and above. Therefore we can conclude that almost all of the respondents are educated and majority has an educational level of first degree certificate. As the Analysis show that 50.6% of the customers who are using automatic teller machine service were married and the remaining 49.4% were single

Personal income level of the customers who are using ATM machine 10.6% of the customers getting less than 1000 personal income monthly, 15.3% of the customers getting 1001-3000 personal income monthly, 21.3% of the customers getting 3001-5000 personal income monthly, and only 24.4% of the customers getting 5001-10,000 personal income monthly, 28.4% of the total customers earning above 10,000 monthly. This implies almost half of respondents are getting greater than 5000 birr and it shows there income has positive effect on usage of ATM.

## 4.2 Descriptive Statistics for Five Dimension ATM Service Quality

This section reports each variable statistics used in this study. The respondents were asked to rate each item on a scale ranging from 1 (strongly disagree) to 5 (strongly agree), for conducting this research. The following table contains descriptive statistics for all items.

### Reliability Statistics

Table 4.2.1 Reliability Statistics of the Respondent

No	Item	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
		F	%	F	%	F	%	F	%	F	%
1	I belief ATM service provide sufficient cash to withdraw from a person's account	34	8.8	95	24.7	32	8.3	112	29.1	112	29.1
2	Cash is available in the ATMs at any time	85	22.1	139	36.1	48	12.5	74	19.2	39	10.1
3	ATM service provides accurate transaction.	80	20.8	25	6.5	42	10.9	169	43.9	69	17.8
4	ATM service provide data recovery system in the case of electric power failure	38	9.9	89	23.1	35	9.1	146	37.9	77	20

Source: own survey (2019).

Above table 4.2.1 No.1 shows that 29.1% of the respondents strongly agree, 29.1% of the respondents agree 8.3 % of the respondents are neutral, 24.7% of the respondents disagree and 8.8% strongly disagree with the concept of ATM service provide sufficient cash to withdraw. This implies that cash is not sufficient it need to improve.

Table 4.2.1 No. 2 shows that, 10.1% of the respondents strong agree, 12.5 % of the respondents are neutral, 36.1% of the respondents replied disagree, 22.1 of the respondents strongly disagree that cash is available at any time in ATM. It implies cash availability is almost having of the service.

Table 4.2.1 No 3 shows that 17.8% of the respondents strongly agreed, 43.9% of the respondents agreed, 10.9% of the respondents are neutral, 6.5% of the respondents disagreed and 20.8% of the respondents strongly disagreed with ATM service provides accurate transaction.

No.4 shows that 20% of the respondents strongly agree, 37.9% of the respondents agree, 9.1% of the respondents neutral, 23.1% of the respondents disagree when respondents, 9.9% of the respondents strongly disagree when respondents asked about ATM service provide data recovery system in the case of electric power failure.

## Responsiveness Statistics

Table 4.2.2 Responsiveness Statistics of the Respondent

<i>S.no</i>	<i>Item</i>	<i>Strongly disagree</i>		<i>Disagree</i>		<i>Neutral</i>		<i>Agree</i>		<i>Strongly agree</i>	
		F	%	F	%	F	%	F	%	F	%
1	There is fast response and getting help, if the user is getting ambiguities.	71	18.4	59	15.3	38	9.9	138	35.8	79	20.5
2	Awash bank provide timely support and online help facilities for ATM service customers.	36	9.4	41	10.6	33	8.6	176	45.7	99	25.7
3	Awash bank make effort to understand customer's need.	62	16.1	62	16.1	82	21.3	168	43.6	51	13.2
4	Employees are ready to give ATM service timely.	26	6.8	45	11.7	42	10.9	188	48.8	84	21.8

Source: own survey (2019).

Table 4.2.2 No 1 shows that 20.5 % of the respondents strongly agree, 35.8 % of the respondents strongly agree, 9.9% of the respondents are neutral, 15.3% of the respondents disagree and 18.4% of the respondents strongly disagree with the fast response and getting help, if the user is getting ambiguities. This implies there are a little bit problems in fast response and getting help from the employees.

Table 4.2.2 No 2 shows that 25.7% of the respondents strongly agree, 45.7% of the respondents agree, 8.6% of the respondents are neutral, 10.6% of the respondents disagree and 9.4% of the respondents strongly disagree with Awash bank provide timely support and online

help facilities for ATM service customers. From the above result we can understand that most of the service users of ATM agreed with the service Awash Bank providing

Table 4.2.2 No 3 shows that 13.2% of the respondents strong agree,43.6% of the respondents agree,21.3% of the respondents are neutral, 16.1% of the respondents disagree and 16.1% of the respondents strongly disagree with the effort made to understand the customers need. So s we can see from the result 43.6% of the respondents perceives that Awash Bank makes an effort to fulfill their need.

With regard to does the Employees are ready to give ATM service timely, Table 4.2.2 No 4 shows that 21.8% of the respondents strongly agree, 48.8% of the respondents agree, 10.9% of the respondents neutral, 11.7% of the respondents disagree and 6.8% of the respondents strongly disagree.

### Tangibility Statistics

Table 4.2.3 Tangibles Statistics of the Respondent

S.no	Item	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
		F	%	F	%	F	%	F	%	F	%
1	Statement bill printing is available.	32	8.3	58	15.1	60	15.6	124	32.2	111	28.8
2	Appearance of ATM is smart looking.	36	9.4	103	26.8	62	16.1	136	35.3	48	12.5
3	The card design is attractive and easy to hold	25	6.5	38	9.9	85	22.1	150	39.0	87	22.6
4	The currency note received from ATM is the new one	35	9.1	63	16.4	33	8.6	170	44.2	84	21.8

Source: own survey (2019).

Table 4.2.3 No 1 shows that 28.8 % of the respondents strongly agree, 32.2% of the respondents strongly agree, 15.6% of the respondents are neutral, 15.1% of the respondents disagree and 8.3% of the respondents strongly disagree with the availability of bill printing.

Table 4.2.3 No 2 shows that 12.5% of the respondents strongly agree, 35.3% of the respondents agree, 16.1% of the respondents are neutral, 26.8% of the respondents disagree and 9.4% of the respondents strongly disagree with appearance of ATM is smart looking.

With the regard to the attractiveness and easiness card size Table 4.2.3 No 3 shows that 22.6% of the respondents strong agree,39.0% of the respondents agree 22.1% of the respondents are neutral, 9.9% of the respondents disagree and 6.5% of the respondents strongly disagree.

Table 4.2.3No 4 shows that 21.8% of the respondents strongly agree, 44.2% of the respondents agree, 8.6% of the respondents neutral, 16.4% of the respondents disagree and 9.1% of the respondents strongly disagree. Those the above four tangibility response show that it is almost good

### Assurance Statistics

Table 4.2.4 Assurance Statistics of the Respondent

S.no	Item	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
		F	%	F	%	F	%	F	%	F	%
1	There is good professional manner, politeness, respect and consideration of contact personnel.	25	6.5	43	11.2	40	10.4	208	54	69	17.9
2	The employees of Awash Bank have required skill to do the service.	45	11.7	108	28.1	65	16.9	126	32.7	41	10.6
3	Awash bank provide e-based monitoring and support for ATM service that need quick support	37	9.6	107	27.8	100	26	112	29.1	29	7.5

Source: own survey (2019).

Table 4.2.4 No 1 shows that 17.9% of the respondents strongly agree, 54% of the respondents agree, 10.4% of the respondents are neutral, and 11.2% of the respondents are disagree and 6.5% of the respondents strongly disagree that There is good professional manner, politeness, respect and consideration of contact personnel. We can conclude that the most of the ATM users are satisfied by the manner, politeness of the employee of the bank.

Table 4.2.4 No 2 shows that 10.6% of the respondents strongly agree, 32.7% of the respondents agree, 16.9% of the respondents are neutral, and 28.1% of the respondents are disagree and 11.7% of the respondents strongly disagree. So the result shows there is a need for training for better upgraded skill service.



With regard to the quick support for ATM service Table 4.2.4 No 2 shows that 7.5% of the respondents strongly agree, 29.1% of the respondents agree, 26% of the respondents are neutral, and 27.5% of the respondents are disagree and 9.6% of the respondents strongly disagree. These show that there is a problem of quick response for the customers.

### Accessibility Statistics

Table 4.2.5 Accessibility Statistics of the Respondent

S.no	Item	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
		F	%	F	%	F	%	F	%	F	%
1	There is sufficient number of ATM at reasonable distance.	43	11.2	109	28.3	60	15.6	143	37.1	30	7.8
2	The customer of ATM service can use From Questionnaire different language.	98	25.5	148	38.4	63	16.4	65	16.9	11	2.9
3	Customer of ATM service can use ATM at any time ,any where	67	17.4	183	47.5	58	15.5	70	18.2	7	1.8
4	ATM service in Awash Bank have easy access to transaction data	18	4.7	85	22.1	151	39.2	111	28.8	20	5.2

Source: own survey (2019).

Table 4.2.5 No 1 shows that 7.8% of the respondents strongly agree, 37.1% of the respondents agree, 15.6% of the respondents are neutral, 28.3% of the respondents disagree and 11.2% of the respondents strongly disagree with sufficient number of ATM at reasonable distance. So from the above result we can say quarter of the respondents think there are no enough ATM machines at near distance

Table 4.2.5 No 2 shows that 2.9% of the respondents strongly agree, 16.9% of the respondents agree, 16.4% of the respondents are neutral, 38.4% of the respondents disagree and 25.5% of the respondents strongly disagree that the current ATM machines has different language options. Greater than half of the respondents disagree it implies there is no sufficient language for customers.

Table 4.2.5 No 3 shows that 1.8% of the respondents strong agree,18.2% of the respondents agree 15.5% of the respondents are neutral, 47.1% of the respondents disagree and 17.4% of the

respondents strongly disagree with Customer of ATM service can use ATM at anytime ,anywhere. This also shows there is no available ATM machine at any place and not at all time it works

Table 4.2.5 No 4 shows that 5.2% of the respondents strongly agree, 28.8% of the respondents agree, 39.2% of the respondents neutral, 22.1% of the respondents disagree and 4.7% of the respondents strongly disagree that ATM service in Awash Bank have easy access to transaction data. It implies that the transaction data is not in easy way for the customer.

**Table 4.2.6 Reliability Statistics**

	N	Minimum	Maximum	Mean	Std.Deviation
Reliability1	385	2.0	5.0	3.4937	.68429
Reliability2	385	1.0	5.0	3.6617	.74252
Reliability3	385	1.0	5.0	3.3960	.65392
Reliability4	385	1.0	5.0	3.4411	.81245
Valid N (listwise)	385				

Source: Own Survey, 2019

**Table 4.2.7 Responsiveness Statistics**

	N	Minimum	Maximum	Mean	Std.Deviation
Responsiveness 1	385	1.0	5.0	3.8221	.86395
Responsiveness 2	385	2.0	5.0	3.3183	.63258
Responsiveness 3	385	2.0	5.0	3.4837	.63954
Responsiveness 4	385	2.0	4.0	3.8972	.75693
Valid N (listwise)	385				

Source: Own Survey, 2019

**Table 4.2.8 Tangibility Statistics**

	N	Minimum	Maximum	Mean	Std.Deviation
Tangibility 1	385	2.0	5.0	4.5632	.95231
Tangibility2	385	2.0	5.0	3.6932	.84563
Tangibility3	385	2.0	5.0	4.5896	.84563
Tangibility4	385	2.0	5.0	4.9654	.69863
Valid N (listwise)	385				

Source: Own Survey, 2019

**Table 4.2.9 Assurance Statistics**

	N	Minimum	Maximum	Mean	Std.Deviation
Assurance 1	385	2.0	5.0	3.2583	.82965
Assurance 2	385	2.0	4.0	3.1487	.80156
Assurance 3	385	2.0	5.0	3.3642	.96532
Valid N (listwise)	385				

Source: Own Survey, 2019

**Table 4.2.10 Accessibility Statistics**

	N	Minimum	Maximum	Mean	Std.Deviation
Accessibility 1	385	2.0	5.0	3.8896	.75693
Accessibility 2	385	1.0	5.0	3.5423	.84236
Accessibility 3	385	1.0	5.0	3.2563	.63879
Accessibility 4	385	2.0	4.0	3.6934	.89691
Valid N (listwise)	385				

Source: Own Survey, 2019

**Table 4.2.11 Satisfaction Statistics**

	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std.Deviation</b>
<b>Satisfaction</b>	<b>385</b>	<b>2.0</b>	<b>5.0</b>	<b>3.5289</b>	<b>.81569</b>
<b>Valid N</b>					
<b>(listwise)</b>					

This section reports each variable statistics used in this study. The factor reliability, means range from 3.3 to 3.6, responsiveness item means range from 3.3 to 3.8, tangibility item means range from 3.6 to 4.9, assurance item means range from 3.1 to 3.4, accessibility item means range from 3.2 to 3.8 and finally the dependent variable satisfaction item means is 3.5 Frequency tables of the selected dependent and independent variables are presented in terms of mean, and standard deviations in the following tables.

### 4.3 Correlation Analysis

Correlation analysis was used in this study to find out the relationship between variables. A correlation coefficient has a value ranging from -1 to 1: values closer to the absolute value of 1 indicating that there is a strong relationship between the variables being correlated whereas values closer to 0 indicate that there is little or no linear relationship.

A positive correlation coefficient indicates that there is a positive linear relationship between the variables: as one variable increases in value, so does the other. A negative value indicates a negative linear relationship between variables.

**Table 4.13 Correlations**

	<b>Reliability</b>	<b>Responsiveness</b>	<b>Tangibility</b>	<b>Assurance</b>	<b>Accessibility</b>	<b>Customer Satisfaction</b>
<b>Reliability</b>	1					
<b>Responsiveness</b>	.093	1				
<b>Tangibility</b>	.515	.305**	1			
<b>Assurance</b>	.103*	.345*	.125*	1		
<b>Accessibility</b>	.212**	.210	.417	.179	1	
<b>Customer Satisfaction</b>	.286*	.190*	.253	.114	.210*	1

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

**Source: Research Findings**

The finding on table 4.2 indicates that positive correlation coefficient between satisfaction and Reliability (.286) indicates that there is a statistically significant ( $p < .001$ ) linear relationship between these two variables such that the more Reliability the ATM is, the larger satisfaction a person has.

The significant relationship between Tangibility and customer satisfaction was investigated using the Pearson's correlation coefficient. There is a positive relationship between the two variables ( $r = 0.515$ ,  $n = 385$ ), with significant level of reliability ( $p < .001$ ) being associated with the Tangibility of ATM operation.

#### 4.4 Regression Analysis Results

Regression analysis was conducted between dependent (customer satisfaction) variable and independent variables (reliability, Responsiveness, Tangibility, Assurance and Accessibility)

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std.Error			
(CONSTANT)	3.478	.174	14.749		.000
Reliability	.463	.52	.354	2.935	.000
Responsiveness	.191	.070	.047	1.956	.003
Tangibility	.312	.108	.108	7.004	.004
Assurance	.288	.093	.204	3.906	.000
Accessibility	.078	.100	.193	1.899	.004

a. Dependent Variable: Customer Satisfaction

The results of regression shows that Reliability has positive effect on customer satisfaction on ATM service ( $\beta = .463$ , and  $P = 0.00$ ) in fact P value is significant at 0.00 which indicates that the reliability of ATM service increase the customer satisfaction also increase. Furthermore the variable Reliability has the most positive value of  $\beta$  from all independent variables. The largest positive beta value indicates the higher explaining power of the dimension on the overall customer satisfaction.

Responsiveness has also positive effect on customer satisfaction on ATM service ( $\beta=.191$  and  $P=0.03$ ) the analysis for Responsiveness show that as Responsiveness increases customer satisfaction on ATM service also increases.

Tangibility is essential determinants of customer satisfaction. The regression coefficients  $B=0.312$ ,  $p<0.004$  shows positive relationship between Tangibility and customer satisfaction. The P value is significant at 0.004 and the second most determinant variable.

Assurance has positive value of beta  $\beta=0.288$  and significant at P value  $<.000$ . Which indicate by the fact that when Assurance of the ATM service increases the satisfaction of ATM users also increases.

Accessibility is significantly and positive influence on customer satisfaction on ATM service because of  $\beta=0.78$  and  $P=0.004$ , it shows that when Accessibility of ATM for the service increases satisfaction on ATM service also increases. And the significant value is.004 which is acceptable. In this finding reliability has the most significance impact to satisfaction.

#### **Table 4.5 Findings and Hypothesis Test Result**

<b>Hypothesis</b>	<b>Accepted/Rejected</b>
<b>H1:</b> Reliability of ATM service has a positive and significant relationship with customer satisfaction.	Accepted
<b>H2:</b> Responsiveness of ATM service has a positive and significant relationship with customer satisfaction.	Accepted
<b>H3:</b> Tangibility and privacy of ATM service have a positive and significant relationship with customer satisfaction	Accepted
<b>H4:</b> Assurance has a positive and significant relationship with ATM service quality.	Accepted
<b>H5:</b> Accessibility has a positive and significant relationship with ATM service quality.	Accepted

Table 4.5 Summary of Major Findings and Hypothesis Test Result

#### **4.6 ANOVA Testes**

ANOVA tests were computed to determine if there was a significant difference on satisfaction level of against the respondent's demographic parameters.

##### **ANOVA Tests for Gender**

Table 4.6.1 Test of Homogeneity of Variances Gender Category Satisfaction

Levene Statistic	df1	df2	Sig.
28.639	4	380	.000

Table 4.6.2 ANOVA Test for the Relationship between Gender and Customer Satisfaction

	Sum of Squares	Df	Mean Square	F	Sig
Between Group	215.635	4	30.639	85.145	.000
Within Groups	158.634	380	326		
Total	374.269	384			

The F test in the one-way analysis of variance is adopted, as shown in Table 4.6.1 and 4.6.2 In the homogeneity test of variance for gender qualification,  $p=0.00$  (less than the significance level  $p=0.05$ ), meaning that the variance is not homogeneous. In the significance test of difference,  $p$  is lower than the significance level, indicating that people with different gender have different satisfaction level of the ATM service.

### ANOVA Tests for Age

Table 4.6.3 Test of Homogeneity of Variances AGE Category Satisfaction

Levene Statistic	df1	df2	Sig.
49.423	2	382	.000

Table 4.6.4 ANOVA Test for the Relationship between Age and Customer Satisfaction

	Sum of Squares	Df	Mean Square	F	Sig
Between Group	148.502	2	28.496	35.063	.000
Within Groups	231.863	382	423		
Total	380.365	384			

For the age variable, the F test in the one-way analysis of variance is adopted, as shown in Table 4.6.3 and 4.6.4. In the homogeneity test of variance for age qualification,  $p=0.00$  meaning that the variance is not homogeneous. In the significance test of difference,  $p$  is lower than the significance level, indicating that people at different ages have different satisfaction level of the ATM service.

### **ANOVA Tests for Educational level**

Table 4.6.5 Test of Homogeneity of Variances Educational Level category Satisfaction

Levene Statistic	df1	df2	Sig.
69.851	3	381	.000

Table 4.6.6 ANOVA Test for the Relationship between Educational Level and customer satisfaction

	Sum of Squares	Df	Mean Square	F	Sig.
Between Group	74.203	3	36.483	92.101	.000
Within Groups	148.693	381	546		
Total	247.953	384			

In the above table the homogeneity test of variance for Educational level,  $p=0.00$  (less than the significance level  $p=0.05$ ), meaning that the variance is not homogeneous. In the significance test of difference,  $p$  is lower than the significance level  $P=0.000$ , indicating that people having different level of educational background have different level of satisfaction towards ATM service.

### **ANOVA Tests for Marital Status**

Table 4.6.7 Test of Homogeneity of Variances Marital Status Category Satisfaction

Levene Statistic	df1	df2	Sig.
82.928	3	381	.000



Table 4.6.8 ANOVA Test for the Relationship between Marital Status and Customer Satisfaction

	Sum of Squares	Df	Mean Square	F	Sig
Between Group	153.096	3	72.488	63.019	.000
Within Groups	251.741	381	449		
Total	358.257	384			

In the above table the homogeneity test of variance for marital status,  $p=0.00$  (less than the significance level  $p=0.05$ ), meaning that the variance is not homogeneous. In the significance test of difference,  $p$  is lower than the significance level  $P=0.000$ , indicating that people with different marital status have different level of satisfaction towards ATM service.

### ANOVA Tests for Profession

Table 4.6.9 Test of Homogeneity of Variances Profession Category Satisfaction

Levene Statistic	df1	df2	Sig.
54.638	2	382	.000

Table 4.6.10 ANOVA Test for the Relationship between Profession and Customer Satisfaction

	Sum of Squares	Df	Mean Square	F	Sig
Between Group	63.441	2	84.215	42.086	.000
Within Groups	263.854	382	215		
Total	327,295	384			

For the profession variable, the F test in the one-way analysis of variance is adopted, as shown in Table 4.6.9 and 4.6.10. In the homogeneity test of variance for profession,  $p=0.000$  (less than the significance level  $p=0.05$ ), meaning that the variance is not homogeneous. In the significance test of difference,  $p$  is lower than the significance level  $P=0.000$ , indicating that people at different profession have no same level of satisfaction on ATM service quality.

## ANOVA Tests for Monthly Income

Table 4.6.11 Test of Homogeneity of Variances Monthly Income Category Satisfaction

Levene Statistic	df1	df2	Sig.
82.743	4	380	.000

Table 4.6.12 ANOVA Test for the Relationship between Monthly Income and Customer Satisfaction

	Sum of Squares	Df	Mean Square	F	Sig
Between Group	125.541	4	39.753	94.175	.000
Within Groups	251.312	382	362		
Total	376,853	384			

For the Monthly Income variable also, the F test in the one-way analysis of variance is adopted, as shown in Table 4.6.11 and 4.6.12 In the homogeneity test of variance for Monthly Income,  $p=0.00$ (less than the significance level  $p=0.05$ ), meaning that the variance is not homogeneous. In the significance test of difference,  $p$  is lower than the significance level  $P=.000$ , indicating that people at different Monthly Income have different level of satisfaction on ATM service.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATION

#### 5.1 Introduction

The main purpose of the study was to examine the effects of ATM service quality on customer satisfaction in Awash Bank main branch, which is found in Addis Ababa city. The study had five independent and one dependent variable. These factors include, reliability, Responsiveness, tangibility, Assurance and Accessibility.

The result of multiple regression as shown in table 4.3 indicate that the relationship between Reliability of ATM and satisfaction is significant at p value .000 and Beta=.463 .so H1 which stated that reliability of ATM has significant effect on customer satisfaction supported at p value 0.02 significance level so hypothesis H1 is accepted.

Responsiveness of ATM significance effect on customer satisfaction with a significance level of Beta=.191, p=.003. So hypothesis H2 is accepted

Tangibility of ATM has significant effect with customer satisfaction with a significance level of Beta=.312,p=.004 so hypothesis H3 is accepted.

Assurance of ATM has significant effect with customer satisfaction, with the significance level of Beta=.288, p=.000. So hypothesis H4 is accepted.

Accessibility of ATM has significant effect on customer satisfaction, with the significance level of Beta=.078 p=.004. So hypothesis H5 is accepted.

**Table 5.1 Summary of Major Finding and Hypothesis Test Result**

Hypothesis	Accepted/Rejected
<b>H1:</b> Reliability of ATM service has a positive and significant relationship with customer satisfaction.	Accepted
<b>H2:</b> Responsiveness of ATM service has a positive and significant relationship with customer satisfaction.	Accepted
<b>H3:</b> Tangibility and privacy of ATM service have a positive and significant relationship with customer satisfaction	Accepted
<b>H4:</b> Assurance has a positive and significant relationship with ATM service quality.	Accepted
<b>H5:</b> Accessibility has a positive and significant relationship with ATM service quality.	Accepted

## **5.2 Conclusion and Recommendation**

### **5.2.1 Conclusion**

The rapid diffusion of ICT in Ethiopian banking sector provides a platform to use innovative technology to enhance operational efficiency and quality of service to attain and retain customers. The rapid growth in use of ATMs in Ethiopia offers opportunity to banks to use customer's wants.

The result of the study indicates positive relationship between Reliability, Responsiveness, Tangibility, Assurance and Accessibility with customer satisfaction on Awash Bank ATM. Despite Accessibility have less significant effect on customer satisfaction.

Furthermore, group analysis was tested using independent sample t-test and ANOVA to measure the relationship between demographic factors and customer satisfaction. The test of gender vs satisfaction and levene's test for equality of variance on gender revealed significant differences between males and females

### **5.2.2 Recommendations**

Based on the finding of this research work, the following recommendation has been drawn up to help enhance service quality of automated teller machine (ATM).

- ✓ Considering Reliability: the bank should increase accurate and consistently performing the right service
- ✓ The ATM machine should have enough money all the time and the amount limit which the customer withdraws from his/her account should be increase.
- ✓ The bank should provide power backup and data recovery system to avoid interrupted transaction in case of electric power failure
- ✓ Considering Responsiveness: the banks employee should make effort to understand the customers need.
- ✓ The bankers should respond the customer's ambiguity (problem) quickly.
- ✓ The bank should have to provide help-desk facilities for its customer.
- ✓ Considering Tangibility: the bank should make ATM machine and the card Attractive to use.

- ✓ There should be mini statement bill printing which help the customers to know their remaining balance.
- ✓ Considering Assurance :the employees of the bank should take special training to upgrade their skill and knowledge about ATM
- ✓ The employee should be polite considerate and friendliness of contact personnel
- ✓ Considering Accessibility: the customers should access ATM service by using multiple languages which he/she can.
- ✓ The bank should employ ATM machine at reasonable distance to help customers in time of need.
- ✓ The bank should provide ATM service twenty four hour available to help customers in time of emergency.

### **5.2.3 Implication and Suggestion for Future Research**

Even though the useful finding of the study, this study has several limitations that need to be acknowledged. Several factors (five) factors were examined in this study, but there are also so many quality dimension variables which are not examined by this study. So further study should attempt to draw on other variable (factors) and also it is better to study on characteristics other than factors.

The other point is, this study is conducted in Awash Bank main branch A.A, the ATM usage in A.A and out of A.A may be differ .mostly the awareness will not be the same from Place to place; even the technology one bank use from the other bank is differing. To generalize the finding of the study, more other research is needed on other sample. Example doing in local area to know the local customers know how about the ATM technology.

Furthermore this study is participating only customers not include the bankers or employees, so it limit the opportunity of getting useful information from the employee even this study do not include customers who do not use ATM which limits the opportunity to compare the awareness of users and non users. So using both users and non users, using customers and bankers as a sample, further study is needed to get more accurate and perfect generalization.

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# APPENDIX

## ST.MARY UNIVERSITY SCHOOL OF GRADUATE STUDY

### A RESEARCH QUESTIONNAIRE PREPARED TO ASSESS THE IMPACT OF ATM SERVICE QUALITY ON CUSTOMER SATISFACTION IN CASE OF AWASH BANK MAIN BRANCH

(To be filled by Addis Ababa residents who are customer of Awash Bank main branch ATM card holder)

Dear respondents

I am post graduate students of ST.Mary's University in general management department. I would like to all of you first for your cooperation in filling out this questionnaire. It is considered as part of the research thesis for the partial fulfillment of the requirements of Master of Art in General Management department which is designed for gathering information on how you feel about the quality service of the ATM- banking service of the Awash Bank. As your response to the statement below has great bearing to my thesis work, thus I kindly request you to fill it out carefully and genuinely. This information is going to be used just only for academic purpose and apart from that your response will be treated with great confidentiality. Eyerusalem Asnake

There is no need of writing your name

Please put /√/ mark to indicate your response

Thank you for your valuable response and co-operation

#### A. General Information

##### 1. Gender

Male

Female

2. Age

18-35       51-65   
 36-50       above 66

3. Educational level

Certificate       Degree   
 Diploma       Masters and above

4. Professional status

Student       Private Employee   
 Government employee       Pensioners

5. Monthly Salary

Below 1,000       From 3,001-5000       greater than 10,000   
 From 1,001-3000       From 5,001-10,000

6. ATM use status

Above 1 year       Above 10 years   
 Above 5 years       From 10-15 years

7. How frequently do you use ATM card per month?

From 1-5       From 10-15   
 From 5-10       From 15-20

B. Survey Questions-

The following section contains eight customer satisfaction dimensions, please evaluate your experience in regard to each item, strongly disagree, disagree, neutral, agree, and strongly agree

Reliability dimension

S.No	Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	I believe ATM service provide sufficient cash to withdraw from a person's account					

2	Cash is available in the ATMs at any time					
3	ATM service provides accurate transaction.					
4	ATM service provide data recovery system in the case of electric power failure					

#### Responsiveness dimension

<i>S.No</i>	<i>Item</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
1	There is fast response and getting help, if the user is getting ambiguities.					
2	Awash bank provide timely support and online help facilities for ATM service customers.					
3	Awash bank make effort to understand customer's need.					
4	Employees are ready to give ATM service timely.					

#### Tangibles dimension

<i>S.No</i>	<i>Item</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
1	Statement bill printing is available.					
2	Appearance of ATM is smart looking.					
3	The card design is attractive and easy to hold					
4	The currency note received from ATM is the new one					

#### Assurance dimension

<i>S.No</i>	<i>Item</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
1	There is good professional manner,					

	politeness, respect and consideration of contact personnel.					
2	The employees of Awash bank have required skill to do the service.					
3	Awash bank provide e-based monitoring and support for ATM service that need quick support					

Accessibility dimension

<i>S.No</i>	<i>Item</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>
1	There is sufficient number of ATM at reasonable distance.					
2	The customer of ATM service can use different language.					
3	Customer of ATM service can use ATM at any time ,any where					
4	ATM service in awash bank have easy access to transaction data					

ቅድስተ ማርያም ዩኒቨርሲቲ ት/ቤት

የአጠቃላይ አስተዳደር ትምህርት ክፍል

በኤቲኤም አገልግሎት ላይ የደንበኛን እርካታ የሚወስኑ መለኪያዎች ዳሰሳ

አዲስ አበባ በሚኖሩ የአዋሽ ባንክ ኤቲኤም ተጠቃሚዎች የሚሞላ መጠይቅ

ውድ የጥናቱ ተካፋዮች

የዚህ መጠይቅ ዋና ዓላማ ለሁለተኛ ዲግሪ የማሟያ ጽሁፍ ለማዘጋጀት የሚረዳ መረጃ ለመሰብሰብ

ሲሆን በአዋሽ ባንክ ዋናው ቅርንጫፍ የኤቲኤም አገልግሎት ላይ የደንበኛን እርካታ የሚወስኑ

መለኪያዎች ዳሰሳን ይቃኛል። በመሆኑም እርስዎ የሚሰጡን መረጃ ከላየ ለተጠቀሰው ዓላማ ብቻ

የሚውል ፣ ሚስጥራዊ እና ለሶስተኛ ወገን የማይተላለፍ መሆኑን ላረጋግጥልዎ እፈልጋለሁ።

አስፈላጊ መረጃ

ስሞን መጻፍ አያስፈልግም

እባክዎ በመረጡት መልስ ትይዩ ባለው ሳጥን ይህን ምልክት /√/ ያድርጉ

ስለ ትብብሮ በቅድሚያ አመሰግናለሁ !

ጠቅላላ መረጃ

1.ጾታ

ወንድ

ሴት

2.እድሜ

18-35

51-65

36-50

ከ66 በላይ

3.የት/ት ደረጃ

ሰርተፍኬት

ዲግሪ

ዲፕሎማ  ትተርስና ከዛ በላይ

4.የሞያ ሁኔታ ( የስራ ሁኔታ)

ተማሪ

የግል ተቀጣሪ

የመንግስት ሰራተኛ

ጡረተኛ

5.ወርሃዊ ገቢ

ከ1,000 በታች

3,001-5,000

ከ10,001 በላይ

ከ1,001-3000

ከ5,001-10,000

6.የኤ.ቲ.ኤም አጠቃቀም ሁኔታ

ከ1 ዓመት-በላይ ከ10  ዓመት-በላይ

ከ5 ዓመት-በላይ ከ10  ዓመት

6.በወርምን ያህል ድግግሞሽ የኤ.ቲ.ኤም አገልግሎት ይጠቀማሉ

ከ1-5

10-15

ከ5-10

ከ15-20

የአስተማማኝነት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍፁም አልሰማም	አልሰማም	መካከለኛ	እስማማ ለው	በጣም እስማማለው
1	የኤ.ቲ.ኤም አገልግሎት በቂ የላሽ መጠን ለደንበኛው የሰጣል					
2	በማንኛውም ጊዜ በኤ.ቲ.ኤም ሳጥን ውስጥ በቂ ገንዘብ ይገኛል					
3	የኤ.ቲ.ኤም አገልግሎት አፈጻጸም ወጥነትና አስተማማኝነት አለው					
4	የኤ.ቲ.ኤም አገልግሎት በድንገት በሚከሰት የኤሌክትሪክ ሀይል መቋረጥ ምክንያት የአገልግሎት መስተጓጎል እንዳይፈጠር የሚያረጋ በቂ የሀይል ድጋፍ አለው					

የምላሽ አሰጣጥ መለኪያ

ተ.ቁ	መዘርዘሮች	በፍፁም አልሰማ ም	አልሰማም	መካከለኛ	እስማ ማለው	በጣም እስማማለው
1	ደንበኛው ለሚያጋጥመው ችግርም ሆነ					



	ጥያቄ ፈጣን የምላሽ እርዳታ ያገኛል					
2	አዋሽ ባንክ ደንበኞችን በቀጥታ ወይም በስልክ ለመርዳት የሚያስችል አሰራር ልወ					
3	አዋሽ ባንክ የደንበኛውን ፍላጎት ለመረዳት ይጥራል					
4	የባንኩ ሰራተኞች የኤቲኤም አገልግሎት ፈጣን በሆነ መልኩ ለመስጠት ዝግጁነትና ፍቃደኝነት አላቸው					

**የውጭያዊ መለኪያ**

ተ.ቁ	መዘርዘሮች	በፍፁም አልሰማም	አልሰማምም	መካከለኛ	እስማማለው	በጣም እስማማለው
1	የባንክ ሂሳብ እንቅስቃሴን የሚያሳይ መረጃ እትም ባስፈላጊ ጊዜ ይወጣል					
2	የገንዘብ መክፈያ ማሽን ውጫዊ ገጽታ የሚሰብ ነው					
3	የካርዱ አጠቃላይ ዲዛይን ለእይት የሚሰብ እና ለአያያዝም አመቺ ነው					
4	በገንዘብ መክፈያ ማሽን የሚወጡ የብር ኖቶች ጥራት ያላቸው ናቸው					

**የእርግጠኝነት መለኪያ**

ተ.ቁ	መዘርዘሮች	በፍፁም አልሰማም	አልሰማምም	መካከለኛ	እስማማለው	በጣም እስማማለው
1	የባንኩ ሰራተኞች ደንበኛን በአክብሮት ፣ በትህትና ፣ በጋለ ስሜትና በጓደኝነት መንፈስ ያስተናግዳሉ.					
2	የአዋሽ ባንክ ሰራተኞች የኤቲኤም					

	አገልግሎት ለመስጠት የሚያስችል በቂ ክህሎት እና እውቀት አላቸው					
3	አዋሽ ባንክ የኤ.ቲ.ኤም አገልግሎት ላይ ለሚከሰቱና አስቸኳይ መፍትሄ ለሚያስፈልጋቸው ቸግሮች ምላሽ ለመስጠት የክትትል እና ቁጥጥር ስራ ይሰራል					

የተደራሽነት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍፁም አልሰማም	አልሰማም	መካከለኛ	እስማማለሁ	በጣም እስማማለሁ
1	በተፈለጉ ጊዜ በአፋጣኝ ሊገኙ የሚችሉ የኤ.ቲ.ኤም ሳጥኖች በአማካኝ ርቀት ላይ ይገኛሉ					
2	ደንበኞች የኤ.ቲ.ኤም አገልግሎቶችን በተለያዩ ቋንቋዎች መጠቀም ይችላሉ					
3	ደንበኞች የኤ.ቲ.ኤም አገልግሎቶችን በማንኛውም ቦታና ጊዜ ማግኘት ይችላሉ					
4	የአዋሽ ባንክ የኤ.ቲ.ኤም አገልግሎት በመጠቀም የሂሳብ እንቅስቃሴዎችን በቀላሉ መመልከት ይቻላል					

አጠቃላይ የደንበኞች እርካታ

ተ.ቁ	መዘርዘሮች	በፍፁም አልሰማም	አልሰማም	መካከለኛ	እስማማለሁ	በጣም እስማማለሁ
1	በአጠቃላይ በአዋሽ ባንክ የኤ.ቲ.ኤም አገልግሎት እረክቻለሁ					