ST. MARY'S UNIVERSITYSCHOOL OF GRADUATE STUDIES

THE IMPACT OF ELECTRONIC BANKING SERVICE ON CUSTOMER SATISFACTION IN ADDIS ABABA: THE CASE OF ATM BANKING ON COMMERCIAL BANK OF ETHIOPIA.

BY= RUTH TEWODROS

ID NO – SGS/0202/2010A

ADVISER –ZEMENU AYNADIS (ASS.PROF)

June, 2020

St. Mary's University

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THE IMPACT OF ELECTRONIC BANKING SERVICE ON CUSTOMER SATISFACTION IN ADDIS ABABA: THE CASE OF ATM BANKING ON COMMERCIAL BANK OF ETHIOPIA.

A research Paper Submitted to St. Mary's University, School of Graduate Studies in partial fulfillment of Master Degree of Business Administration-General Management.

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DECLARATION

I, undersigned, declare that the work entitled "The impact of electronic banking service oncustomersatisfaction in Addis Ababa:The case of ATM banking oncommercial bank of Ethiopia." is the outcome of my own effort and prepared under the guidance ofinstructor ZemenuAynadis(Aso.Prof).all sources of materials used for the study have been acknowledged. I have produced it independently except for the guidance and suggestion of my Research Advisor. This study has not been submitted for any degree in this University or any other University as it is the first of its kind. It is offered for the partial fulfillment of Master of Business Administration/General Management.

Name: Ruth Tewodros   **Signature: _____**

Place: St. Mary's University, Addis Ababa

Date of Submission: _____

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ABBREVIATION AND ACRONYMS

ATM = Automatic Teller Machine

CBE = Commercial Bank of Ethiopia

CSQ = Customer Satisfaction Questionnaire

E-Banking = Electronic Banking

ICT= Information Communication Technology

NBE = National Bank of Ethiopia

NMB = National Microfinance Bank

SPSS = Statistical Package for Social Science

ABSTRACT

This study has been conducted with an objective to asses "**The impact of electronic banking service on customer satisfaction in Addis Ababa: The case of ATM banking on commercial bank of Ethiopia.**" The analysis of this study was made based on a casestudy on CBE customers in Addis Ababa city. The study was conducted based on data collected from customers and management of the bank through questionnaires and unstructured interview. The questions were focused to evaluate the extent of customersatisfaction regarding ATM services of the bank in five service quality dimensions thatincluded tangibility, reliability, responsiveness, assurance and empathy towards ATMs.Moreover, to achieve the research objective the research adopted anexplanatory researchdesign; using both qualitative and quantitative approach. The designed questionnaireswere distributed to 137 ATM card users of the bank. Source of data was primary; primary data were collected by using 5-point Likert-Scale. The samples were selected from five different branches location by purposively sampling technique. Using SPSS, descriptive statistics is used to analyze the data. The research finding shows that that CBE ATM customer's level of satisfaction was positive, even though, customers were not happy with some of ATM attributes like promptness in replacement of lost ATM cards, ATM out of order, return of swallowed ATM card, insufficient number of ATM, inaccessibility of ATM and employee to solve ATM related issues and inconvenience of ATM locations. Moreover, the survey result also implied that the management of the bank to pay attention for training and developing staffs' skill in using ATM services in addition to installing the ATM in appropriate and accessible places.

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the study

The new economy, also called e -economy, is the most frequently used term in economic and technical literature, discussions of scientists, businessmen and politicians beside globalization and information technology society. Three planes of understanding of the new economy can be distinguished: as a system of new principles explaining how economic subjects function on the market; as activities of economic subjects in the strongly changed Conditions (Anisoara, 2008). Owing to the dynamic development of technical progress, especially in information technology economic subjects change completely strategy of their activities many times. Information and knowledge as main economic categories, which are the basis of the contemporary business, are the foundation of activity another term is assigned to this understanding, namely knowledge based-economy. The third plane, new economy treated as a subject, namely determining activities of an enterprise in the IT sector. Therefore, the new economy, also called cyber economy, constitutes a new paradigm of business. On this virtual market E-business is a new form of an exchange of resources by means of information technology systems and internet technologies, conducted on-line through electronic connections and an information exchange by use of electronic multimedia such as Internet, cable and satellite television, telephony, electronic cards, Intra and Extranet at the national and international level (Camelia, 2008).

E-Banking can improve a bank's efficiency and competitiveness, so that existing and potential customers can benefit from a greater degree of convenience in affecting transactions. This increased level of convenience offered by the bank, when combined with new services, can expand the bank's target customers beyond those in traditional markets. A bank may be faced with different levels of risks and expectations arising from electronic banking as opposed to traditional banking (Olanipekun, 2013)

Banks play an important function in the economy of any country. They are the main intermediaries between those with excess money (depositor) & those individuals & business with viable projects but requiring money for their investment (creditors). Banks have at least the

following function lending money, depositing others money, transferring money locally or abroad and working as paying agent (Tefere, 2013) In the face of rapid expansion of e-payment systems throughout the world, the Ethiopian financial sector cannot remain exception in expanding the use of the system (Garedachew, 2010).

E- Banking plays a crucial role in the banking industry by creating values for banks & customers. E-Banking has enabled banking institution to compare more effectively in the global environment by extending their service beyond the restriction of time & space (Turban, 2008).

 Banks provide E-Banking facility to their customer as an added advantage, these services enable people to carry out their banking transactions such as see their account balances, pay bills, view records of transaction, transfer money to linked account with the same bank. Transfer money to specially selected unlinked accounts. Check interest in account.

Banking Industry can no longer set away with operating loosely connected groups of business that happen to be located around the world (Mitroff, 2003).Global competition in the banking sectors has forced management and executive to recognize that they must think differently about banking. The banking industry has undergone a major change due to the adoption of e- banking one of the latest channel distribution to be used in financial service organization is electronic banking this was established in the mid-1990 (Hokanson, 1995). Thereafter steadily e- banking business rely on efficient and rapid access to banking industry for cash flow review auditing and daily financial transaction pressing E- banking offers ease of access secure transition and 24 hour banking option from startup companies to more established entities and small business rely on (Roma Krishana 2006).

E-Banking is one of the most recent channels of distribution useful in the financial service organization. This method was established in the mid 1990$_S$, thereafter becoming more important (Allen & Rain 1996).it has been widely useful in according to (Chang, 2003) E-Banking contributes significantly to the distribution channels of banks such as automated teller machine (ATM), POS, Mobile banking, internet banking. These financial electronic technologies are in differing stages of development. ATMs, a mature E-Banking product, have existed for approximately 30 years and have been widely accepted among consumers. On the other hand, electronic bill payment, online banking and mobile banking represent more recent additions to E-Banking services. (Chang, 2003).

Most widely used E- banking instrument is ATM card. It is the first well known machine to provide electronic access to customer. ATM is designed to perform important function of bank. It is operated by plastic card with special features. The plastic card contained check personal attendance or personal identification number banking house restriction and paper based verification (Mskomal, 2004).Today, almost all banks are adopting electronic banking as a means of enhancing service quality of banking services. They are providing electronic banking to their customers to increase customer's satisfaction in banking service (Shittu, 2010). A study by Kumbhar (2011) on customer satisfaction towards E-Banking services of ICICI bank in Chennai City, India, which considered factors affecting on customers" satisfaction: an empirical investigation of ATMs service and examined that the cost effectiveness of ATM service were core service quality dimension and it was significantly affecting on overall customer satisfaction in ATM service provided by commercial banks. Literature shows that ATM banking has received customer preference to become the second most popular channel for accessing banking products/services behind branch banking.

2 Now, Ethiopia banks are investing money in ICT Infrastructure to provide E-Banking services to their customers. It provides various alternative e-channels to using banking services e.g. ATM, Point of sale, internet banking, mobile banking, electronic fund transfer, electronic clearing services etc. However, as per Ethiopia E-Banking scenario, ATM is most acknowledged E-Banking channel as compared to other e-channels. Although ATM systems have high fixed costs, they have lower variable transaction processing costs according to research. With that proficiency ATMs could be substituted for employees that provide services on demand deposits accounts thereby be able to reduce the number of transactions processed by human tellers. That would allow banks to reduce direct customer service employment (Kantrow, 1989). According to Rose (1999), ATMs are efficient method for yielding higher profitability as they accomplish higher efficiency per duration of time than human tellers (normal of 6,400 exchanges for every month for ATMs contrasted with 4,300 for human tellers). Moreover, ATMs have a huge potential to reach unreachable society through its machines sales outlets. ATMs have therefore become strategic technology in the banking sector in delivering banking products/services and are expected to offer competitive advantage to banks investing in ATM technologies over those that do not. Therefore, to continue achieving competitive advantage through ATM banking, bank managers need to know the key features of ATM banking whose performance greatly influence customers'satisfaction and factors contributing to customer dissatisfaction with regard to ATM service.

The history of the commercial bank of Ethiopia (CBE) date back to the establishment of the state Bank of Ethiopia in 1942.Since, CBE was legally established as a share company in 1963.In 1974 CBE merged with the privately owned Addis Ababa. Since then, it has been playing

significant roles in the development of the country. CBE the primary pioneer to introduce modern banking to the country. CBE was the first bank and only bank in Ethiopia that give banking service for the long time. The system that CBE used to use was backward system and the expansion of branches was limited most branches of CBE was only located in the main city. CBE has implemented two major projects that are expected to bring about transformation in its service delivery and overall performance. These is information Technology (IT) and Human Resources Development (HRD) projects. Card banking and core banking solutions which are the components of the major IT projects have successfully been implemented during the year under review. The introduction of E-Banking in Ethiopia goes back to the year 2001, when the largest state owned, commercial bank of Ethiopia (CBE) introduced ATM to deliver service to the local users. In addition to eight ATM Located in Addis Ababa, CBE has had Visa membership since November 14, 2005. But, due to lack of appropriate infrastructure it failed to reap the fruit of its membership. Again, adopted T-24 core banking system went live on May 2, 2012 G.C. The CBE plans to expand the core banking solutions to 145 more than in 2012/2013; The leading African bank with assets of 565.5 billion Birr as on June 30th 2018 and held approximately 67% of deposits and about 53% of all bank loans in the country. The bank has around 22,908 employees, who staff its headquarters and its over 1000+ branches positioned in the main cities and regional towns. The latter include 120 branches in the national capital Addis Ababa. With the opening of a branch in the Gechi in the Illubabor Zone of the Oromia Region, CBE's banking network has 1284 branches as of August 10, 2018. CBE Annual report (2017/18).

CBE plays a catalytic role in the economic progress & development of the country. The first bank in Ethiopia to introduce ATM service for local users Currently CBE has more than 18.8 million account holders and the number of Mobile and Internet Banking users also reached more than 1,736,768 as of June 30th 2018. Active ATM card holders reached more than 4.4 million. As of June 30, 2018, 1708 ATM machine and 11,796 POS machines were available. (CBE Annual report 2018). Currently CBE has more expanded E-Banking service all over the country and create awareness to the service in CBE customer.

1.2 STATEMENT OF THE PROBLEM

In the olden times, customers demand for banking services was ambitious essentially by safety of their monies as well as interest accruing from such savings. Nevertheless, the present day customer's demand has shifted from just safety of money to how banks deliver their services. The motive is that the present day customer requires efficient, fast and convenient services (Wisdom, 2012). The introduction of electronic banking in to the banking sector is to bring customer satisfaction there by to enhance the bank's profitability. Unless this technology brings increase customer satisfaction than the traditional brick and mortar branches customer may perceive as the same as different branches rather than a new means of delivery channels. (Daniel, 1999) and (Mols, 1998) described that compared to ordinary banking system electronic banking is providing the competitive advantage by lowering the cost and providing best satisfaction of customer needs. The old age people are generally shy of use of ATM because of perceived risk of failure, complexity, security, and lack of personalized service (Moutinho, 2000). (Applegate, 1996) also described the benefit of E-Banking from customer point of view; convenient and valuable source to deal with funding because it provides convenience to access account 24/7 that is access is not limited to banking operation hours and available around the clock, wherever the customer's located. (Abraham, 2012) described several benefits of electronic banking like transferring money, collecting receivable, paying bill, productivity gains, transaction cost reduction, customer service improvement and at the same time establishing a means to control the overall activities on bank accounts.

Now a day's business environment are changing rapid .The competition among industries is becoming intense. Information technology is a key aspect which may be considered as a force for suchchange (Kaleem& Ahmad, 2008). Such phenomena affect either negatively or positively. The modern e- banking method like ATM which refers to the use of modern technology that allow customers to access banking service electronically. Whether it withdraws cash or transfer funds, there is a little knowledge in Ethiopia. unavailability of the backbone network connections is also another problem, inadequacy infrastructure especially telecommunication blurred of information commutation and technology (ICT) penetration in banking sector insufficient legal and regular form of support and etc are the major challenges (Diligonasetal, 2009)

Those are machine out of order, machine out of cash, no printing statements, cards get blocked, frequent breakdown of ATM service, unreliability of ATM service, lack of sufficient technicians in all bank who solve breakdown of ATM machine, lack of sufficient alternative system which substitute ATM service for the customer when temporary problem happen in the machine, lack of convenience of ATM service, lack of debit card service, under-development of technological infrastructure, low level of relevant knowledge creation and innovation, interruption of network, lack of suitable and regulatory frame work for ecommerce, resistance to changes in technology among customers and service providers as result of fear of risk, lack of fair distribution of E-Banking service in all over Ethiopia during his pretest of this study.(Deribe and Deribie 2012) in their study of evaluation of customer satisfaction on bank services in A.A CBE found that 25% of their sample responded that there was no any change the benefits they got from E-Banking in comparison to ordinary banking and 17% of their sample respondents replied that they got best benefits at best level through E-Banking banking service than ordinary banking. (Yohannes, 2010) in his study of key factors that determine adoption of internet banking in Ethiopia percent the sample respondents of them do agree that internet banking enables them to manage their account better than the ordinary banking, occupation has an impact on the adoption of internet banking, demographic factors have a relationship with the adoption of ATM and education levels are regarded as an influential factor in consumer's use of ATM services with high education levels being particularly significant. (Bultum, 2014) also studied factors that affect adoption of E-Banking in the Ethiopian banking industry. Still this study was entirely focused on factors that affect adoption of E-Banking. Satisfaction of customers towards E-Banking required to be investigated to understand the relevancy of E-Banking in the country. Therefore, the present study bridged the gap of methodology by using both quantitative and also qualitative approach. Question of representativeness of the sample also solved by including state owned commercial bank which owned more than half of the total E-BankingATM users customers in Ethiopia. E-Banking platforms including ATM, POS, mobile banking and internet banking but in this study the researcher only consideredabout ATM. The study is designed to examine the impact of E-Banking on the satisfaction of its users in the case of ATM. It also assessed whether commercial bank of Ethiopia ATMusers customers are constrained by the technology and level of understanding ATM particularly on the basis of different demographic characteristics, such as different age groups, educational level, employment status and etc. and also the performance of

the ATM.This paper showed that the ATM service the bridge gap of customer satisfaction in CBE customer. ATM platforms considered under this study.   The model uses Liner regression and SERVEQUAL.

Research questions

➢ What are the major ATM service dimensions that have the impact on customer satisfaction in commercial bank of Ethiopia?

➢ What is the level of understanding of customers about ATM?

➢ What is the relationship of demographic variables (age, occupation and education) and customer's satisfaction in ATM?

➢ What are the major perceived problems that customer face while using ATM?

1.3 Objectives of the study

1.3.1General Objective

The main objective of this study is"The impact of electronic banking service on customer satisfaction in Addis Ababa: The case of ATM banking on commercial bank of Ethiopia.

1.3.2 Specific Objectives

Specifically, the research is conducted to attain the following specific objectives.

- To identify the major ATM service dimensions that has impact on customer satisfaction.

- To analyze the level of customer satisfaction in ATM in the study area.

- To see the relationship between demographic variables (age, occupation and education) and customer's satisfaction in ATM.

- To identify the major perceived problems that customer face while using ATM.

1.4 Research Hypotheses

H1: Tangibility has a positive and significant effect on customer satisfaction.

H2: Reliability has a positive and significant effect on customer satisfaction.

H3: Responsiveness has a positive and significant effect on customer satisfaction.

H4: Assurance has a positive and significant effect on customer satisfaction.

H5: Empathy has a positive and significant effect on customer satisfaction.

1.5 Significance of the study

The study help the bank to identify the perception of customers about the electronic banking services they are providing. The satisfaction of the customer is the prime occupation of any business entity, thus this study provided evidence for the upgrading of these services so as to meet customer need. Also, the study through the examination of service quality will enable the bank judge its performance in the light of how customers judge it. It is further that the study provide the needed evidence to the regulatory body i.e. National Bank of Ethiopia to develop e banking assistant program that are designed to address factors identified by research. Finally finding of the study add knowledge to the existing literatures in the area of marketing, customer satisfaction and quality service delivery in the banking industry.

1.6 SCOPE AND LIMTATION OF THE STUDY

1.6.1 Scope of the study

The study focuses on Commercial Bank of Ethiopia about the impact of E banking on customer satisfaction on ATM particularly in Addis Ababa city selected branch. The researcher chooses CBE due to the fact that CBE accounts more than half of the total bank customers" in the country.

1.6.1.1 Geographical scope

The geographical scope of the study situated within four District of the bank which is found in Addis Ababa due to the cost and time to reach a number of branches. In addition, Addis Ababa city is selected since it is the capital city of the country it has a homogeneous population, which ensures a wide spread of potential respondents to the study.

1.6.1.2 Conceptual scope

The research emphasize on electronic banking focusing on the impact of E-Banking on customer satisfaction the case of ATM banking on commercial bank of Ethiopia.More over the study targeted on those customers who are using ATM because customers may deliver real facts of their feelings about ATM than employees. Further ATM has been considered as one of e banking services of the bank during the study.

1.6.1.3 Methodological Scope

Methodologically, the researcher applied explanatory type of research design the reason the researcher use explanatory is because explanatory is based on the researcher personal judgment and capacity of obtaining information and also it answered the why factor and aims to establish a case and effect of the relationships between variables. For sampling technique random sampling has been used because every item of population has equal probability to being chosen. And alsosince the population is too large convenience sampling been used for collecting the data. Sometimes referred to as 'accidental samples' for the reason that elements may be drawn into the sample simply because they just happen to be situated, near to where the researcher is collecting data. The researcher Contacted individuals who appeared at service centers on a given date at a given time which is accidental sampling.

For data collection instruments in this study, questionnaire, interview and document analysis has bene used to collect information regarding the practices of CBE. To collect relevant data about the topic under study multiple data collection instrument like questionnaires, interview and documents analysis has been employed. With respect to this, Creeswell (2003) stated that employing multiple data collection instructions. Help the researcher to combine strengthen and amend some of the inadequacies and for triangulation of the data. Accordingly, questioners were used to secure quantitative data whereas, document were used to obtain qualitative data. In addition relevant books, journals and internet webs were consulted to support the finding of the study.

For Data analysis technique the researcher used both qualitative and also quantitative because qualitative data provides the insights and understanding of the problem at hand which involves quality verbally. And quantitative research quantifies the result from sample target population

which means it quantify the data and establish cause and effect between variables with the help of statistical data.

1.6.2 Limitation of the study

As the study focuses on commercial bank of Ethiopia about the effect of E-Banking on customer satisfaction, it may be difficult to refer the finding of the study for the whole branches of CBE operating in the country. The other limitation of the study relates to the sampling procedure i.e. convenience sampling, which limits the generalizability of the research findings. And also The sample size is calculated to be 385 according to the formula; nevertheless, the difficulty of data collection because of the pandemic Covid-19, it was difficult to get response from the target customers so my adviser advised me that 150 sample elements are tolerable sample size; and as a result, the researchers actually used 150 sample respondents. Finally, there are many other factors which can influence customer satisfaction in using e banking that do not included in this study. Future research is, therefore, recommended to address the above stated limitations.

1.7 Organization of the study

This study organized in to five chapters. The first chapter contains the introduction part which consists of, the background of the study, statement of the problem, objectives of the study, significance of the study, scope and the limitation of the study. The second chapter contains review of related literature pertinent to the research. The third chapter deal with research methodology that incorporates, research design, research method, source of data, Population, sample size and sampling technique, Instrument of data collection, procedures of data collection, methods of data analysis, and ethical consideration. The fourth chapter concerned with the analysis and interpretation of data and discussion on important issues. Whereas chapter five presents summary of findings, conclusions and recommendations of the study finally, list of reference materials used for conducting the study, questionnaire and interview questions annexed at the end.

CHAPTER TWO

2.1 Theoretical Literature Review

2.1.1. Definition of E-Banking

E-Banking has a variety of definitions all of which explains similar concept. The following section shows some of these definitions.

E-Banking is a form of banking service where funds are transferred through an exchange of electronic signal between financial institutions, rather than exchange of cash, checks, or other negotiable instruments (Kamrul, 2009). E-Banking also known as electronic funds transfer (EFT). It is simply the use of electronic means to transfer funds directly from one account to another rather than by check or cash (Malak, 2007).

The term E-Banking often refers to online/internet banking which is the use of the internet as a remote delivery channel for banking services (Furst& Nolle, 2002). E-Banking is the use of a computer to retrieve and process banking data (statements, transaction details, etc.) and to initiate transactions (payments, transfers, requests for services, etc.) directly with a bank or with other financial service provider remotely via a telecommunications network (Yang, 1997). It should be noted that electronic banking is a bigger platform than just banking via the internet.

Electronic banking is a system by which transactions are settled electronically with the use of electronic gadgets such as ATMs, POS terminals, phones, and Visa cards handled by e-holders, bank customers, and stake holders (Edet, 2008).

2.1.2 Benefits of E-Banking

The benefits of electronic banking cannot be over emphasized. This is to say that it provides a lot of benefits both to the customer and the bank itself. To begin with a foremost benefit E-Banking service is competitive branding and as well as better appreciation to the market demands. As indicated by perspectives communicated by Jen and (Michael, 2006), electronic-banking has made common open doors for banks and businesses around the world, and that is clear in the way they sort out financial transaction.

Through electronic banking, banks have the capacity to draw in versatile clients which give to a great degree huge profit by giving portable money related services.

(Wind, 2001), demonstrated that numerous banks are roused to actualize E-Banking by components identifying with augmenting their profit through expansion market scope. The increase use in credit card is attributable to electronic banking. Customers are able to shop worldwide without the need of carrying paper money.

2.1.3 Challenges of E-Banking

Electronic banking is the wave of future; it provides enormous benefits to consumers in terms of easy and costs transactions but it also poses new challenges for country authorities in regulation and supervisions of the financial system and designing and implementing macroeconomic policy. One of the main trending challenges in banking is money frauds. Reports show frauds and forgeries in some of the commercial bank of Ethiopia and more on telephone banking are increasing daily. These issues basically defeat the key ingredients of information technology, which includes confidentiality, integrity and availability. Chronic unemployment among graduates and the widening gap between the few rich and the many poor is another challenge. One key issue here borders on how to handle the rising level of frauds and forgery prevalent in the entire banking system; and how to make Internet banking fit well in the banking structure of a country so notoriously identifiable with criminals use Internet access.

2.1.4 E-Banking Variables

2.1.4.1 Security

Assurance about security relates to the extent to which the web site guarantees the safety of customers` financial and personal information, an area which has witnessed a proliferation of research interest (Kimery and McCord, 2002). Security can be assured by providing a privacy statement and information about the security of the shopping mechanisms and by displaying the logos of trusted third parties. For example, displaying trusted third party logo guarantees a certain level of security protection and has been shown to significantly influence how consumers regard the trustworthiness of e vendors (Jiang et al., 2008).

2.1.4.2 Availability

Electronic banking provides higher degree of convenience that enables customers to access electronically at all times and places. Apart from that, the ease of access of computers is perceived as a measure of relative advantage (Polatoglu and Ekin, 2001). (Gerrard and Cunningham, 2003) revealed that there are some service quality determinants that are

predominantly satisfiers and others that are predominantly dissatisfies with the main sources of satisfaction being attentiveness, responsiveness, care and friendliness. The main sources of dissatisfaction are integrity, reliability, responsiveness, availability and functionality.

According to (Ainscough and Luckett, 1996) the provision of customer interactivity is an important criterion that attracts users in the delivery of E-Banking. (Gerrard and Cunningham 2003) also identify other factors of paramount importance in ensuring the success of E-Banking, i.e. the ability of an innovation to meet users' needs using different feature availability on the web site. For instance, the provision of interactive loan calculators, exchange rate converters, and mortgage calculators on the web sites draw the attention of both users and non-users into the bank's web site.

2.1.4.3 Accessibility

Accessibility is defined as the ability of users to access information and services from the web, this dependent on many factors. They include: the content format; the user's hardware, software and settings; internet connections; the environmental conditions and the user's abilities and disabilities (Jones 2001); Hackett and (Parmanto, 2009).

The term web accessibility generally relates to the implementati on of website content in such a way as to maximize the ability of users with disabilities to access it. For example, providing a text equivalent for image content of a web page, allows users with some visual disabilities access to the information via a screen reader. The techniques and approaches that create more accessible web pages for people with disabilities also address many other access issues such as download speed and discoverability (Hackett and Parmanto, 2009). (Yang and Jun 2002) redefined the traditional service quality dimensions in the context of online services, and suggested an instrument consisting of seven online service dimensions (reliability, access, ease of use, personalization, security, credibility, and responsiveness). (Joseph et al., 1999) considered banking service quality with respect to technology use, such as ATMs, telephone, and the internet and identified six dimensions. They were convenience/accuracy; feedback/complaint management; efficiency; queue management; accessibility; and customization. Therefore, accessibility has positive effect on customer satisfaction.

2.1.4.4 Ease of Use and User friendliness

Easy to use and user friendliness: Ease of use is an important determinant for the customer preferring the internet banking (Beer, 2006). In a study conducted by (Karjaluoto, 2002) reported that ease of use of innovative product or service as one of the three important characteristics for adoption from the customer's perspective. The user friendliness of domain names as well as the navigation tools available in the web-sites is an important determinant for ease of use.

2.1.4.5 Time factor

Liu and Arnett in their study identified time factor as one of the prime factor that in e banking service quality feature for the customers. Saving time is an importance factor which influences the customers prefers to use E-Banking (Beer, 2006). Banks can make the information of products and services available on their site, which is, an advantageous proposition.

2.1.2 Types of E-Banking

2.1.2.1 Internet Banking

(Arunachalam and Sivasubramanian 2007) content that Internet banking is where customer can access his or her bank account via the internet using PC or mobile phone and web-browser. (Ongkasuwan and Tantichattanon 2002) defined Internet banking service as banking service that allows customers to access and perform financial transactions on their bank accounts from their computers with Internet connection. Based on this study, internet banking is defined as an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society. According to this study, it is an online banking that gives a 24/7 access to customers.

2.1.2.2 Mobile Banking

Literally this is banking conducted through the use of a mobile phone. A mobile banking transaction can be an account inquiry that does not involve a payment such as checking account balance, checking credit limit, looking up transaction history or that involve payment transaction such as a mobile payment, a mobile purchase, a mobile money transfers (Karthikeyan 2017). This system uses short text messaging system to inform customers of their account (Chovanova, 2006). Based on this study, mobile banking is whereby customers access their bank accounts using their mobile phones. A good example of this form is the NMB Mobile service.

2.1.2.3 POS

Point of Sale (POS) is electronica device that allow purchases or payments with a debit card, which also may be your ATM card. Transactions can take place in-person at the point of sale. With debit card purchase or payment transfers money quickly from your bank account to the company's account, so you have to have sufficient funds in your account to cover your purchase (Malak, 2007).

2.1.2.4 Automated Teller Machines (ATMs)

What is ATM?

ATM is a machine where cash ATM is a machine where cash withdrawal can be made over the machine without going in to the banking hall. It also sells recharge cards and transfer funds; it can be accessed 24 hours/7 days with account balance enquiry (Fenuga OJ, 2010).

Globalization has brought major changes to banking with respect to resources, markets, processes, and business strategies. This situation has led to a paradigm shift in operations. ICT (information communication technology) application has become strategic for supporting investment and operational decisions (Banker, Bardhan, Lin, & Chang, 2006). Over the years ICT has grown its support role to banking activities. At first, banking activities performed using computers were the very few simple ones, but presently, ICT supports almost all activities through the financial service cycle, including product design, development and marketing chain. E-Payment is a specific area of banking where ICT has found wide application. One area where ICT application has helped the operational environment of banking is the use of Automated Teller Machine. ATM systems which integrates all licensed banks into a network, thereby reducing or eliminating the limitations of traditional branchbased nature of banking and making the promised real time- on-line concept of globalised banking a reality.

According to Howells (2008), ATMs were first introduced in 1967 in UK and the first machine was installed at Barclays bank in London. However, at the beginning they faced resistance from users as they did not trust them. The resistance faded as young people especially college students accepted the services with open hands. The use of this device has now become the way of life worldwide. It has been observed by the Congressional Budget Office that technological advances

have made the ATM machines more functional, cheaper and easier to accommodate. Hence all ATM users worldwide enjoy the ATM services.

Automated Teller Machine (ATM) has been considered as the prominent amongst the most critical segments of e-managing an account framework. ATM is a terminal conveyed by a bank or any money related establishment which empowers the clients to withdraw money, make offset enquiries, request bank statements, exchange stores furthermore store money. The ATMs are essentially self-overhauled saving money terminals and are gone for giving quick and advantageous administrations to the bank's clients (Rasiah, 2010). Basically, it is an electronic terminal which gives clients the chance to acquire managing an account administration at whatever time. To withdraw money, make stores or exchange trusts between records, a purchaser needs an ATM card and an Individual Personal Identification Number (PIN).

Rose (1999) as cited in Abor, describes ATMs as follows: ―an ATM combines a computer terminal, database system and cash vault in one unit, permitting customers to enter the bank's book keeping system with a plastic card containing a PIN or by punching a special code number into the computer terminal linked to the bank's computerized records 24 hours a day‖. It offers a great deal of banking services to clients. They are mostly situated outside the banks. They were introduced initially to serve as cash dispensing machines. However, as a result of the rapid increase in technology, ATMs go to the extent of given accounts balances and bill payments. Banks use this electronic banking device, to gain competitive advantage. The combination of automation and human tellers gives more productivity for the bank during banking hours. It additionally spares time in customer service delivery as customers do not queue in banking halls, and along these lines can invest such time spared into other productive activities. ATMs are efficient method for yielding higher profitability as they accomplish higher efficiency per duration of time than human tellers (a normal of around 6,400 exchanges for every month for ATMs contrasted with 4,300 for human tellers (Rose, 1999).

The Concept of ATM

ATM is typically made up of the CPU (Central Processing Unit) for controlling the user interface and transaction devices, magnetic or chip card reader for identifying the customer, display which is used by the customer for performing the transaction, function buttons usually close to the

display or a Touch screen used to select the various aspects of the transaction and a record printer which provides the customer with a record of a transaction (Cronin, Mary, 1997).

Most ATM are connected to interbank networks, enabling people to withdraw and deposit money from machine not belonging to the bank where they have their account or in the country where their accounts are held thus enabling cash withdrawals in local currency(Maxwell, 1990).

Benefits of using ATM service

ATM is one of the electronic banking services currently provided by the commercial bank of Ethiopia. The need for ATM service increases as the growing need and expectations customer with increasing level of defilations and growth of wealth. It enables customers to withdraw money at any time without going towhere the account is opened. This is possible through thecard together with the password provided by the bank. The password is secret number which must be known only the customer and can be changed at any time.(PlametAdran, 2000)

Problem of using ATM service

The use of ATM service is very simple; after getting the card,what the customer has to do any ATM station and insert the card in to the slot and enter the password and write or choose the amount that customer needs to withdraw and then presenter, but some limitations of ATMs are the customer can withdraw money no limits as to how many times customer can withdraw money in a day as far as the cumulative amount do not exceed the limiteast by the bank. It isimpossible towithdraw money in any denomination such as one, five, ten, fifty, and hundred birr note what the customer is able to do is only type the total amount of money and the machine will give a combination of the available denominations and in addition to this, if the customer forget the password unable to use the service it is must to inform the bank either by dialing to personality visit to where the card is initially obtained. In addition to the above limitation, there is also another limitation like if the customers forget the password, the bank give another password with an addition payment. Impossible to withdraw coined and currency below fifty, incorrect machines operation fraud against ATM and people attempt to use them takes serial forms and errors that can occur may be mechanical (card transport mechanism, keypads, hard disk failovers) software(operating system, device derived, application)communication or poorly down to operators error (WenedmenehGashaw, 2000).

2.1.3 Customer Satisfaction and Service Quality

2.1.3.1 Customer Satisfaction

Customer satisfaction is one of the frequently researched concepts in marketing. Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and product/service to product/service. Satisfaction is a person's feeling of pleasure or displeasure appointment resulting from comparing a product perceived performance in relation to his or her expectation (Kotler and Keller, 2006). It can also be said that, Customer satisfaction is the measure of how well products, service, support and engagement are able to meet the customer expectations. Satisfaction could be the pleasure derived by someone from the consumption of goods or services offered by another person, group of people, or an organization; or it can be the state of being happy with a situation.

Customer satisfaction is defined as the extent to which products perceived performance matches a buyer's expectation (Kotler and Armstrong, 2005). It can also be said that, Customer satisfaction is the measure of how well products, service, support and engagement are able to meet the customer expectations. Satisfaction will also depend on product and service quality (Kotler and Keller, 2006).
According to Tse and Wilton (1988), customer satisfaction is defined as the consumer's response to the evaluation of the perceived discrepancy between prior expectations and the actual performance of the product or service as perceived after its consumption. Giese and Cote (2002) stated that customer satisfaction is identified by a response (cognitive or affective) that pertains to a particular focus (i.e. a purchase experience and/or the associated product) and occurs at a certain time (i.e.post-purchase, post-consumption). This definition is supported by some other authors who think that consumer's level of satisfaction is determined by his or her cumulative experience at the point of contact with the supplier (Sureshchander et al, 2002).

Alternatively, Westbrook and Oliver (1991) define customer satisfaction as a mental state which results from customers 'comparison of expectations prior to a purchase with performance after a purchase. Halstead et al (1994) states that customer satisfaction is a transaction specific effective response from customers 'comparison of product performance to some pre-purchase standard. Enhancing customer satisfaction is the key to become successful in the long run and to standout

in a crowd of extreme competition specially in banking sector because competitors are offering here somewhat similar product here.

According to Fornell (1992) in Balogun, Ajiboye and Dunsin (2013), customers satisfaction holds the potentials for increasing an organization's customer base, increases the use of more volatile customer mix as well as the firm's reputation, thereby resulting in competitive advantage secured through intelligent identification and satisfaction of customer's needs better and sooner than competitors and sustenance of customer's satisfaction through better products/services.

2.1.3.2 Service Quality

Quality has been defined differently by different authors. Some prominent definitions include conformance to requirements' (Crosby, 1984), _fitness for use' (Juran,1988) or one that satisfies the customer' (Eiglier and Langeard, 1987) and Service is defined as ―any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product (Kottler, 2003). Quality has come to be recognized as a strategic tool for attaining operational efficiency and improved business performance (Anderson and Zeithaml, 1984; Babakus and Boller, 1992; Garvin, 1983; Phillips, Chang and Buzzell, 1983).

Several authors have discussed the unique importance of quality to service firms (e.g., Normann, 1984; Shaw, 1978) and have demonstrated its positive relationship with profits, increased market share, return on investment, customer satisfaction, and future purchase intentions (Anderson, Fornell and Lehmann1994; Boulding et al., 1993; Buzzell and Gale, 1987; Rust and Oliver, 1994).Most researchers found that service quality is the antecedent of customer satisfaction (Parasuraman et al., 1988). Quality customer service and satisfaction are recognized as the most important factors for bank customer acquisition and retention. Service quality is considered as one of the critical success factors that influence the competitiveness of an organization. A bank can differentiate itself from competitors by providing high quality service. Service quality is one of the most attractive areas for researchers over the last decade in the retail banking sector (Johnston, 1997). Despite the recognized importance of service quality, there have been methodological issues and application problems with regard to its functioning. Quality in the context of service industries has been conceptualized differently and based on different conceptualizations, alternative scales have been proposed for service quality measurement (see,

for instance, Cronin and Taylor, 1992, 1994; Dabholkar, Shepherd and Thorpe, 2000; Parasuraman, Zeithaml and Berry, 1985, 1988).

Service quality is a customer's overall impression of the relative inferiority or superiority of the organization and its services (Bitner, Hubbert 1994). According to Edvardsson, Thomsson and Ovretveit (1994), service quality is a service that fulfils the expectations of customers and satisfies their needs. On the other hand, Lewis and Booms (1983), service quality is a measure of how well a service delivered matches the customers' expectations (It is said that service quality is best defined by the consumer of the service thereby making it subjective in the sense that two persons could perceive service quality delivered different. Parasuraman, Zeithaml and Berry (1988) defined service quality as a global judgment, or attitude, relating to the superiority of the service', and explicated it as involving evaluations of the outcome (i.e., what the customer actually receives from service) and process of service act (i.e., the manner in which service is delivered). Those scholars argue that service quality as a difference between consumer expectations of what they want 'and their perceptions of what they get''. For the reason that, existence of difference in definitions on service quality by different scholars; different scales for measuring service quality have been put forward. Service qualities and customer satisfaction are closely related researches have shown that service quality is a necessary condition for customer satisfaction.

2.1.4 Technology Acceptance

Today, the changing entity of the business organization is the rapid advancement of their ICT and adoption of the information systems. As a result, banks gradually transform their services in to e-mode in order to provide faster and convenient services to their customers. According to the Jayamaha (2008), The model of success of information system was discussed initially by DeLone and McLean in 1992 and later several research studies mentioned new implications and revised the model. According to the DeLone and McLean study, measures of the success of information system fall into six categories, such as system quality, information quality, use, user satisfaction, individual impact and organizational impact. Technology acceptance plays a vital role in implementing ATM services. Davis (1986) has introduced the Technology Acceptance Model, and it has been used in many ICT related studies. Al-Qeisi (2009) has referred the above model and two technology acceptance measures Perceived usefulness and Perceived ease of use. These have been discussed and defined as the "Perceived usefulness referring to the degree to

which a person believes that using a particular system would enhance his/her job performance; and Perceived ease of use referring to the degree to which a person believes that using a particular system would be free from effort". More, Ayo et al. (2010) study reveal that perceived ease of use and perceived usefulness are not only antecedent to e-banking acceptance, they are also factors to retain customers to the use of e-banking system such as organizational reputation, perceived risk and trust.

Technology adaptation and diffusion contributes a lot to the economic growth of the country and to lead the market in the business. Adoption brings committed, continual use of an innovation whereas diffusion results into a wide usage of the benefits of the new invention thorough a series of widespread individual decisions to use the new technology (on a massive scale). An understanding of the factors affecting this choice is essential both for practitioners and researchers, and it's for this reason that CBE has been chosen as the case study. For some time, researchers have concentrated on identifying the factors that could facilitate the adoption of an innovation. Roger's Diffusion of Innovation (DOI) theory (1995) was emphasizes the attributes of Relative Advantage: the degree to which an innovation is perceived as being better than the idea it supersede and Compatibility; the degree to which an innovation is perceived as consistent with the values and needs of potential adopters. Roger's theory further emphasizes Complexity: the extent to which a targeted adopter can easily understand and use an innovation/technology. It is logically to deduce that the harder an innovation is (or is perceived to be hard to use), the less likely potential adapters would accept to consume it. The accelerated rate of rapid adoption after a successful trial is based on Trial ability: the capacity of the consumer to give the innovation a try or test before deciding to adopt it or not. This is closely related to Observability: thedegree to which the results of an innovation are visible to the adaptors- and others as well.

2.2 Empirical Literature Review

Several studies have been done to examine the effects of E-Banking on customer satisfaction. Some of these studies including a work by (Ishengoma, 2011) conducted a study on the analysis of mobile banking for financial inclusion in CBE. The study employed an ATM to explain the concept of customer perception of usefulness (benefits of electronic banking) and customer perception of ease of use. The findings show that the perceived risk of use affected the usage behavior of the customers; however, the customer perception of benefits pushed the customers to

use the E-Banking services. The study did not take into account the totality of electronic banking products, which in turn leaves the question of electronic banking impacts to customers of other alternatives (ATM, Internet banking) unanswered.

(Amaoko, 2012) of Ghana, in his research found that, ICT has contributed positively to the provision of banking services and growth of the Ghananian banking industry. It was also reported that; E-Banking is not yet developed in Ghana. The study recommended that banks should develop user friendly systems and applications for general population. Government and banks should play a key in enhancing ICT infrastructure, put in place incentives like tax reduction, and make PC available and affordable for every Ghananian. Financial institutions should offer programs to reassure customer's safety with regards to ICT through sensitization. Lastly the banking institutions should also come out with more electronic products and services to reduce the turnaround time of customers, such products will give them the opportunity to sit at the comfort of their homes, workplaces and transact business with the banks.

Additionally, CBE (2013) pointed out that E-Banking is revolution by charging the way CBE are spending what they earn by providing them with secure banking. It is also profitable for the companies, known as microfinance institutions, which run the banking systems. The most popular vehicle through which customers can utilize banking services electronically is via mobile phone. The technology allows customers to check and manage their accounts, pay utility and service bills and transfer money between accounts either their own or someone else all on their phone. The value proposition however, is a significant increase in the intangible item "customer satisfaction". The increase translates into improved customer loyalty that in result in higher customer retention and growing organization value. Internet banking is a lower-cost delivery channel and a way to increase sales. Today, internet banking services has become one of the most important factors in the business economy of Ethiopian.

As analyzed by (Santouridis et al., 2009) empirically investigate the internet banking in Greece by examining the customer satisfaction and the quality of electronic banking services. The researchers have used SERVQUAL model to measure the electronic banking services. From the results, they observed that the dimensions of assurance, responsiveness and reliability have a significant and positive impact on customer satisfaction level. In their study, reliability is found to have the strongest and highest impact on customer satisfaction and recommended that the

dimensions which do not have association with level of customer satisfaction needs to be improved by the banking sector.(Nupur, 2010) performed an analysis on the electronic banking and the satisfaction level of customers in Bangladesh. The researcher selected a sample size of 250 respondent'sdents to collect the data. The researcher used SERVQUAL model to measure the association among the level of customer satisfaction and electronic banking. The observation showed that a relationship exists between the electronic banking services and customer satisfaction level. The main dimensions examined are reliability, empathy, responsiveness and assurance which results in adequately satisfying the customers, whereas, the tangibles dimension does not have any link to customer satisfaction. (Sadeghi and Hanzaee 2010) have investigated the factors of customer satisfaction in the usage of internet banking services in Iran. The study has been conducted to determine the factors which examine the customer satisfaction with the services of electronic banking. The researcher reveals that reliability, design of the website, image, accuracy and impression of the management of bank are found to have the most significant impact on the satisfaction level of customers. The variables of privacy and security also have an impact on customer satisfaction, but its impact is very least.

(Ahmad and Al-zubi, 2011) performed a research related to how the functionality of electronic banking is related to the consequences of customer satisfaction. The research has been done by considering banks of Jordan. Through the random sampling technique, the sample size chosen by the researchers is 185. It has been found that the variables which include privacy, accessibility, design, convenience, content and security has been emerged to have a significant influence on the customer satisfaction. (Ankit, 2011) determined the factors of electronic banking which have an impact on customer satisfaction in India. The sample size of 250 respondents has been selected for the study, and the data has been collected through questionnaires. The results of the study showed that the banking needs which include convenience, privacy, risk, and problem resolution are found to be the most important determinants which have a positive impact on customer satisfaction, whereas, the availability of features and customer continuation are found to have a very slight impact on customer satisfaction.(Shamsuddoha and Alamgir, 2010) conducted a study on Loyalty and Satisfaction Construct in Retail Banking in India. This study investigated customer satisfaction as the most important factor behind loyalty in retail banking. Various study showed that satisfaction plays an important role to establish loyal customer base. Their study points out that satisfaction and loyalty relationship was critical for retail banks.

(Ali and Akter, 2010) argued that a transitional period in the banking sector of Bangladesh has been passing through since shifting from the traditional banking system to the online banking system. These comments indicate that gradually electronic banking is gaining its importance in Bangladesh. Customers" liking is necessary for the banking sector to elevate profitability, business expansion and accomplishment. At the same time the banking process is becoming faster and easier.

In order to survive in the competitive field of the banking sector commercial banks are looking for better service opportunities to provide their customer. The paper has been undertaken mainly to find out whether E-Banking can satisfy the customers or not.

2.3 The Theoretical Framework

The theoretical framework of this study was based onSERVPERF (Service performance) model (Cronin and Taylor's 1992) to the measurement of customer satisfaction with ATM banking and customer satisfaction. It has been used in many researches (Zhou 2004; Hudson 20 et al. 2004; Pham, Nguyen 2007). These ATM banking attributes fall within the five dimensions of service quality (Parasuraman et al, 1988) that include: tangibles, reliability, responsiveness, assurance and empathy. Based on the above theoretical framework, the following model was developed by Charles Mwatsika (2016).
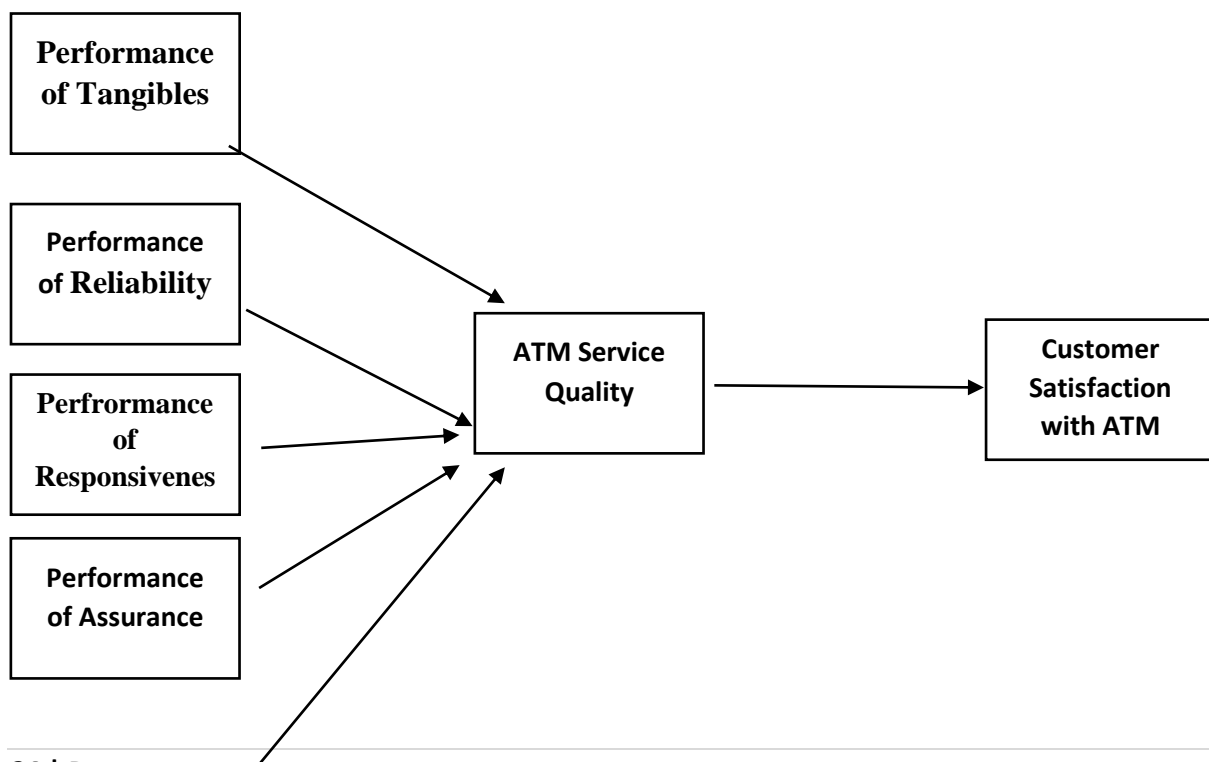
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┌─────────────────┐
│  Performance    │
│  of Empathy     │
└─────────────────┘
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Figure 1-Research model Source; Charles Mwatsika (2016), and modified by researcher According to Parasuraman (1988), the above five dimension of ATM service quality have 25 attributes. Those are:

➢ Tangibles are the physical facilities, equipment as well as appearance of personnel; that comprised of; number of ATMs per ATM station, convenient location, and corporate brand appearance on ATMs, readable ATM slips, issuing of clean notes and cleanliness of ATMs and ATM stations.

➢ Reliability is the ability to perform the promised service dependably and accurately; that comprised of; range of services at ATMs, accuracy of ATM transactions, speed of ATMs, ATMs not out of order, ATM system usability and ease of access to ATMs

➢ Responsiveness is willingness to help customers and offer prompt service; that comprised of; cash availability in ATMs, quick replacement of lost ATM cards, waiting times at ATMs, fast return of swallowed ATM cards, employee speed in dealing with ATM problems, and employee effectiveness in solving ATM problems

➢ Assurance is knowledge and courtesy of employees and their ability to inspire trust and confidence; that comprised of; privacy at ATMs, ATM usage and ATM security advice, and security at ATM stations.

➢ Empathy is caring, individualized attention the firm provides its customers. That comprised of; employee friendliness, ATM fees, eases of ATM card application process, and employee accessibility to solve ATM issues. The study analyzed the performance of these ATM banking attributes within the five dimensions on how they affected customers 'satisfaction with ATM banking.

CHAPETER THREE

3. THE RESEARCH METHODOLOGY

This chapter presented the research methodology, the sources of data, the study site and population, the sample size and sampling technique, the procedures of data collection, the data gathering tools, the methods of data analysis and Ethical considerations. It give a brief description of the research design employed, the population considered, as well as the sampling and sampling procedures. It also discuss the sources of data, the data collection procedures and the type of research instrument used and finally touches on the type of data analysis tool adopted for the study.

3.1 Research Approach

As indicated in the objective of the study, the very purpose of this research is identify and examine the impact of electronic banking on customer satisfaction in the case of ATM card of CBE. Therefore, in this studymixed approaches had been used.

3.2 Research design

The research design is explanatory type of research design which evaluated the impact of cause and effect between the independent and the dependent variable.

The main problem under study is the quality of customer service delivery by ATM in CBE. Using the survey method the researcher gathered respondents who are both customers and staff of CBE and interview them to bring out their opinions about the quality of service they receive from the selected CBE branches and further make suggestions on any improvement they wished to be made in that regard.

3.3 Target population

The study conducted in CBE Addis Ababa. There are 1284 branches as of June 30, 2018. CBE Annual report (2018). Five grade four branches purposively selected because they are located in different sub city and have large no. customers. The locations based on the sub city believed it give more disburse customers throughout the city and the number of customers determines the maximum number of machines at a given branch.

3.4 Sample Size and Sampling Technique

3.4.1 Sample Size

The study was conducted in CBE in Addis Ababa. There are 1284 operating branches in Ethiopia as of June 30, 2018 as per Addis Ababa CBE Annual report 2018. Five grade four branches are purposively selected because they are located in different sub city and since grade four branches was selected they have large number customers. The locations based on the sub city believe to give more disburse customers throughout the city and the number of customers determines the maximum number of machines at a given branch.

3.4.2 Sampling Technique

In the research random sampling had been applied to calculate the sample size, the researcher considered two issues; homogeneity nature of the target population and whether they are definite or indefinite. The customers are actually definite (if counted, they can be counted and the total number can be known); however, because it is practically difficult to count and know the total number of CBE customers, it can be viewed as unknown population for the sake of sample size determination. Hence, the following sample size determination formula can be applied.

$$n = \frac{z^2 p.q}{e^2}$$ **Where Z= standardized z value of the confidence level**

p= level of variability of the target population

q= 1-p

$$n = \frac{1.96^2 0.5.0.5}{0.05^2} = 385$$

The sample size is calculated to be 385 according to the formula; nevertheless, after considering the homogeneity nature of the target population and the difficulty of data collection because of the pandemic Covid-19, my adviser advised me that 150 sample elements are tolerable sample size; and as a result, the researcher actually used 150 sample respondents.

Table 1: Selected CBE branchATM customers and their respondents

No-	CBE Branch name	Selected respondent
1	AratKillo	30
2	Africa union	30
3	Andnet	30
4	Ayer Tena	30
5	Saris	30
	Total	150

Therefore, convenience sampling technique had been used in the study. The reason for using convenience sampling is because the population is too large and it is impossible to include every individual and because of their convenient accessibility and proximity to the researcher.

3.5DATA TYPE, SOURCE AND DATA COLLECTION   INSTRUMENT

3.5.1.Data Type

In this study, questionnaire, interview and document analysis had been used to collect information regarding the practices of CBE. To collect relevant data about the topic under study multiple data collection instrument like questionnaires, semi-structured interview and documents been employed.

3.5.2 Source of Data

In order to strengthen the findings of the research the relevant data for the study generated from both primary and secondary sources. The source of data for this study is the CBE managers, officials and customers.

3.5.3 Data Collection

The researcherused Questioner and interview method for the study. This method is a way of collecting data from a sample of individuals systematically. This design involve the use of questionnaire to solicit information from a group of respondents selected from the population. These procedures helped the researcher to get accurate and relevant data from the sample units. In assessing the practice and problems of ATM service on customer satisfaction in bank industry in the case of ATM CBE at Addis Ababa selected branch, data collected by the following

procedures. First, to obtain relevant information about the total population assessment of statistical documents has been made. Then, relevant literatures review to know what had been done and what need to be done related to the problem. Next to these questions with close ended and a study with the objective of testing and improving the instrument had been conducted.

3.6 Data Analysis Technique

The data had been analyzed both quantitatively and qualitatively. The analysis of the data is based on the responses collected through questionnaires, interview and document analysis. The data collected through closed ended questions, tabulated and filled in to SPSS and interpretation had made with help of percentage, mean, standard deviation. Because, the percentage will be used to analyze the background information of the respondent, whereas, the mean and standard deviation had been derived from the data as it served as the basis for interpretation of the data as well as to summarize the data in simple and understandable way Aron et al., (2008). The SERVQUAL framework models and has been analyzes the customer's gap between expected and perceived service with respective to ATM service attributes as indicator of the perceived service quality and satisfaction.

The main aim of the study assessed service quality and depict Customer satisfaction of ATM. The major method employed in this study has been quantitative. In addition, qualitative aspects has been be included. Depending on the nature of data, descriptive statistical tools such as frequency, percentage and mean had been employed to analyze and interpret quantitative data. The data that gathered through open ended questions, interviews and document investigation has been be analyzed qualitatively through descriptive narration.

3.7 Reliability and Validity
3.7.1 Reliability
The data collection techniques and analytic procedures would reproduce consistent findings if they were replicated by another researcher. The researcher tried to be clean from error and bias like participant error to choose the right time of the day which are not at the time of rush hours to give questioner and interview people. There is no Participant bias which would be at the time of interview the participants may give false response because being afraid of they may heard by other people. Researcher error which is any factors which alerts the researcher's interpretation.

And also researcher bias any factor which induces bias in the research's recording of responses. Not to be subjective by the responses.

3.7.1 Validity

❖ **Construct validity**

The research concerned about the satisfaction of customer on ATM the extent to which the research measures is the service quality of the ATM and the customer satisfaction. The reason the researcher choose ATM because it is ATM, has received Customer preference to become the second most popular channel for accessing banking Products/services behind branch banking. And also it is the first service from E-Banking.

❖ **Internal validity**

The research establish the demonstration of causal relationship between the independent variables and dependent variables (customer satisfaction). The more ATM services is convenience, flexible, good security, easy to access, reasonable charges and user friendly the more satisfied will be the customer.

❖ **External validity**

The research findings can be generalized to other relevant settings. Since the population is large from the whole by using simple random sampling some sample could represent and the researcher has been use infinite population formula for the large population.

3.8 Ethical Consideration

To make the research process professional, ethical consideration had been taken. The researcher will inform the respondents about the purpose of the study i.e. purely for academic and it has no harm to any one in any circumstance and the information is totally confidential; the purpose of the study also introduced in the introduction part of the questionnaires and interview guide to the respondents: and confirm that subject's confidentiality are protected. In addition to this, the respondent had been informed that their participation in the study is based on their consent and they can withdraw from answering without giving any reason. The research are not personalize any of the respondent's response during data presentations analysis and interpretation. Furthermore, all the material that had been used for this research is acknowledged. One very important consideration a researcher must not overlook is the issue of ethics in research.

The researcher in accordance had taken steps to make sure that no respondent or any participant in this research work not harmed in any way. First of all, the researcher avoided contacting respondents on the blind side of the service providers. The researcher had make sure that permission soughed and the aims and objectives of the study work are known to the service providers as well as the respondents through introductory letters and cover letters from the university respectively. Both service providers and respondents are also be assured of the fact that the study is only for the purposes of academics and not for any other dubious use. Participants are not be forced but rather encouraged to voluntarily participating. The researcher has been also make sure that personal or demographic information are kept confident.

CHAPTER FOUR

4. DATA PRESENTATION AND ANALYSIS
4. Introduction

The purpose of this research was to investigate the impact of E-Banking service on customer satisfaction in Addis Ababa: the case of ATM banking on CBE. Out of 150 questionnaires distributed to customers 137 (91.33%) complete responses were returned from the selected branches of CBE. Therefore, this chapter presents a discussion of the final results and the process through which the results were obtained. In addition to this, general information about selected CBE in Addis Ababa service quality, background information of respondents was presented. Finally, the statistical methods of analysis were discussed, which included a descriptive analysis, and a multiple regression analysis through statistical package for social science (SPSS version of 20.0).

4.1. Demographic Characteristics of Respondents

150 questionnaires were distributed to CBE ATM customers out of those 137 questioners fully filled and returned with a response rate of 91.33% for quantitative data and qualitative data were gathered on managers of each CBE branch which is subject to the study. The demographic characteristics include: gender, age, level of education, and marital status. This aspect of the analysis deals with the personal data on the respondents of the questionnaires given to them. The table below shows the details of background information of the respondents.

The sample includes 137 customers in the selected CBE branch in Addis Ababa. Table 5 presents the background information of the respondents for this study. The survey showed that there were more males as compared to females. Male respondents represented 79(57.7%) on the other hand 58 (42.3%) were females. As far as ageof respondents is concerned,26 (18.9%) of the respondents are in the range of 18-25 years old, 57 (41.7%) of the respondents are in the range of 26-30 years, 44 (32.1%)are in the range of 31-40 years, 5 (3.6%) are in the range of 41-50, 3 (2.2%) are in the range of 51-60 and 2 (1.5%) are in the range of above 60. This shows that most of the respondents were in the range of 26-30 as compare to other age group and above 60 years olds are the lowest. With regard to educational level of respondents, below secondary school represents 6(4.3%) of the customers, Secondary school holders represents 49(35.7%) of the customers, Diploma holders represents 18(13.1%) of the customers, Degree holders represents

57 (41.6%) of the customers. Finally, Masters and above represents (5.3%) of the customers. This survey shows that most of the respondents of the CBE branch E-Banking customer ATM users were Degree holders and the lowest respondents were below secondary school.When we come to the marital status of respondents where 75(54.7%) single, 62(45.3%) were married. From this we can see that majority of customers of CBE are single individual.

Table 2: Demographic Characteristics of Respondents

Sex of respondents					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Female	58	42.3	42.3	42.3
	Male	79	57.7	57.7	100.0
	Total	137	100.0	100.0	

Age of respondents					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	18 – 25	26	18.9	18.9	18.9
	26 – 30	57	41.7	41.7	60.6
	31 – 40	44	32.1	32.1	92.7
	41 – 50	5	3.6	3.6	96.3
	51 – 60	3	2.2	2.2	98.5
	Above 60	2	1.5	1.5	100.0
	Total	137	100.0	100.0	

Education level of respondents					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Below secondary school	6	4.3	4.3	4.3
	secondary school	49	35.7	35.7	40
	Diploma	18	13.1	13.1	53.1

		Frequency	Percent	Valid Percent	Cumulative Percent
	Degree	57	41.7	41.7	94.8
	MA/MSC and above	7	5.2	5.2	100.0
	Total	137		100.0	

Marital status of respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	75	54.7	54.7	54.7
	Married	62	45.3	45.3	100.0
	TOTAL	137		100.0	

4.2. General questionanalysis

With regard to respondents duration as customer of the CBE 12 (8.7%) less than one year, 17 (12.4%) between the range of 1-2 years, 25 (18.2%) are on the range of 2-3 years experienced, 34 (24.9%) are on the range of 4 - 5 years and 49(35.8) of the customer are experienced above 5 years. Having this in consideration we can say that most of the respondents were stayed as customers of CBE ATM users are for more than 5 years, while those who practiced lowest as compare to others are less than 1year. With regard to respondents duration as customer of the CBE ATM user almost all of the customers used ATM card more than a year.Table 3. Respondent's year of relation with the CBE

Respondents year of relation with the CBE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	12	8.7	8.7	8.7
	1-2 Years	17	12.4	12.4	21.1
	2-3 Years	25	18.2	18.2	39.3
	4-15 Years	34	24.9	24.9	64.2
	Above 5 years	49	35.8	35.8	100.0
	Total	137	100.0	100.0	

With regard to respondents duration as customer of the CBE as we can see from the below table most of CBE customers use cash withdrawal than the other service and the lowest ATM service that is been using is fund transfers.

Table 4. ATM services that has been used frequently

ATM services	Regularly		Sometimes		Rarely		never	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Cash withdrawal	121	88.4	11	8	5	3.6	0	0
Fund transfer	0	0	9	6.5	17	12.4	111	81.1
Balance enquiries	6	4.4	13	9.4	40	29.3	78	56.9
Mini statement	5	3.6	12	8.7	23	16.9	97	70.8

4.3 Data Analysis

4.3.1 Descriptive Statistics Analysis on ATM Service

The survey was conducted on 137 respondents who are using ATM services of CBE in Addis Ababa city. Respondents were asked about their ATM Service Quality perceived problem while on ATM usage OF the bank against the 23 ATM service quality attributes that was adopted from previous study (Charles Mwatsika, 2016).

Table 5. Descriptive Statistics - ATM Service Quality perceived problem while on ATM usage

ATM Service Quality perceived problem while on ATM usage	N	Mean	Std. Deviation
The bank doesn't have sufficient number of ATMs per ATM station.	137	2.05	1.140
ATM machines are not placed at convenient locations	137	2.12	.993
ATM machines doesn't provides me readable Slips.	137	2.27	.981
ATM machines doesn't issues clean Notes	137	2.49	.687
ATM doesn't provide me wide range of services	137	2.55	1.029
ATM Transactions are not accurate.	137	1.92	.892
The Speed of ATMs are not good	137	2.22	1.027
ATMs will be out of order	137	3.20	1.312
ATM Systems are not easily usable	137	2.12	1.170
ATMs are not easily accessed.	137	1.85	.915
Sufficient cash are not availability in ATMs	137	3.16	1.226
Lost ATM cards won't be quickly replaced	137	3.87	.946
More waiting time at ATMs	137	2.80	1.084
Swallowed ATM cards won't be returned quickly	137	3.36	.802
Employee doesn't respond promptly with ATM problems	137	2.92	.892
Employee are not effective in solving ATM problems	137	2.64	1.136
Privacy at ATMs are not good	137	2.76	1.588
The bank doesn't provides sufficient advice about ATM Usage and Security.	137	2.99	1.128
There is no sufficient security at ATM stations	137	3.30	1.285
The employees are not friendly in dealing with customers	137	2.27	1.074
ATM Fees are not fair	137	2.18	1.529
ATM card application process are not easy	137	2.47	1.243
Employee of the bank are not easily accessibility to Solve ATM Issues.	137	2.85	1.143
Valid N (listwise)	137		

As table 7 indicated, respondents have act in response the question whether perceived problem of CBE in Addis Ababa by seeing the mean value and standard deviation of (2.05 and 1.14) the respondents disagree on the bank doesn't have sufficient ATMs per ATM station.(2.12 And .993) from the result of the respondents they disagree on the ATM machines are not placed at convenient locations it implies that from respondent perspective view CBE ATM's are at convenient locations. (2.27 And .981) from the result of the mean and standard deviation ofATM

machines doesn't provides readable Slips the respondents answer is natural their answer is on the avarage. (2.49 And .687) from this result the respondents either they don't agree nor disagree their degree of answer is on medium for the question of ATM machines doesn't issues clean Notes. (2.55 And 1.029) from this result of the respondents response is on the average level they don't disagree nor agree that ATM doesn't provide wide range of service. (1.92 And .892) it's more of disagree on the ATM transaction that are not accurate. The respondents do think that ATM transaction are accurate. (2.22 And   10.27) the respondents disagree on the statement of the speed of ATM, (3.20 AND 1.312) this result is on agree the respondents believe that the ATM mostly will be of order. (2.12 And 1.170) the respondents disagree on the statement of ATM that system are not easily usable. (1.85 And .915) the respondents disagree on the statement of ATM are not easily accessed. They didn't agree because we can find CBE ATM on every station. (3.16 1.226) the respondents are the above the average which is the respondents agree on the ATM sufficient cash are not available in the ATM. (3.87 AND .946) agree on loss of cards won't be return easily.

For the table above we can see that respondents are on the average point either they don't disagree for the problem nor agree.

4.3.2 SEVQUAL DIMESSION ANALYSIS

The aim of ATM Service is viewed as a multi-dimensional concept besides consumers assess and evaluate a number of factors or dimensions. Hence from the customers' standpoint of ATM service is an important indicator of utility performance. It provides feedback to the utility and, at the same time, can be used for enabling the customers to influence sector performance. Service quality is "more difficult for consumers to evaluate than product quality; this is due to a lack of tangible evidence associated with the service" (Hong and Goo, 2004). The SERVQUAL model proposed by Parasuramanet, al. (1988) was used as the main guide for the structured questionnaire where data was collected on individual customers'. The five dimensions (reliability, responsiveness, tangibles, empathy, and assurance) were in use both toATM service expectations and service perceptions.

Table 6. Mean and standard deviation for Tangibility of selected branches of CBE in Addis Ababa.

Tangibility Statements	N	Mean	Std. Deviation
ATM of CBE have modern equipment and tools	137	3.59	1.139
ATM of CBE has neat and disciplined Employees	137	3.95	1.069
ATM of CBE is Clean And Provides Adequate Space.	137	3.73	1.211
Printed Materials (Posters, Fliers, Etc) Looks Attractive.	137	3.92	1.122
Cumulative mean of Tangibility		3.7975	0.897

Source: Own Survey result JUN 2020 n=137

Tangibility is a physical environmental state of affairs appeared as a clear confirmation of the care and consideration paid for the details offered by the service provider. According to Kotleretal, (2006), tangibility is the appearance of bank's physical facilities, equipment, personnel and communication material.

As table 6 indicated, respondents have act in response the question whether selected ATM of CBE in Addis Ababa has modern equipment and tools with a reasonable mean value and standard deviation of (3.59 and 1.139), this implies that, the ATM of CBE give a average attention to modern equipment and tools to satisfy their customers. The CBE has neat and disciplined employees with a mean and standard deviation of (3.95 and 1.069), this show that, the CBE has been strived on employees personality in order to maintain and attract customers who uses ATM of CBE are clean and provides adequate space with a mean and standard deviation of (3.73 and 1.211), this depicts that, customers are moderately agreed on the halls are clean and provides adequate space of the bank. Printed materials (forms, brochures and the CBE Posters, Fliers etc) attractive with mean and standard deviation of (3.92, and 1.122), this shows that respondents were agreed on the bank printed materials attractive to the customers. Therefore, most of the respondents were agreed on tangibility of service quality in ATM of CBE operating in Addis Ababa with a cumulative mean value and standard deviation of (3.79, 0.897), this describes that selected CBE in Addis Ababa has given due attention to tangibility of service

quality so as to maintain the existing customers and to attract new customers. In support of the aforementioned data CBE managers of those selected branch also confirms that most of the materials used for providing the service considers the expectation of the customers and the available service providers looks neat and attractive to customers. Besides they believe that the cinema house has different facilities that help them to provide quality service to customers such as machine serve as servers, power systems, light system, and easy system. From this we can understand that the CBE has well-disciplined employees with good appearance.

Table 7: Mean and standard deviation for Reliability of selected ATM of CBE in Addis Ababa.

Reliability Statements	N	Mean	Std. Deviation
ATM of CBE provides its services at promised times.	137	3.67	1.140
Employees are consistently courteous.	137	3.94	.997
The employees handled customer's complaints effectively.	137	3.63	1.034
Employees provide accurate information to customers.	137	3.89	1.048
Employees Show Dependability In Handling ATM Service Problem.	137	3.57	1.059
Cumulative mean of Reliability		3.74	0.819

Source: Own Survey result, JUN 2020 n=137

Reliability is the ATM's ability to provide the service unvaryingly and accurately. Reliability depends on handling customers' services problems; performing services right the first time; provide services at the promised time and maintaining error-free record. Furthermore, they stated reliability as the most important factor in conventional service (Parasuraman et al., 1988). As table 9 point out that, whetherselected branch of CBE in Addis Ababa provides its services at promised times, with this regard the respondents somewhat agreed up on with mean and standard deviation of (3.67 and 1.140), this implies that most of the respondents moderately satisfied and agreed with the CBE service provide at promised time. Employees are consistently courteous with a mean and standard deviation of (3.94 and 0.997), this describes that, the CBE has well prepared to its employees in order to provide consistently and courteous service in a well-

mannered to the customers. The employees handled customer's complaints effectively with a mean and standard deviation of (3.63 and 1.034), this shows that, most of the respondents were agreed with the CBE effective customer service handling. Employees provide accurate information to customers with a mean and standard deviation of (3.89 and 1.048), from this implication one can conclude that, the CBE moderately provides accurate information to its customer. Employees show dependability in handling service problem with a mean and standard deviation of (3.57 and 1.059), this implies that, most of the respondents moderately agreed with that of the employees' soundness efforts toward handling service problem encountered during the ATM operation.

As a result, most of the respondents were moderately satisfied or agreed on reliability of service quality in CBE operating in Addis Ababa with a cumulative mean value and standard deviation of (3.74 and 0.819), this portrayed that CBE in Addis Ababa has given average attention to reliability of service quality in terms of customers expectation. In the CBE most of the managers recognize the importance of reliability on the customer's satisfaction and try their best to improve and increase the level of their satisfaction.

Table 8. Mean and standard deviation for Responsiveness of selected branchof CBE

Responsiveness Statement	N	Mean	Std. Deviation
Employees are happy and willing to serve the customer	137	3.97	.999
Employees tell customers exactly where and when service will be performed	137	3.99	1.037
The ATM of CBE provides diversified service to the customer	137	3.68	1.100
The ATM of CBE gives prompt service	137	3.69	1.137
Cumulative mean of responsiveness		3.83	.841

Source: Own Survey result, JUN 2020 n=137

Customers and its ability to provide punctual service. Responsiveness is defined as "the willingness to help customers and provide prompt service (Parasuraman et al., 1988).Furthermore, Johnston (1997) confirmed that responsiveness such as speed and timeliness

of service delivery. As table 8 describes that, Employees are happy and willing to serve the customer with a mean and standard deviation of (3.97 and 0.999), this shows that, most of the respondents were satisfied with the employees' service cheerful and willing to serve them. The ATM's of CBE employee provides information when and where exactly the service is given with a mean and standard deviation of (3.99 and 1.037), from this one can conclude that, the ATM of CBE customers agree that employee of the ATM of CBE provides all the required information about the service. The ATM of CBE provides diversified service to customers with a mean and standard deviation of (3.68 and 1.100) which implies most of the respondents agree on the diversified service provided by ATM of CBE operating in Addis Ababa.

The ATM of CBE gives prompt service with a mean and standard deviation of (3.69 and 1.137), this implies that, most of respondents agreed with the ATM of CBE prompt service to the customers. Consequently, most of the respondents were agreed on responsiveness of service quality in selected branch of CBE in Addis Ababa with a cumulative mean value and standard deviation of (3.83, .844), this represent that selected branch of CBE in Addis Ababa has special attention to responsiveness of service quality in order to preserve the available customers and to magnetize the attention of new customers. Hence, to advocating the above facts, responsiveness encompass of processing speed and service capabilities to respond promptly to customer service requests, and wait a short and queuing time. It also contains understanding the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings (Kumar et al., 2009). Interview with the selected branch of CBE in Addis Ababa managers show that employees of the selected e- banking in Addis Ababa are willing and happy in providing service to customers. From this one can conclude that ATM of CBE operating in Addis Ababa provides more or less similar services to its customers and its employees are committed and willing in serving their customers whatever the conditions may be.

Table 9. Mean and standard deviation for Assurance of selected branch of CBE in Addis Ababa.

Assurance Statement	N	Mean	Std. Deviation
ATM of CBE employees are trustworthy.	137	3.82	.987
The Employees Have Sufficient Knowledge and information about the Service they provided	137	3.77	1.074
The Employees Make Customers feel Safe In their service transactions.	137	3.80	1.087
ATM of CBE's Employee behavior instills confidence in Customers.	137	3.82	1.000
Cumulative mean value of Assurance		3.792	0.798

Source: Own Survey result, JUN 2020 n=137

Assurance is the employees' knowledge, competence, good manners and ability to enthuse confidence in customers. Parasuraman et al. (1985) defined assurance as knowledge and courtesy of employees and their ability to inspire trust and self-assurance. As table 11 indicates that, CBE employees are trustworthy with a mean and standard deviation of (3.83 and 0.987), this describes that, Majority of the respondents were satisfied with trustworthiness the bank's employee. The employees have sufficient knowledge and information about the service they provided with a mean and standard deviation of (3.77 and 1.074), this shows that, a large amount of respondents were satisfied by the employee's sufficient knowledge and about the information service they have. The employees make customers feel safe in their service transactions with a mean and standard deviation of (3.80 and 1.087), from this one can say that, most of the customers were agree with employee's safe feeling during the service transaction. Bank's employee behaviourinstils confidence in customers with a mean and standard deviation of (3.82 and 1.000), this confirmed that, majority of the customers were satisfied by the confidence of employees behaviour during service delivery time. Having the above facts in consideration, most of the respondents were agreed on the SERVQUAL dimension of assurance in selected ATM of CBE with a cumulative mean value and standard deviation of (3.79, 0.798), this corresponds that ATM operating in Addis Ababa has due attention to assurance of service quality so as to keep up the existing customers and to create a centre of attention for additional new pool of customers.

Most of managers believe that their employees and machines have been taken sufficient training in service delivery and as a result the bank has no visible limitation delivering proper service to its customers. They also confirmed that their employees and machines are trustworthy in serving customers. They approach and serve customers with full trust and family like intimacy. We can perceive from this that the employees are well training on how to deliver service and dependable enough to get trusted by customers of the ATM of CBE.

Table 10. Mean and Standard Deviation for Empathy of selected branch of CBE in Addis Ababa.

Empathy Statement	N	Mean	Std. Deviation
Employees always treat customers in a friendly way	137	3.63	1.115
The working hours of the ATM of CBE are flexible and convenient to me	137	3.75	1.270
Employees treat customer with great respect.	137	3.91	1.142
Employees give individual attention to customers	137	3.53	1.269
ATM of CBE have their customers best interest at heart	137	3.69	1.254
Cumulative mean value empathy		3.705	0.942

Source: Own Survey result, JUN 2020 n=137

Empathy is the individual attention the firm provides to its customers, including access, communication and caring. Parasuraman et al. (1985) defined empathy as the caring and individual attention the firm provides its customers. It involves giving customers individual attention and employees who understand the needs of their customers and convenience business hours.

As table 12 describes that, Employees selected employee of CBE in Addis Ababa. Always treat customers in a friendly way with a mean and standard deviation of (3.63 and 1.115), from this we can understand that, most of the respondent moderately agreed on the bank friendly customer treatment service. The working hours of the selected ATM of CBE in Addis Ababa provides are flexible and convenient to me with a mean value and standard deviation of (3.75 and 1.270), this implies that, large numbers of respondents were agreed with the flexible and convenient working hours of the bank's service. Employees treat customer with great respect with a mean and standard deviation of (3.91 and 1.142) respectively, this indicates that, most of the customers were satisfied by employees invaluable respecting during the service operation. Employees give individual attention to customers with a mean and standard deviation of (3.53 and 1.269), this shows that, the more than average respondents were satisfied on the e- banking readiness to give individual customers attention during the service transaction time. CBE give at most attention to the interest of their customers in selecting ATMand delivering the service with a mean and standard deviations of (3.69 and 1.254), this shows us that respondents moderately agree with the CBE attention given to customer's interest in all the services it provides.

Therefore, from the above brief clarification one can suggests that most of the respondents moderately satisfied by the SERVQUAL dimension of Empathy with cumulative mean value and standard deviation of (3.70, and 0.942), this implies that, ATM of CBE operating in Addis Ababa has given a moderate attention for the SERVQUAL dimension of Empathy. Supporting the above configuration facts, Fitzsimmons and Fitzsimmons (2001) suggest that empathy contains approachability, sensitivity, and efforts to understand customer needs. Besides, Johnston (1997) confirmed that, empathy as the ability to make customers feel welcome, especially by staff contacts. Interview with the branch managers confirmed that they serve customers in a friendly approach and give them special care and attention as far as their request is within the E-Banking reach. They also believe that their working hours are flexible and convenient to the customers because the bank provides its service during those hours that most individuals are save their time.

Table 11. Mean and Standard Deviation for Customer Satisfaction of selected branch of CBE

Satisfaction Statement	N	Mean	Std. Deviation
I am satisfied with the ATM of CBE's complete range of services.	137	3.77	1.206
I am satisfied with the performance of Employees of this ATM of CBE	137	3.78	1.079
I am satisfied of being a client of this ATM of CBE	137	3.86	1.142
I am satisfied with the ATM of CBE employee's professional competence	137	3.66	1.074
I am satisfied with the quick service of this ATM of CBE.	137	3.69	1.118
I am satisfied with the respectful behavior of employee	137	3.88	1.148
Cumulative mean value		3.773	0.903

Source: Own Survey result, JUN 2020 n=137

Most researchers agreed that satisfaction is an attitude or evaluation that is formed by the customer by comparing what they expect to receive to their subjective perceptions of the performance they actually get; besides Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's performance in relation to his or her expectation. Tsoukatos and Rand (2006) explained that, customer satisfaction is a key to long-term business success. To protect or gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers.
As table 13 briefly indicates that, the respondents are satisfied with the ATM of CBE complete range of services with a mean and standard deviation of (3.77 and 1.206), this implies that, most of the respondents were moderately agreed with the ATM of CBE operating in Addis Ababa complete ranges of service.
 I am satisfied with the performance of employees of selected ATM of CBE with a mean and standard deviation of (3.78 and 1.079), this describes that, majority of the respondents were moderately agreed with the ATM of CBE employee service performance. I am satisfied of being a client of the selected ATM of CBE with a mean and standard deviation of (3.86 and 1.142),

from this visible data one can simply understands that, above average respondents were satisfied and proud of being a clients of CBE operating in Addis Ababa in this manner. I am satisfied with the ATM of CBE employees' professional competence with a mean and standard deviation of (3.66 and 1.1074), from this detectable information we can confirmed that, above average respondents were satisfied about the selected ATM of CBE employees' professional competency. I am satisfied with the quick service of this bank with a mean and standard deviation (3.69 and 1.118), this shows that, above average respondents were agreed with quick service of the selected ATM of CBE. I am satisfied with the respectful behavior of employees with a mean and standard deviation of (3.88 and 1.148), in this more than average respondents were satisfied by the respectful manner of the ATM of CBE employees.

From the above finding, one can conclude that most of the respondents are moderately agreed withselected branch of CBE in Addis Ababa effort to bring invaluable goodwill on customer satisfaction with a cumulative mean value and standard deviation of (3.77, .903), this describes that, at the bottom of the above configuration the whole story, customer satisfaction as the determination of customer requirements and demonstrated success in meeting them. In supporting the above storyline, Customer satisfaction has become important due to increased competition as it is considered very important factor in the determination of CBE competitiveness (Berry *et al*., 2002). Continuous measurement of satisfaction level is necessary in a systematic manner (Chakravarty*et al*., 1996). Because satisfied customer is the real asset for an organization that ensures long-term profitability even in the era of great competition. Cronin et al., (2000) mentioned in their study that satisfied customer repeat his/her experience to buy the products and also create new customers by communication of positive message about it to others. On the other hand, dissatisfied customer may switch to alternative products/services and communicate negative message to others. Customer satisfaction is a set of feeling or outcome attached with customer's experience towards any product/ service (Solomon, 1998). All the selected branch of CBE managers feel confident that, the ATM of CBE has to give adequate service such as ATM, POS, Internet banking , Mobile banking and others. They also believe that their customers are satisfied with the services the ATM provides. From this we can believe that, the ATM of CBE has providing somewhat adequate services to its customers and the customers are moderately satisfied with the service they use and on the way they are served.

4.3.3 Multiple Regression Analysis

Multiple regression analysis was to examine the effect of ATM service on customer satisfaction. Coefficient of determination R is the measure of proportion of the variance of dependent variables about its mean that is explained by the independent or predictor variables. It is conducted to investigate the effect of independent variable on the dependent variable and identify the relative significant influence i.e., Independent variable (, reliability, transaction, assurance, and empathy) to the dependent variable; i.e. on customer satisfaction. Higher value of R represents greater explanatory power of the regression equation. The proposed hypotheses were tested using multiple regression analysis. The results of the regression analysis are depicted on table 14.

Table 12: Multiple Regression Coefficients for ATM Service as Customer Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	.196	.159		1.227	.220
	Tangibility	.351	.052	.137	6.773	.000
	Reliability	.086	.059	.079	1.463	.144
	Responsiveness	.085	.060	.079	1.413	.159
	Assurance	.347	.061	.307	5.648	.000
	Empathy	.250	.045	.261	5.528	.000

Independent Variable: R^2 =.623 (62.3%) , Source: Own Survey result, JUN 2020 n=137

Hypothesis 1

H0: 1 Tangibility has no significant effect on customer satisfaction.

H1: 1 Tangibility has significant effect on customer satisfaction.

The outcome of multiple regressions coefficient, as presented in table 14 above, predict that tangibility has a positive and significant effect on customer satisfaction with a Beta value (Beta =0 .137), at 95% confidence level ($p<0.01$). This implies that, one percent increase in tangible results in 34.8 percent increase in customer satisfaction. Therefore, the researcher may reject the

null hypothesis and it is accepted that, tangibility has a positive and significant effect on customer.

Hypothesis 2

H0:2 Reliability has no significant effect on customer satisfaction

H1:2 Reliability has significant effect on customer satisfaction

The results of table 14 revealed that, the standard coefficient Beta and positive value of reliability insignificant effect on customer satisfaction with (Beta = 0.079, p>0.01). This shows that, one percent increase in reliability results in 7.9 percent increase in customer satisfaction. For that reason the researcher possible to reject the alternate hypothesis and accept the null hypothesis that is reliability has no significant effect on customer satisfaction.

Hypothesis 3

H0:3 Responsiveness has no significant effect on customer satisfaction

H1:3 Responsiveness has significant effect on customer satisfaction

The result of table 14 showed that, the positive value and its significant ($p < 0.01$), and the beta value of responsiveness was positive (Beta = 0.079). Therefore, the researchers accept the alternative hypothesis and reject the null hypothesis by concluding responsiveness has a positive significant effect on customer satisfaction.

Hypothesis 4

H0:4 Assurance has no significant effect on customer satisfaction

H1: 4 Assurance has significant effect on customer satisfaction

The consequence of table 14 prove that, the standard coefficient Beta and P-value of assurance was a positive and significant effect on customer satisfaction with a Beta value (Beta = .307, P < 0.01). This demonstrated that one percent increase in assurance results in 30.7 percent increase in customer satisfaction. So that the researcher might reject the null hypothesis and it is accepted that assurance has a positive and significant effect on customer satisfaction.

Hypothesis 5

H0:5 Empathy has no significant effect on customer satisfaction.

H1: 5 Empathy has significant effect on customer satisfaction.

Table 14 can be evidence for that, empathy has a positive and significant effect on customer satisfaction with a Beta value (Beta =.261, $p < 0.01$). This bring about that, one percent increase in empathy results in 27.5 percent increase in customer satisfaction, this shows the selected CBE

has given value for caring and individual attention to its customers, implies that, empathy has significant contribute to customer satisfaction in this study. For that reason, the researcher may reject the null hypothesis and accept empathy has positive and significant effect on customer satisfaction.

Moreover, from the findings of this study, the researcher found out that not all of the service quality dimensions have positive effects on customer satisfaction. Out of the five service dimensions three dimensions (tangibility, assurance, and empathy) have positive and significant effects on customer satisfaction. On the other hand, reliability has negative and insignificant effect on customer satisfaction and responsiveness has positive and insignificant impact on customer satisfaction.

Table 13: Regression Model Summary

Model	R	R Square	Adjusted R Square
1	.789[a]	.623	.617

a. Predictors :(Constant), Service Quality, Source: Own Survey result, Jun 2020 n=137

A holistic approach in table 15 presents that, except responsiveness and reliability all independent variables accounted for 62.3% of the contribution for customer satisfaction ($R2= 0.623$). Hence, 62.3% of the deviation in customer satisfaction can be enlightened by the five Service Quality and other SERVQUA dimension factors may limit contribution of service quality to the customer satisfaction which account for about 37.7%.

$(Y= \beta0+ \beta1X1+ \beta2X2+\beta3X3+\beta4X4+\beta5X5 +\varepsilon….)$

$(Y= 0.196+0.137X1-0.79X2+0.079X3+0.307X4+0.261X5+E….$

Table 14: *Summary of Hypothesis Testing Results*

Code	Hypothesis	Test Result/Relation
1	**Tangibility has significant effect on customer Satisfaction**	**Accepted/Positive**
2	**Reliability has significant effect on customer Satisfaction**	**Rejected/Insignificant**
3	**Responsiveness has significant effect on customer Satisfaction**	**Accepted/Positive**
4	**Assurance has significant effect on customer Satisfaction**	**Accepted/Positive**
5	**Empathy has significant effect on customer Satisfaction**	**Accepted/Positive**

Source: Own Survey result, JUN 2020 n=137

Moreover, from the findings of this study, the researcher found out that not all of the ATM services have positive effects on customer satisfaction. Out of the five service quality dimensions three dimensions (tangibility, assurance and empty) have positive and significant effects on customer satisfaction. On the other hand, reliability has a negative and insignificant effect on customer satisfaction and responsiveness has positive and significant impact on customer satisfaction. The results of this study further indicate that tangibility is the most important factor followed by assurance and empathy respectively to have a positive and significant effect on customer satisfaction.

4.3.4 Frequent Problems encountered on ATM

The most frequent problems encountered by ATM customers of the bank and the results of the items of the section are presented and analyzed as follows, according to frequency of problems faced by respondents;

Table 15. Frequent problem encountered

No.	Description of problems	Frequency	Percentage
1	Poor interconnectivity of ATMs 'network	33	27.04
2	ATM out of service	28	22.95
3	Lack of sufficient cash balance on ATM	15	12.3
4	Failure to get immediate response when ATM machine deduct customers money and fails to dispense the cash	9	7.3
5	Debiting accounts without dispensing cash to customers	13	10.7
6	ATM swallow card and fails to return	5	4.09
7	CBE is not efficient in making quick delivery of ATM card for new card application	8	6.55
8	ATM machines dispense poor/old cash notes	5	4.09

No.		Frequency	Percentage
9	queues at ATM terminals	2	1.7
10	Unfair Fee charged at other bank	3	2.47
11	Language of the ATM on the screen	1	0.81
TOTAL		122	100

From the total 137 respondents 122 of them provided a list of problems they frequently face. As depicted in table 17 there are a number of problems that CBE ATM service users encounter. Of the eleven lists of problems listed, the three most frequently observed problems include Poor interconnectivity of ATM networks, ATM out of service and insufficient number of ATM. Secondly, respondents were also asked to forward their suggestions to improve the CBE ATM service. Of the total respondent out of 137 only 108 of them forwarded their suggestion outlining what measures needs to be taken to improve the ATM service quality. A content analysis of the responses are summarized and presented in table 17.

Table 16. Summary of respondent's suggestion that things should be done to improve the ATM service

No.	things should be done to improve the ATM service	Frequency	Percentage
1	Put effective ATM management and maintenance programs to keep ATMs in good working order, produce accurate transactions and well stocked with cash at all times so that customers access banking products/services freely and easily	53	49.08
2	Speed up in handling ATM issues such as return of cash when ATM debit customer account but fails to dispensecash, fast return of swallowed cards and quick replacement of lost cards and Passwords.	35	32.4

3	The management of CBE should ensure that officers in charge of ATMs should always made enough cash available so as to enable the machine dispense cash to customers whenever need arises	**20**	**18.52**
Total		**108**	**100**

As shown in table 18 respondents gave a response and also recommendation on three aspects of the ATM service which demands measures to improve the quality of the ATM service. In order to improve the service quality of CBE ATM, CBE ATM users made different types of recommendation. The recommendations are that forwarded by respondents include putting in place an effective ATM management and maintenance programs; Speed up in handling ATM issues; the manager of CBE should follow up the officer in charge for the ATM

4.3.5 Interview findings

4.3.5.1 Problems related to ATM Services obtained from interview

Interview was forwarded for the Customer Service Supervisors (for some branches Marketing Officers and other nearly related staff members had been participated in the interview. Customer Service Supervisors) concerning age, gender, occupational, marital status and others are presented here to triangulate with customers responses. Currently CBE offers Automated Teller Machine (ATM), Mobile Banking, Point of Sales (POS) terminals, and internet banking but most of the users of E-banking are ATM users, says Communication Manager at the CBE. It started out e-banking service with eight ATM machines, 13 years ago, and now has 1,350. There are also an additional 150 under deployment and in the process of procurement. With respect to age, gender, marital status, occupation and educational status of the customers he responds, it is difficult to put in figure but from observation one can conclude the youngster salaried are majority of the users of ATM CARD. The bank provide ATM service for saving account. Customers will expect their banks to be responsive to their needs over e-banking therefore we are seeking to address these needs and increase their level of satisfaction. So fare most of our customers are satisfied with the e-banking service. However, despite the bank's effort to improve access for its customers by delivering such services, it is well aware of some problems are

encountered by clients which makes them dissatisfied such as network failure, due to service breakdown from the country's sole telecommunications service provider, ethiotelecom, and internal network problems, are the challenges faced by the CBE attributed to the dissatisfaction of customers. While the majority of the complaints are laid at the feet of ethiotelecom, lack of knowledge from customers end have also a share for the problem of brake dawn in ATM service.

Inappropriate use of ATMs and cards such as inserting card upside down into the ATM's card slot, forgetting password which leads to the machine to capture card, transferring cards to a third party are among the problems by customers themselves. Managers of the selected branches in CBE Bank responds, though we are providing ATM services which is debit card, majority of e-banking customers are users of debit card. Accordingly, to satisfy this demand the bank now days reached its ATM machine network at 130, since the introduction of the service in May 2006. Moreover it has bought 40 additional ATMs that are capable of receiving deposits.. In relation to age, gender, occupational, marital status and others the bank has no official statistics however it is estimated that Youngers ranging from 20 to 35 are majority of ATM users and the bank guessed that 90% of e-banking customers are graduates. In occupational category since most government and private organizations channeling salaries of their employees through the banks salaried takes the lion share of e-banking customers. Most of the problems reported from our clients; frequent service interruption is the main which makes them to lose their trust on the service. The bank work around the challenge to minimize this problem by providing phone support to clients who experience service interruption, so users can get direct assistance. In addition, there is a standby team equipped with a car that can be dispatched to any location where a customer faces an inconvenience. That is why last year (2013) 2.5 billion Br in transactions were handled through our ATMs only. 7 days a week, standardized service, and quicker. But due to various reasons, mostly ethiotelecom's network failure, customers have faced tragedy because we couldn't deliver the service as exactly as we promise. CBE Bank replied that, we are putting a lead in introducing the state-of-art technology as far as the core banking application is concerned. This centralized banking solution creates conducive environment to introduce e-banking services. Currently majority of the users are saving account holders but in the future they expect that current account holders (business owners) would be increased if the bank increase limit on one time withdrawal and fund transfer through ATM. Despite the Bank's effort to improve access for its customers by expanding this technology, it is well aware of that

such technology demands furnished infrastructure in order to sustain a reliable service. From the oral feedback of customers, they routinely complain about frequent problems during transactions.

From the interview problems that encountered by CBE ATM service users includes ATM running out of service due to frequent power disruption and network connection; ATM deducting money without dispensing cash; failure to promptly respond to customers when they encounter problems during ATM service use; ATM service overload due to insufficient number of ATM installed as compared the number of ATM service users.

CHAPTER FIVE
5. FINDINGS, CONCLUSION ANDRECOMMENDATIONS
5.1.Introduction

Any business institution needs an element that helps it to be competitive in the market. The most important thing that helps a business organization to be competitive in the market is to continuously improve its customer service. Likewise, any banking institution aims to ensure customer satisfaction and strengthen its relationships with customers. In order to achieve this, it is necessary to use any opportunity that can help to improve the quality of customer service. Modern technology plays an important role in maintaining customer competitiveness in the banking industry. Recently, the use of modern technology in the country's economy is growing. The banking industry is one of the few sectors where modern technology is increasingly utilized to modernize its operations. The banking sector is adopting new technologies to improve service quality, expand its market base and maximize its economic efficiency. CBE is one of the private banks engaged in private banking services. The bank is contributed to the expansion of modern banking services in the country. The bank is investing in modern technology to improve its banking service to meet the demands of its customers. For example, the use of ATM banking service is an important component of this investment. It is a technology that allows the bank to provide efficient, accessible, flexible and affordable banking services to its customers. CBE is developing strategies to expand their market and offer competitive service to stay in the market. The use of advanced information technology is useful to provide competitive service, to improve their customer service and thereby strengthen their relationships. As the industry continues to grow, the competition between banks is growing. The bank is required to provide a quality service to customers to cope up with the growing competition. The growing use of ATM banking service is a major change in this regard. At present, ATM card users can withdraw cash and transfer money from any bank. The major challenge remains that the bank needs to cope up with the ever-growing demands of its customers.

5.2. Research Findings

The major findings of the study are the following: The descriptive analysis conducted with the aim of assessing the level of CBE ATM service quality dimensions and its effect on customer satisfaction. On the base of the finding of mean value of all the dimensions ofATM

servicequality indicated,*assurance* is better followed by *tangibility* and *reliability* with a mean score value of 3.37, 3.26 and 3.22 respectively. Responsiveness and empathy are below the average mean value with mean score of 2.94 and 2.86 respectively. The mean score of overall customer satisfaction toward the bank ATM is 3.32, which is above average mean score. This shows that respondents are marginally satisfied with the quality of services delivered by ATM of the bank. Besides, the frequency table 16 showed that, 15.5 % of the respondents were not satisfied, 39 % were neither satisfied nor dissatisfied and 45.5% of the respondents were satisfied.

5.3 Conclusion from Questionnaire

The result from the questionnaire indicates that ATM service of CBE Bank is more than average level (having mean score of 3.74 from 5 levels Likert scale). In fact, assurance dimension of service quality is carried out superior to the other four dimensions with a mean score of 3.964. Responsiveness, reliability, tangibles and empathy ranked second, third and fourth after assurance, respectively. Despite the fact that the last two variables appeared in the last rows of the parameters, their mean score found to be more than 55 average level of customer e-banking service measure. Adewoye (2013), also found that empathy and tangibles have the lowest level of significance.

This indicates that ATM affected the bank's customer service in a positive way.

CBE Bank is performing at average level in employee trust worthiness, transaction safety, employee politeness and employee's knowledge for the service provided and on other parameters, except for employee neatness and dressing code, which scored the least mean value from the rest E-banking service dimensions.

The conclusion of primary data collected from customers is similar with finding of Aghaeiet al 2013, which investigates the impact of Electronic Banking Systems on Customer Satisfaction in Tehran. They also found and concluded that, there existed positive relationship between e-banking services provided by employees and positive experience of services rendered through electronic banking. Nupur (2010), also found that there is a relation between customer satisfaction in e-banking and reliability, responsiveness, assurance, empathy, and tangibles.

5.3. Conclusion

On the one hand, the expectation of customers is changing as a result of economic and technological changes; on the other hand the competition between banks is growing. This

changes demands that banks to pay attention to improve consumer service qualities. CBE bank has been investing in e-banking technologies which are of great value to satisfy the needs of its customers. No wonder that the bank has made some success in this regard over a very short period of time. The number of ATM card users can be taken as a good example. Nonetheless, the main issue remains to be able to provide quality services that match customers' expectation. The question of how much the bank's ATM service quality satisfies its customers expectation is a question that needs to be answered. This study has attempted to answer this question. Thus, based on the findings of the study, the following conclusions can be made. The study concludes that:

- On the whole, CBE ATM customer's level of satisfaction was slightly positive with mean score of 3.32, which is above average mean score 3, but the result showed that the bank has much to do to improve its ATM service quality in the future.

- Though the overall level of customers in all ATM service quality dimensions appears to be close to average, their level of satisfaction in *responsiveness* and *empathy* dimensions of ATM service quality was relatively lower than the other three dimensions and below the average mean score. Therefore, it can reasonably be argued that these two service quality dimensions have significantly impacted customer level of satisfaction.

- All the five ATM service quality dimensions significantly associate with customer satisfaction.

- There is a positive and significant relationship among independent variables empathy and responsiveness, tangibility and reliability, reliability and responsiveness, reliability and empathy, reliability and assurance and empathy and assurance. However, correlation between tangibility and empathy, tangibility and responsiveness and tangibility and assurance were moderate.

- The banks performance in addressing the often problems encounters by its ATM service customers was below the expectations of consumers.

- It is undeniable that the expansion of ATM service over the past few years has helped CBE to improve its customer's service. Owing to the structural problems of underdevelopment in major infrastructures in the country, the bank's ATM banking service quality is far from satisfactory. Although some of the problems customers experience can be beyond the capacity of the bank to address in the immediate terms,

there are a number of problems that can be solved with the capacity of the bank and thereby improve its ATM service quality. The result of this study has shown that a lot needs to be done to improve the quality of the bank's ATM service. This research offers some suggestion that can help to improve the quality of CBE ATM service quality.

5.4. Recommendations

Based on the findings and conclusions of the study, the following recommendations are forwarded to the management of the bank. Assurance dimension, the research finding revealed that respondents were most satisfied with privacy, security of the bank's ATM and advice they got about ATM usage. Even though, the bank is performing relatively well with assurance dimension, it needs to continual improve all assurance dimensions to be competent in the industry.

Tangibility dimension is one of the most important factors influencing customer satisfaction in this research finding and respondents were relatively satisfied next to assurance with this dimension. But, customers are not satisfied with number of ATMs and convenience of ATM locations. So, the bank should deploy new ATM in strategically selected areas. Furthermore, the bank should enhance the awareness level of customers about the inter-operability of all ATM machines in the country. Reliability dimension is one of the most important factors influencing customer satisfaction in this research finding. However, the customers of the banks are less satisfied with some of reliability attributes, like ATM out of service and deduct money from the account without actually dispensing money. So, to solve those issues the bank have to put effective ATM management and maintenance programs to keep ATMs in good working, and to have power back up to avoid sudden system failure that may deter the machine from dispensing cash.

➢ In order to have as many card holders as possible, the bank should fasten production of debit cards. Issuing more cards leads to higher transaction rate, which leads to higher income generation.

➢ Customers prefer service provider with sufficient support system. Therefore, the bank should strengthen its call center to be more responsive for its customers, both merchant stations and card holders who are in need of live support.

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APPENDICES
APPENDIX I-QUESTIONNAIRE

ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES

Dear respected Madam/Sir: I am Ruth Tewodros, currently doing thesis on "THE IMPACT OF ELECTRONIC BANKING SERVICE ON CUSTOMER SATISFACTION IN ADDIS ABABA: THE CASE OF ATM BANKING ON COMMERCIAL BANK OF ETHIOPIA." for the completion of the Partial Fulfillment of the Requirements for the Award of a Master's Degree in MBA. Having this in consideration, the purpose of this questionnaire is to gather adequate information in ATM service on customer satisfaction of CBE. In order to make the study more fruitful, your response to the given question would be necessary. All of your response to the given question would be used for the research and will be kept confidential. At the end, I would like to forward my deepest gratitude for your unreserved co-cooperation in filling the questionnaires.

Thank you in advance for you cooperation

General Instructions:

- ➢ **No Need to write your name.**
- ➢ **You are kindly requested to answer each question honestly.**
- ➢ **Put (√) sign in the box you think it could be the answer for closed-ended questions and write your answer on the provided space for open-ended questions.**

Questionnaire for ATM users

Part I. Demographic information

Please put right mark (√) in front of your choice box that express yourself.

1. Gender

   Male ☐ Female ☐

2. Age

18 - 25years ☐ 26 - 30 years ☐ 31 – 40 years ☐

41 – 50 years ☐   **51 – 60 years** ☐**above 60 years** ☐

3. Education

Below secondary school☐**Secondary school**☐   **Diploma** ☐   **Degree** ☐

   Master's Degree ☐**Others please specify** ☐_____.

4. Marital Status

   Married ☐**Single** ☐

Part II. General question

1. How long you have been the customer of CBE?

Less than 1 year ☐**1-2 yrs** ☐**2-3 yrs** ☐**4-5 yrs** ☐ **Above 5 years** ☐

2. How long you have been using CBE ATM service?

Less than 1 year ☐ **above one year** ☐

3. How frequently do you use CBE ATM service?

 Every day ☐   **Every week** ☐**Every two or three weeks** ☐**Every month**☐

Every two or three month ☐

4. How often you use the following ATM services?

▪ **Cash withdrawal–Regularly** ☐**Sometimes** ☐**Rarely** ☐**Never** ☐

▪ **Fund Transfer – Regularly** ☐**Sometimes**☐**Rarely**☐ **Never** ☐

▪ **Balance enquiries– Regularly** ☐**Sometimes** ☐**Rarely** ☐**Never** ☐

▪ **Mini statement – Regularly** ☐**Sometimes**☐**Rarely** ☐**Never**☐

Part III. ATM Service Quality perceived problem while on ATM usage

How do you rate CBE's ATM service on the basis of the followingitems?

Please put right mark (√) in front of the itemyour rate on choice box that express your level of agreement.

Where 1 =Strongly Disagree,   2 =Disagree,   3 =Neutral,   4=Agree, 5=Strongly Agree

S.N	ATM Service Quality perceived problem while on ATM usage	1	2	3	4	5
1	The bank doesn't have sufficient number of ATMs per ATM station.					
2	ATM machines arenot placed at convenient locations					
3	ATM machines doesn't provides me readable Slips.					
4	ATM machines doesn't issues clean Notes					
5	ATM doesn'tprovide me wide range of services					
6	ATM Transactions are not accurate.					
7	The Speed of ATMs are not good					
8	ATMs will be out of order					
9	ATM Systems are not easily usable					
10	ATMs are not easily accessed.					
11	Sufficient cash are not availability in ATMs					
12	Lost ATM cards won't bequickly replaced					
13	More waiting time at ATMs					
14	Swallowed ATM cards won't be returned quickly					
15	Employee doesn't respond promptly with ATM problems					
16	Employee are not effective in solving ATM problems					
17	Privacy at ATMs are not good					
18	The bank doesn't provides sufficient advice about ATM Usage and Security.					
19	There is no sufficient security at ATM stations					
20	The employees are not friendly in dealing with customers					
21	ATM Fees are not fair					
22	ATM card application process are not easy					
23	Employee of the bank are not easily accessibility to Solve ATM Issues.					

IV. SERVQUAL DIMESSION QUESTIONNAIRE

Instructions: Please tick (√) the number that you feel most appropriate, using the scale from 1 to 5

Where 1 = Strongly Disagree 2=Disagree   3=Neutral   4=Agree   5=Strongly Agree

S.no.	Items(Customer Service Quality)	Rating Scale				
		1	2	3	4	5
1	**Tangible**					
1.1	**CBE have modern equipment & tools.**					
1.2	**The CBE has Neat and Disciplined Employees.**					
1.3	**CBE are Clean And Provides Adequate Space.**					
1.4	**Printed Materials (Posters, Fliers, Etc) Looks Attractive.**					
2	**Reliability**					
2.1	**CBE Provides Its Services At Promised Times.**					
2.2	**Employees Are Consistently Courteous.**					
2.3	**The Employees Handled Customer's Complaints Effectively.**					
2.4	**Employees Provide Accurate Information To Customers.**					
2.5	**Employees Show Dependability In Handling Service Problem.**					
3	**Responsiveness**					
3.1	**Employees Are Happy And Willing To Serve The Customer**					
3.2	**Employees tell customers exactly where and when service will be performed**					
3.3	**The CBE Provides Diversified Service To The Customer**					
3.4	**The CBE Gives Prompt ATM Service**					
4	**Assurance**					
4.1	**The employee has the required skill in providing ATM service**					
4.2	**CBE employees are trustworthy.**					
4.3	**The Employees Have Sufficient Knowledge and information about the Service they provided**					

4.4	The Employees Make Customers feel Safe In their service transactions.					
4.5	CBE's Employee behavior instills confidence in Customers.					
5	Empathy					
5.1	Employees always treat customers in a friendly way					
5.2	The working hours of the CBE are flexible and convenient to me					
5.3	Employees treat customer with great respect.					
5.4	Employees give individual attention to customers					
6	General Customer satisfaction about CBE ATM					
6.1	CBE's ATM service is providing me banking service satisfaction up to my expectation?					
6.2	How do you rate your overall satisfaction with CBE ATM service?					
7	General Service quality about CBE ATM	Very poor	Poor	Neutral	good	Very good
7.1	CBE's ATM service quality is providing me up to my expectation?					
7.2	How do you rate overall CBE ATM service quality?					

V. Part

Open ended question (other challenges and possible suggestion)

1. What are the three most frequently problem you face in using CBE's ATM service? (Please rank from 1 up to 3 according to their frequency.)

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2. What do you think needs to be done to improve the service you get through the ATM?

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Thank you very much

Annex 2- Interview questions for CBE EMPLOYEES AND MANAGERS.

INTERVIEW QUESTIONS FOR SURVEY STUDY ST MARY'S UNIVERSITY SCHOOL OF GEADUATES STUDIES

1.What are the challenges/problems you face while providing ATM service in Addis Ababa?

2. What are the factors contributing to CBE ATM service problems in Addis Ababa?

3. Does the bank think ATM service has given more satisfaction to customers than ordinary banking and does it reduced the frequency of branch visits?

4. What is the reason for persistent complaints from customers as regards ATM service in Addis Ababa?

5. What are the possible solutions to ATM service challenges in Addis Ababa?

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የድህረምረቃፕሮግራም

የተከበራቸሁንበቾች፤

እኔሩትዬዎድሮስየቅድስተማሪያምዩኒቨርስቲበድህረምረቃ 'Maters' ተማሪስሆንየዚህመጠይቅአላማለመመረቂያየጥናትየምጠቀምበተመረጃየኢትዮጵያንግድባንክኤቲኤምባንኪንግበደንበኞችአገልግሎትርካታናላይስለሚኖረውተፅኖመሰረትያደረገነው፡፡ ስለዚህውድከሆነው ግዜዎየተወሰኑደቂቃዎችወስደውጥያቄዎቹንእንዲመልሱልኝበትህትናእጠየቅኩኝየሚሰጡኝ መረጃ ሚስጥራዊነቱየተጠበቀከመሆኑበተጫማሪለትምህርታዊአገልግሎቻሚ ውልሰለሆመረጃውበጣቃላይእንጄበተናጠልማይታይመሆ ኑንእረጋግጥሎትእዳለሁኝ፡፡ ስለዚህየሚመስሎትመልስበተያቄዎችትዩበቀረቡትሳጥኖች '' √ '' ምልክትበማድረግእንዲገልፁስጠይቅለሚያደርጉልኝትብብርበቅድምያበማመስገንነው፡፡ ጥያቄዎችለኤቲኤምተጠቃሚ

ክፍል I. የግልመረጃ

መመሪያእባክዎትንለተጠቀሱትጥያቄቿዎችመልስየሚስማማዎትንእንዱላይራይት (√) ምልክትያድርጉባቸው፡፡

1. ጾታ

ወንድ ☐ ሴት ☐

2. እድሜ

18 – 25 ዓመት ☐   26 - 30 ዓመት ☐   31 – 40 ዓመት ☐

41 – 50 ዓመት ☐   51 – 60 ዓመት ☐ ከ60 ዓመትበላይ ☐

3. የትምህርትደረጃ

ያልተማረ ☐ የሁለተኛደረጃየጠናቀቀ ☐ ዲ ፕሎማ ☐

ዲግሪ ☐ ማስተርስ ☐ ሌላካለይጥቀሱ ☐ _____ .

4. የጋብቻሁኔታ

ያገባ ☐ ያላገባ ☐

ክፍል II. አጠቃላይጥያቄዎች

1. የንግድባንክደንበኛከሆኑምንያክልጊዜሆኖት?

1 ዓመትበታች ☐   1-2 ዓመት ☐   2-3 ዓመት ☐   4-5 ዓመት ☐ ከ5 ዓመትበላይ ☐

2. የንግድባንክኤቴኤምአገልግሎትተጠቃሚከሆኑምንያክልጊዜሆኖት?

ከአንድዓመትበታች☐ከአንድዓመትበላይ☐

3. በምንያክልጊዜውሰጥነውየንግድባንክንኤቲኤምየሚጠቀሙት?

በየቀኑ☐በየሳምንቱ☐በሁለትሳምንትወይምበሶስትሳምንትጊዜ☐በእየወሩ☐

በየሁለትወሩወይምበየሶስትወሩ) ☐

4. ከታችየተዘረዘሩትንየኤቲኤምአገልግሎቶችበየምንያህልጊዜይጠቀሟሉ?

■ገንዘብወጪማድርግ– በየጊዜው☐አልፎአልፎ☐እንብዛምአልጠቀምም)☐

እስካሁንተጠቅሜአለውቅም☐

■ከሂሳብወደሂሳብብርማስተላለፍ – በየጊዜው☐አልፎአልፎ☐እንብዛምአልጠቀምም☐

እስካሁንተጠቅሜአለውቅም☐

■ባላንስመጠየቂያ – በየጊዜው)☐አልፎአልፎ☐እንብዛምአልጠቀምም☐እስካሁንተጠቅሜ

አለውቅም☐

■ሚኒስቴትመንትማውጣት – በየጊዜው☐አልፎአልፎ☐እንብዛምአልጠቀምም☐እስካሁን

ተጠቅሜአለውቅም☐

ክፍልIII. በኤቲኤምአጠቃቀምላይያለየኤቲኤምአገልግሎትጥራትየተገነዘበውችግር

ከታችበተጠቀትዝርዝርየኤቲኤምመመዘኛመሰረትየንግዲየባንክኤቲኤምአገልግሎትእንዴትያዩታል?

እባክዎትንለሚሰጡትወጤትከመመዘኛመስፈረፉትለፈትራይት (√) ያድርጉ.)

1 = በጣምአልስማማም2= አልስማማም3=መካከለኛ4=እስማማለሁኝ5=በጣምእስማማለሁኝ

ተ.ቁ	በኤቲኤምአጠቃቀምላይያለየኤቲኤአገልግሎትጥራትየተገነዘበውችግር	1	2	3	4	5
1	ባንኩበኤቲኤምጣቢያበቂኤቲኤምቁጥርያለውም።					
2	የኤቲኤምማሽኖችበተገቢውቦታላይአይቀመጡም::					
3	የኤቲኤምማሽኖችየሚነከብስሊፕስአይሰጡኝም::					
4	የኤቲኤምማሽኖችንጹህብርኖቾችአያወጡም::					
5	ኤቲኤምብዘአገልግሎቶችንአይሰጥኝም					
6	የኤቲኤምግብይቶችትክክልአይደሉም። (ሂሳብንበትክክልቆንሶገንዘብበለመከፈል)::					

7	የኤቲኤምማሽኖችፍጥነትጥሩአይደለም፡፡					
8	የኤቲኤምማሽኖችከአገልግሎትውጭያይሆናሉ፡፡					
9	የኤቲኤምማሽኖችበቀላሉመጠቀምአይቻልም፡፡					
10	የኤቲኤምማሽኖችለአገልግሎትበቀላሉማግኘትአይቻልም፡፡					
11	በየኤቲኤምማሽኖችውስጥአገልግሎትለማግኘትበቂገንዘብአይኖረውም፡፡					
12	የኤቲኤምካርድዋቢጠፋበፍጥነትአይተካም፡፡					
13	ከኤቲኤምማሽኖችአገልግሎትለማግኘትየሚወስደውጊዜረጅምነው፡፡					
14	በኤቲኤምማሽኖችተዘውውየሚቀሩካርዶቸንበቀላሉመልሶማግኘትአይቻላም፡፡					
15	የባንኩሰተኞቸበኤቲኤምአገልግሎትላይለሚከስትቸግርበፍጥነትመፍትሄአይሰጡም፡፡					
16	የባንኩሰራተኞቸከኤቲኤምጋርተያያዘለሚፈጠርቸግርመፍትሄበመስጠትውጤታማአይደሉም፡፡					
17	በኤቲኤምማሽኖችበምጠቀምበትጊዜበነጻነትየለም					
18	ባንኩስለኤቲኤምማሽኖችአጠቃቀምበቂሆነምክርናመረግስላለበትጥንቃቄአልሰጠኝም፡፡					
19	በቂየሆነተበቃኤቲኤምማሽኖችአከባቢየለም፡፡					
20	የባንኩሰራተኞችተገባቢናከደንበኞችጋርጥሩግንኙነትየአላቸውም፡፡					
21	የኤቲኤምማሽኖችየአገልግሎትክፍያተመጣጣኝአይደለም፡፡					
22	የኤቲኤምካርድአገልግሎትጥያቄዎቸንበቀላልለማከናወንአይቻልም፡፡					
23	የባንኩሰራተኞችንከኤቲኤምአገልግሎትጋርበተያያዘለሚገጥመኘችግርበማንኛውምጊዜለማግኘትአይቻልም፡፡					

ክፍልV. SERVQUALልኬቶቸመመሪያ፦-

እባክዎንከተሰጡትአማራጮቸየተስማሙበትላይ(√) ምልክትያድርጉ፡፡

የሚስማሙበትንየሚለከበትየሚከተሉትናቸው፡፡

1 = በጣምአልስማማም2= አልስማማም3=መካከለኛ4=እስማማለሁኝ5=በጣምእስማማለሁኝ

ተ.ቁ	መለኪያናጥያቄ	1	2	3	4	5
1	በተጨባጭበሚታይበእነዚህአራትነጥቦችተደስተዋልን					

1.1	ባንክቤቱዘመናዊመሳሪያዎችአሉት፡፡					
1.2	ባንክቤቱፅዱናስነምግባርያላቸውሰራተኞችአሉት፡፡					
1.3	ባንክቤቱንፁህናደንብኝየሚስተናገድበትሰርኣትያለውማረፈያቦታወዘተአለው፡፡					
1.4	የባንክቤቱእንግልግሎትማስታወቂያፖስተሮች፣ በራሪወረቀቶችናሌሎችምለዕይታሙቹናምራኪናቸው፡፡					
2	ታአማኒነትበእነዚህአምስትነጥቦችተደስተዋልን	1	2	3	4	5
2.1	ባንክቤቱበሚሰጠውቀጠሮመሰረትአገልግሎቱንይሰጣል፡፡					
2.2	የባንክቤቱሰራተኞችትሁትናቸው፡					
2.3	የባንክቤቱሰራተኞችየደንበኞችንቅሬታበአግባቡይፈታሉ፡፡					
2.4	የባንክቤቱሰራተኞችለደንበኞችትክክለኛመረጃይሰጣሉ፡፡					
2.5	የባንክቤቱሰራተኞቹአገልግሎትችግርፈችነታቸውንያሳያሉ፡					
3	ፈጣንምላሽመስጠትበእነዚህአራትነጥቦችረከተዋልን					
3.1	የባንክቤቱሰራተኞችደንበኛንለማገልገልደስተኞችናፈቃደኞችናቸው፡፡					
3.2	የባንክቤቱሰራተኞችለደንበኞችአገልግሎትየሚሰጥበትንቦታናሰዓትይሳውቃሉ፡					
3.3	ባንክቤቱዘርፈብዙአገልግሎትይሰጣል፡፡					
3.4	ባንክቤቱፈጣንአገልግሎትይሰጣል፡፡					
4	እምነትማሳደርወይምማረጋገጥበእነዚህአምስትነጥቦችረከተዋልን					
4.1	ሰራተኞቹአገልግሎቱንበብቃትለመስጠትየሚያስችልህህሎትአላቸው፡፡					
4.2	የባንክቤቱሰራተኞችታማኝናቸው፡፡					
4.3	ሰራተኞቹስለሚሰጡትአገልግሎትበቂየሆነመረጃናእውቀትአላቸው፡፡					
4.4	ሰራተኞቹደንበኞችአገልግሎትበሚያገኙበትጊዜየአህንነትስሜትእንዲሰማዎትያደርጋሉ፡፡					
ተ.ቁ	የአገልግሎትጥራት	5	4	3	2	1
4.5	የባንክቤቱሰራተኞችባህሪደንበኞችላይመተማመንእንዲኖራቸውያደርጋሉ፡፡					
5	ለደንበኞችትኩረትመስጠትወይምአሳቢነትበእነዚህአራትነጥቦችረከተዋልን					
5.1	ሰራተኞቹደንበኞችንበሚያገለግሉበትጊዜጓደኛቸዊበሆነህመለኩነው					
5.2	የባንክቤቱየስራሰአትለለእአመቺናእንደሁኔታዉመለዋወጥየሚችልናቸዉ።					
5.3	ሰራተኞቹደንበኞችንበሚስተናግዱበትወቅትበአክብሮትያስተናግዳሉ፡፡					
5.4	የባንክቤቱሰራተኞችለእያንዳንዱደንበኛልዩትኩረትይሰጣል።					
6	አጠቃላይመረጃስለደንበኛውእርካታ	5	4	3	2	1

6.1	የንግድባንክበሚሰጠውየኤቲኤምካርድአገልግሎትእነበምጠብቀው ደረጃእርካታ እስገኝቶልናል፡፡					
6.2	የንግድባንኩበአጠቃላይበሚሰጠውየኤቲኤምካርድአገልግሎትእርካታዎትእንዴ ትይገልጽታል ?					
7	አጠቃላይመረጃስለኤቲኤምየአገልግሎትጥራት	እጅግደካ ማ	ደካማ	አይታወቅም/መ ከለኛ)	ጥሩ	እጅግበ ጣምጥ ሩ
7.1	የንግድባንኩበሚሰጠውየኤቲኤምካርድአገልግሎትእነበምጠብቀው ደረጃአግኝቼ ዋለሁ፡፡					
7.2	የንግድባንኩበአጠቃላይበሚሰጠውየኤቲኤምካርድአገልግሎትእንዴትይገልጽታ ል?					

ክፍልVI.

ክፍትጥያቄ (ሌሎችተግዳሮቶችእናሊሆኑየሚችሉቱጥቆማዎች)

1. የባንኩንኤቲኤምማሽኖችበሚጠቀሙበትጊዜበተደጋጋሚከሚያጋጥሞትችግርትውስትሶስ ቱንዋናዎችችግሮችንይጥቀሱ? እባክዎትንችግሮችበቅደምበድግሞሽመጠንተከተል 1 እስከ 3 ያስቀምጡ?

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 2.ባንኩምንቢያደርግየኤቲኤምማሽኖችየአገልግሎትማሻሻልወይምየበለጠጥሩማድረጊያ ለባቸውንዘርዘርነገሮችይጥቀሱ ---

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እናመሰግናለን፡፡

አባሪ2- ስራተኞችእናአስተዳዳሪቃለመጠይቅጥያቄዎች፡፡
የቃለመጠይቅጥያቄዎችቅድስተማሪያምዩኒቨርስቲየየሀረምረቃTርOግራም

1. በአዲስአበባየኤቲኤምአገልግሎትሲስጡየሚያጋጥሙዋትተግዳሮቶች / ችግሮችምንድንናቸው?
2. በአዲስአበባለየንግድባንክኤቲኤምአገልግሎትችግሮችአስተዋጽአየሚያደርጉትነገሮችምንድንናቸው?

3. ባንኩየኤቲኤምአገልግሎትከመደበኛየባንክአገልግሎትይልቀለደንበኞችበለጠእርካታእንዳገኘያስባልኝናየቅርንጫፉ ብዛቶችንድግግሞሸንሷል?

4. በአዲስአበባየኤቲኤምአገልግሎትበተመለከተከደንበኞችየሚያቀርቡትቅሬታምንድነው?

5. በአዲስአበባላሚገኙትየኤቲኤምአገልግሎትችግሮችምንመፍትሔዎችአሉ?