



**ASSESSMENT OF FACTORS AFFECTING CUSTOMERS'
SATISFACTION IN AUTOMATED TELLER MACHINE SERVICE
(THE CASE OF UNITED BANK S.C. IN ADDIS ABABA)
A RESEARCH PAPER**

By: Yonathan Yimer

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Assessment of Factors Affecting Customers' Satisfaction in
Automated Teller Machine Service
(The Case of United Bank S.C. in Addis Ababa)

By
Yonathan Yimer

A Thesis Submitted to Graduate Studies Program
of Addis Ababa University School of Commerce

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of Master of Arts in Marketing Management

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DECLARATION

I hereby declare that the research entitled “Assessment of Factors Affecting Customers’ Satisfaction in Automated Teller Machine Service –The case of United Bank S.C. in Addis Ababa” is my original work and has not been presented in Addis Ababa or any other University and that all sources of materials used for the research have been duly acknowledged.

Yonathan Yimer

(The Researcher)

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Dr. Bizuneh Asfaw

(Advisor)

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STATEMENT OF CERTIFICATION

This is to certify that Yonathan Yimer has carried out his research paper on the topic entitled “Assessment of Factors Affecting Customers’ Satisfaction in Automated Teller Machine Service –The case of United Bank S.C. in Addis Ababa” under my supervision in partial fulfillment of the requirements for Master of Arts in Marketing Management at Addis Ababa University School of Commerce. This work is original in nature and is suitable for submission for the award of Master’s degree in Marketing Management.

Dr. Bizuneh Asfaw

(Advisor)

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Acronyms

ACSI- American Customer Satisfaction Index

AIB-Awash International Bank

ANOVA- Analysis of variance

ATM- Automated Teller Machine

CS- Customer Satisfaction

EBS- Electronic Banking Services

E- banking- electronic banking

E-servqual- electronic service quality

KMO-Keiser Meyer Olkin

NIB- Nib International bank

SMS- Short Message Service

SPSS- Statistical Packages for the Social Sciences

SQ- Service Quality

UB- United Bank

VIF- Variance inflation factor

List of Tables

	Pages
Table 2.1: customer satisfaction versus service quality	25
Table 3.1: Reliability Statistics	35
Table 4.1: Gender	37
Table 4.2: Age	38
Table 4.3: Education	38
Table 4.4: Profession	39
Table 4.5: Monthly Income	39
Table 4.6: Status of ATM Usage	40
Table 4.7: Frequency of ATM Usage per Month	40
Table 4.8: Types of Account Linked with ATM Card.....	41
Table 4.9: Preferable Local Time to use ATM Service	42
Table 4.10: Tangibility dimension items	43
Table 4.11: Reliability dimension items.....	45
Table 4.12: Responsiveness dimension items.....	47
Table 4.13 Assurance dimension items	49
Table 4.14: Empathy dimension items	51
Table 4.15: Convenience dimension items	53
Table 4.16: Security dimension items	55
Table 4.17: Accessibility dimension items	57
Table 4.18: Speed dimension items	59
Table 4.19: I am satisfied with the overall ATM service of United Bank S.C.....	60
Table 4.20: Reliability Statistics for respective Dimensions	61
Table 4.21: Correlations....	62
Table 4.22: KMO and Bartlett's Test	63
Table 4.23: Rotated Component Matrix	64
Table 4.24: Coefficients	66
Table 4.25: ANOVA	66
Table 4.26: Model Summary.....	67
Table 4.27: Descriptive Statistics	68

List of Figures

	Pages
Figure 2.1: E-service quality model	32
Figure 4.1: Frequency of ATM usage per Month	41
Figure 4.2: Normality of Regression Model	69
Figure 4.3: Convenience Regression Plot	70
Figure 4.4: Empathy Regression Plot	71
Figure 4.5: Tangibility Regression Plot	71
Figure 4.6: Speed Regression Plot	72

Abstract

Purpose-*The main purpose of this study is to assess the most important factors (dimensions) affecting customers' satisfaction in Automated Teller Machines (ATMs) service of United Bank S.C.*

Design/methodology/approach- *The study employed a quantitative methods based on a convenience sample consists mainly of respondents in different professions at the age of above 18 years. Self-administered questionnaire, which consists of demographic characteristics and survey questions both in Amharic and English, was distributed to 379 United Bank ATM users. 20 ATMs were conveniently selected in order to reach ATM users in different parts of Addis Ababa. Instrument development was based on reviewing related literatures and discussing with concerned academicians and practitioners in the area of ATM service and customer satisfaction.*

Findings- *The researcher finds out that convenience, empathy, tangibility and speed are the most significant customer satisfaction dimensions of ATM service in United Bank S.C.*

Research limitations/ Implications- *the study employed convenience sampling technique to choose sample respondents who are ATM users of United Bank in ATMs located in Addis Ababa. The non-probability sampling technique was employed due to lack of access to customers' list because of the bank's policy. The sample was taken only from Addis Ababa and may not represent the entire ATM service customers of United Bank S.C.*

Practical implications- *UB Managers in all levels will be benefited from the findings of the research in order to better off ATM service quality and increase customer satisfaction through applying the identified service quality dimensions.*

Originality/Value- *The research is one of the few original studies in the area of ATM service particularly in the assessment of the important dimensions affecting customers' satisfaction.*

Table of Contents

	Pages
Acknowledgement	i
Acronyms	ii
List of Tables	iii
List of Figures	iv
Abstract	v
1. Chapter One - Introduction	1
1.1. Background.....	1
1.2. Statement of the Problem	4
1.3. Basic Research Questions	5
1.4. Objectives of the Study.....	5
1.4.1. General Objective	5
1.4.2. Specific Objectives	5
1.5. Significance of the Study.....	6
1.6. Scope of the Study	6
1.7. Limitation of the Study	6
2. Chapter Two - Literature Review	7
2.1. Definition of ATM	7
2.2. Evolution of ATM	8
2.3. Networked ATMs.....	10
2.4. Service Quality Dimensions in ATM.....	10
2.5. Functions of ATM.....	11
2.6. Factors Contributing to Poor ATM Services.....	12
2.7. ATM in Ethiopia	13
2.8. ATM VS Other e-Banking Channels.....	13
2.9. Benefits of e-Banking.....	15
2.9.1. To the Banks	15

2.9.2.	To the Customers.....	15
2.9.3.	To the Merchants, Traders, etc.....	16
2.10.	Customer Satisfaction.....	16
2.10.1.	Customer Satisfaction in e-banking.....	19
2.10.2.	Two General Conceptualizations of Customer Satisfaction.....	21
2.10.3.	Customer Satisfaction and Service Quality.....	22
2.10.4.	The Distinction between Customer Satisfaction and Service Quality.....	25
2.10.5.	Perceived Quality.....	27
2.11.	Customer Expectation.....	28
2.12.	Perceived Value.....	28
2.13.	Customer Satisfaction Models.....	29
2.13.1.	SERVQUAL/E-SERVQUAL.....	29
2.13.2.	SERVPERF.....	30
2.13.3.	KANO Model.....	30
2.13.4.	ACSI Model.....	31
3.	Chapter Three - Research Design and Methodology	33
3.1.	Research Design.....	33
3.2.	Population, Sample and Sampling Techniques.....	34
3.2.1.	Population.....	34
3.2.2.	Participants.....	34
3.2.3.	Sample.....	34
3.2.4.	Sampling Techniques.....	34
3.3.	Types of Data and Tools/Instruments of Data Collection.....	34
3.3.1.	Types of Data.....	34
3.3.2.	Instruments of Data Collection.....	35
3.3.3.	Validity and Reliability.....	35
3.4.	Procedures of Data Collection.....	36
3.5.	Methods of Data Analysis.....	36
4.	Chapter Four - Results and Discussion.....	37
4.1.	Results.....	37
4.1.1.	Customer Profile and Use of ATM Services.....	37
4.1.2.	Survey Questions.....	43

4.1.2.1. Frequency and Percentage	43
4.1.2.2. Reliability Analysis	61
4.1.2.3. Correlations Analysis	62
4.1.2.4. Standard Multiple Regression Analysis.....	65
4.1.2.4.1. Identifying Multicollinearity	65
4.1.2.4.2. Evaluating the Strength of Prediction Equation	67
4.1.2.4.3. Evaluating the Regression Model.....	67
4.1.2.4.4. Identifying Independent Relationships.....	67
4.2. Discussion	68
4.2.1. Normality of Regression Model	69
4.2.2. Graphical presentation of significant service quality dimensions vs CS	70
4.2.2.1. Convenience Dimension Versus Customer Satisfaction.....	70
4.2.2.2. Empathy Dimension Versus Customer Satisfaction	71
4.2.2.3. Tangibility Dimension Versus Customer Satisfaction.....	71
4.2.2.4. Speed Dimension Versus Customer Satisfaction.....	72
4.2.3. Relationship between service quality and customer Satisfaction	73
5. Chapter Five - Conclusion and Recommendation	74
5.1. Summary of Findings	74
5.2. Conclusion.....	75
5.3. Recommendations	76
5.4. Further area of study and practical implications	77
References	78

Appendix I

Total variance explained

Appendix II

Questionnaire in English

Appendix III

Questionnaire in Amharic

CHAPTER ONE

INTRODUCTION

1.1. Background

Business organizations are aware that satisfied customers are the basis of their sustainable profitability and ongoing productivity. Banks as service providing institutions need to attract, retain and satisfy their customers through utilizing various methods and tools to stay in the industry they compete with their rivals. Electronic banking (e-channel) which includes; internet banking, Automated Teller Machine (ATM), telephone banking and SMS is one way of delivering their services to their respective customers in addition to working through the conventional one (traditional/ branch banking).

Automated Teller Machine (ATM) is a Computerized machine that permits bank customers to gain access to their accounts with a magnetically encoded plastic card and a code number. It enables the customers to perform several banking operations without the help of a teller, such as to withdraw cash, make deposits, pay bills, obtain bank statements, effect cash transfers. ATM was invented in the early 1960s by John Shepherd-Barron who was a Scottish national born in India. Automated Teller Machines (ATMs) were the first well-known machines to provide electronic access to customers (Sultan Singh, Ms. Komal, 2009). With advent of Automatic Teller Machines (ATM), banks are able to serve customers outside the banking hall. ATM is designed to perform the most important function of bank. It is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hour's restrictions and paper based verification. ATMs have made hard cash just seconds away all throughout the day at every corner of the globe. ATMs offer 24/7 banking services to bank customers like cash withdrawal, fund transfer, balance inquiry, bill payment, accept deposits, fast cash delivery, cheque book request, mobile recharging, access to loan/ credit card statements etc – using a plastic, magnetic-strip card and personal identification number issued by the financial institution(Vijay, 2011).

An **Automated Teller Machine (ATM)** (American, Australian, Singaporean, and Indian English), also known as an **automated banking machine (ABM)** (Canadian English), **cash machine**, **cash point**, **cash line** or **hole in the wall** (British, South African, Sri Lankan, and

Hiberno-English), is an electronic telecommunications device that enables the clients of a financial institution to perform financial transactions without the need for a cashier, human clerk or bank teller. However, ATM is most recognized e-banking channel as compare to other e-channels in Ethiopian banking industry .Certainly the banking industry in Ethiopia is underdeveloped in providing e-banking services due to lower infrastructure development in the country.

Nevertheless, there is an all immediate need to embark on capacity building arrangements and modernize the banking system by employing the state of the art technology being used anywhere in the world(Gardachew, 2009). With a growth of customer knowhow, little developments in telecom infrastructure and international relations, however, the current banking system is changing and starts providing some electronic banking services. Therefore all banks operating in Ethiopia should recognize the need for introducing electronic banking system to satisfy their customers and meet the minimum technology based service quality requirements by their customers should understand the dimensions the customers' value most in e-banking services (Tewodros, 2011).

Customer satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999).Satisfaction of customers with products and services of a company is considered as most important factor leading toward competitiveness and success (Hennig-Thurau and Klee, 1997). Customer satisfaction is actually how customer evaluates the ongoing performance (Gustafsson, Johnson and Roos, 2005). According to Kim, Park and Jeong (2004) customer satisfaction is customer's reaction to the state of satisfaction, and customer's judgment of satisfaction level. Customer satisfaction is very important in today's business world as according to Deng et al., (2009) the ability of a service provider to create high degree of satisfaction is crucial for product differentiation and developing strong relationship with customers.

Muzammil, Sehrish and Adnan(2010) found that Customer satisfaction is very important because that would create sense of belongingness, emotional binding and brand loyalty among customers. Satisfaction was operationalized as "if needs or demands of customers are fulfilled through particular product or service" or if customer feels that he gets the desired benefits from the goods

or services for which they have paid to a particular firm. In recent years, the banking industry around the world has been undergoing a rapid transformation. Today, banking is regarded as a consumer-oriented services industry and banks have started realizing that their business increasingly depends on the quality of the consumer service provided and overall satisfaction of the customer. Relationship marketing has become the most critical aspect to corporate banking success. In addition, the deepening of information technology has facilitated better tracking and fulfillment of commitments, multiple delivery channels for bank customers, and faster resolution of issues (Ankit , 2012).

Customer satisfaction is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. It is seen as a key performance indicator within business and is often part of a Balanced Scorecard. As Gustafsson, et al (2005) discovered in a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy.

Gaining high levels of customer satisfaction is very important to a business because satisfied customers are most likely to be loyal and to make repeat orders and to use a wide range of services offered by a business.

Taylor and Baker (as cited in Ankit, 2012) suggest customer satisfaction is widely recognized as a key pressure in the formation of consumers' future purchase intentions. In today's highly competitive, increasingly consolidated world, offering differentiating services can be critical to a bank's success. Pairot (as cited in Ankit, 2012) defined Customer's satisfaction as the company's ability to fulfill the business, emotional, and psychological needs of its customers. In the words of Oliver (1981, p.27), customer satisfaction is "the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience." Customer satisfaction has also been defined by Hunt (1977, p.459) as "an evaluation rendered that the (consumption) experience was at least as good as it was supposed to be."

Furthermore, Engel and Blackwell (1982, p.501) have opined it to be “an evaluation that the chosen alternative is consistent with prior beliefs with respect to that alternative.”

Ankit (2012) points out that customers have different levels of satisfaction as they have different attitudes and experiences as perceived from the company. In discussing the issue of Customer’s satisfaction, Ankit also proposed that it is affected by the importance placed by the customers on each of the attitudes of the product/ service in question. Customer satisfaction measurement allows an organization to understand the key drivers that create satisfaction or dissatisfaction; and what is really driving their satisfaction during a service experience. Kotler (1998) posits that the key to achieving organizational goals consists in determining the needs and wants of target markets and delivering the desired satisfactions more effectively and efficiently than competitors. As Marjo (2009) found out that the counterparts of satisfaction are always expectations and experiences whereby level of expectations will create a basis and comparison base for experiences, whenever experience is less than expectation, the customer will be dissatisfied; when experience equals expectation, the customer will be indifferent; when experience is greater than expectation, the customer will be satisfied.

Despite an increased interest in conducting a research on the relationship between ATM service and bank customers, little empirical research has actually been conducted on the topic in Ethiopia, especially from the perspective of factors affecting ATM customers’ satisfaction; very few studies have focused on studying determinants of e-servqual assuming that service quality has a direct impact on customer satisfaction. For this reason, the researcher believes that the proposed study provided a unique contribution to fill the literature gap and offer a remedy for the existing bank management difficulties regarding customer satisfaction and ATM service. .

1.2. Statement of the problem

In today’s banking business the major challenge faced by banks is how to satisfy customers and identifying the core methods to attain high level of customer satisfaction. In this modern age of technology customers’ expectation is so high that banks need to provide excellent services to attract, retain, satisfy and create customer loyalty. Few of the major factors that dissatisfy customers while using ATM in the case of one of Ethiopian privately owned banks, United Bank S.C., includes;

dysfunction of ATM due to network, insufficient cash in the ATM, electric power interruption, delivering the PIN and ATM Card to the customer without creating usage awareness, failure to get ATM in the nearby location (accessibility problem), capture of Card by ATM and unable to deliver the captured card to the customer timely (speed problem), and the Bank's failure to keep promises (reliability problem).

The existence of these problems depicts failure of the bank to address the role of service quality dimensions and the researcher was inspired to conduct a study in order to identify and evaluate key service quality dimensions affecting customers' satisfaction in ATM service and consult Management of the bank the methods to minimize and vanish the dissatisfying factors and work for high level of customer satisfaction.

1.3. Basic research questions

The study tried to answer the following questions

- What are the most significant factors (dimensions) that ATM users weighted most to their satisfaction?
- Is there any considerable relationship among the factors affecting customers' satisfaction of UB ATM banking?

1.4. Objectives of the study

1.4.1. General Objective

The main purpose of the study was to identify the significant factors (service quality dimensions) affecting customers' satisfaction in ATM service in one of privately owned Banks in Ethiopia i.e. United Bank S.C. the case in Addis Ababa.

1.4.2. Specific Objectives

To measure the overall level of customers' satisfaction in United Bank ATM banking, to compare and contrast the weight of the factors affecting ATM users' satisfaction in UB and to benefit Management of the Bank to improve ATM service quality in order to enhance customer satisfaction.

1.5. Significance of the Study

21st century customers are demanding more convenience from service industry and banking sector is not an exception. In this regard ATM is one of the best services offered by Banks which offers a convenient way to customers to avoid frustrating queues in banks.

Bank customers in Ethiopia are becoming accustomed to using ATM in time of need be it in the normal bank working hours or when the banks are closed. ATM users in UB are in the verge of seeking quality ATM service. This study, therefore, is significant to provide information that would help the management of the bank to evaluate and re-design its current marketing strategies in order to improve the overall customer satisfaction levels and also the research is vital to fill the literature gap that exists in this area of study (especially in Ethiopia).

1.6. Scope of the study

While ATM banking offers a wide variety of services, Ethiopian banks have limited the service due to infrastructure, network, customer awareness and other constraints. Customer expectation and experience are also limited to the service provided to them so that only major customer satisfaction factors had been identified that affect most in ATM service. To manage the research flow only ATM users in Addis Ababa were subjects of the study.

1.7. Limitation of the study

The research aimed to develop an instrument that measured customer satisfaction in the Ethiopian banking industry for which no earlier instrument developed. However, limited experience happened to be significant constraint to develop real instrument and the study was focused only on United Bank S.C. disregarding the influence of other Banks' ATM service on ATM service of UB (since United Bank is doing ATM business through integration with Awash and Nib bank).

CHAPTER TWO

LITERATURE REVIEW

2.1. Definition of ATM

Computerized machine that permits bank customers to gain access to their accounts with a magnetically encoded plastic card and a code number. It enables the customers to perform several banking operations without the help of a teller, such as to withdraw cash, make deposits, pay bills, obtain bank statements, effect cash transfers. Another definition is An **Automated Teller Machine (ATM)** (American, Australian, Singaporean, and Indian English), also known as an **automated banking machine (ABM)** (Canadian English), **cash machine, cash point, cash line** or **hole in the wall** (British, South African, Sri Lankan, and Hiberno-English), is an electronic telecommunications device that enables the clients of a financial institution to perform financial transactions without the need for a cashier, human clerk or bank teller.

According to Sultan and Komal (2009) **Automated Teller Machines (ATMs)** were the first well-known machines to provide electronic access to customers. With advent of Automatic Teller Machines (ATM), banks are able to serve customers outside the banking hall. ATM is designed to perform the most important function of bank. It is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hour's restrictions and paper based verification. ATMs have made hard cash just seconds away all throughout the day at every corner of the globe. ATMs allow you to do a number of banking functions – such as withdrawing cash from one's account, making balance inquiries and transferring money from one account to another – using a plastic, magnetic-stripe card and personal identification number issued by the financial institution. ATM does not mean the plastic card and PIN (Personal Identification Number) but the services for which you can use it are the most important part.

In 1993 O'Hanlon and Rocha found out that originally, banks offering an ATM service achieved an advantage over their competitors. There was scant understanding of the customers' needs or expectations and the role of ATMs large in bank's retail delivery system was vague. In the early market stage, O'Hanlon and Rocha enlighten that ATM was a product based on a radical technological innovation, and did not represent a solution to a customer need at that point in

time. In the mid-1970s, features like cash balance inquiry, deposits and funds transfer that permitted these customers to conduct the majority of their routine transactions without visiting a bank branch.

A study conducted by Asma (n.d.) depicts that by the late 1980s, ATMs were viewed as a generic service, a commodity with no competitive advantage, this means that ATM banking services definitely have managed to make a majority place for themselves with regards to the other e-banking services – internet banking, tele-banking, and manual banking. In regard to the ATM services respondents who are in favor of ATM service said that they have access to their money 24X7, time-saving, less taxing than going to the bank, do not have to face sometimes impolite bank employees. The Author shows that ATM banking is perceived to be very important by majority of the respondents (98%) where by consumers demand it, Economics drives it and Banks must exploit it.

2.2. Evolution of ATM

There has been much debate about the history of the ATM, and who the inventor was. The following time line depicts the historical progress of ATM.

1960 – ATM predecessor installed – In 1960 New York's First National City Bank (now CitiBank) installed a Banko-graph in several branch lobbies. The concept of this machine was for customers to pay utility bills and get a receipt without a teller.

1967 – First Cash Dispenser installation – In 1967 at Barclays Bank branch near London debuted the first cash dispenser, made by De La Rue Instruments. It used paper vouchers bought from tellers in advance. The machine was called the De La Rue Automatic Cash System, or DACS. According to an interview with the inventor, John Shepherd-Barron, the paper vouchers were actually checks impregnated with Carbon 14. According to John Shepherd-Barron, the reason we have ATMs is his love of chocolate and him running late one Saturday. He managed to miss the midday closing time of his local bank on a Saturday in 1965, meaning he couldn't take out any cash for the weekend. He got thinking that cash ought to be as easy to get as chocolate bars from a dispensing machine. Shepherd-Barron's inspiration struck in the bath, where he was relaxing after a long day working for De La Rue, a global currency printer. Switching out chocolate bars

for cash, the laborer took his idea to his bosses, who in turn presented them to Barclays Bank. The company was keen, and on June 27, 1967, the Enfield High Street branch of Barclays began dispensing cash, £10 at a time. Users inserted a single-use paper voucher (which would be mailed back to the customer to prevent fraud) and keyed in a four-digit code that we know now as a PIN, and they were given their money.

1968 – Card-eating machine – In 1968 Barclays and a few other banks introduced a machine that encoded cash on plastic cards purchased from a teller. The problem was the machine always ate the card and you had to buy another one if you wanted another transaction.

1969 – First use of ATM magnetic stripe cards – In 1969 Docutel installed its Docuteller machine at New York's Chemical Bank – This is the first use of magnetically encoded plastic. Chemical Bank's ad campaign said: "On September 3, 1969, our branch will open its doors at 9:00 a.m. and we'll never close again !

Of course other manufacturers got into the game, but Docutel was the first to apply for a patent and is therefore credited by the Smithsonian Museum as inventor of the ATM, even though to us in the industry we see it primarily as the first modern magnetic stripe machine. Donald C. Wetzel is given credit for developing the machine for Docutel. Docutel met initial resistance, though, from bankers – their first concern was that the annual cost was higher than the cost of a human teller by about \$8,000. And secondly, they thought customers would probably be afraid to let a machine handle their money.

1971 – First true bank ATMs – In 1971 Docutel introduced its Total Teller, the first true full-function bank ATM. About the same time, Diebold installed its first TABS machine at a bank branch in the U.S., and Fujitsu installed one in Japan.

1973 – Proliferation begins – By 1973, 2,000 ATMs – most from Docutel and Diebold –operated in the U.S. They sold for about \$30,000 each.

1974 - On-line ATMs introduced – The newly connected machines soon led to the modern-day networks we're all familiar with.

2.3. Networked ATMs

Attaching ATMs to an internet connection became paramount to enable bank balances to update automatically and dynamically. The added complication of this caused the market to narrow somewhat in the coming decades, with two companies, Diebold and NCR, becoming the front runners and providing most of the machines used. They were replaced by other, nimbler manufacturers with better-looking and performing machines, and today ATMs are everywhere, always on, and constantly being used.

Children can buy toy versions of ATMs to play with, and though we often bank online through our web browsers, there's still a need, early on a Sunday morning or late on a Friday night, for the glowing slot of the ATM. The ATMs of a bank are connected to the accounting platform of the bank through ATM switches. Inter-bank ATM networks are created by setting up apex level switches to communicate between the ATM switches of different banks. The inter-bank ATM networks facilitate the use of ATM cards of one bank at the ATM(s) of other banks for basic services like cash withdrawal and balance enquiry. Banks owning the ATMs charge a fee for providing the ATM facility to the customers of other banks. The ATM deploying bank from the card issuing banks recovers this fee referred to as 'interchange fee'. However the interchange fee is not fixed across banks and depends on the terms of bilateral / multilateral arrangements. Banks with larger ATM network treat interchange fee as an important stream of revenue. UB, NIB and AIB have created Share Company named PSS to manage their ATM business so that a customer of one bank can use the ATM of the other with an interchange fee of 0.40 cents per 100 birr cash withdrawal

2.4. Service Quality Dimensions in ATM

Automated service quality is defined as the customer's overall evaluation of the excellence of the provision of services through electronic networks such as the internet, Automated Teller Machine (ATM), and telephone banking (Santos, 2003). Researches, Davies et al., (as cited in Vijay, 2011); Mcandrews, 2003; Komal& Singh, 2009) relating to especially ATM service quality, realized that the Automated Teller Machine (ATM) is one type of innovation that can mechanically accept deposits, issue withdrawals, transfer funds between accounts, and collect bills and It has altered the relationship between banks and their depositors, as well as the level of

service quality of banking services. The Researchers identified secure and convenient location, adequate number of ATM, user-friendly system, and functionality of ATM plays important role in customers' satisfaction. While, Joseph and Stone (2003); Mobarek (2007) and Dilijonas, Sakalauskas & Simutis (2009) mentioned that adequate number of ATMs, convenient and secure location and user-friendly system, speed, minimum errors, high uptime, cash backup, cost, and service coverage are essential service quality aspects of ATM service.

Quality and customer satisfaction in ATM service was found that the perceived service quality of ATM service provided by banks is related to the perceived satisfaction customers in the banking industry. A result of data analysis and hypothesis tests, according to a research conducted by Vijay (2011) indicates that overall results show cost effectiveness of ATM service was core service quality dimension and it was significantly affecting on overall customer satisfaction in ATM service. Many literatures in the area indicate that System availability, Easiness, Security & Responsiveness is, Convenience, cost effectiveness, Fulfillment and Efficiency, Problem Handling and Contact are the common service quality dimensions of customer satisfaction in ATM service settings.

In his extensive study on ATM service quality Santos (2003) defined automated service quality as the customer's overall evaluation of the excellence of the provision of services through electronic networks such as the internet, Automated Teller Machine (ATM), and telephone banking. Shamsdouha *et al.*, 2005 (as cited in Vijay, 2011) found that 24 hours service, accuracy, and convenient locations were the main predictors of customer satisfaction. Literatures discover a large number of studies that highlight the satisfaction of customers with ATMs). Sabita (2013) recommends that banks should focus on important aspects of user friendliness, ATM functionality and availability of transaction receipts, security and privacy as well as frequent monitoring and maintenance of ATMs.

2.5. Functions of ATM

Dharmesh and Devendra (2012) assert that under the edges of ATM the following services are offered by Banks:-

1. Accessing Accounts (Mini Statement / Balance Enquiry/Cash Withdrawal)
2. Paying Bills
3. Cheque book request

4. Mobile recharging
5. Fund Transfer
6. Access to loan / credit card statements
7. Mobile Banking
8. Deposit cash & cheque

Al-Hawari (2006) verifies that efficient ATM functions positively affect customers' perception of service quality. All those leads to greater SQ level giving rise to higher customers' satisfaction along with greater banking performance. A research conducted in India by Sabita (2013) shows that out of total respondents more than 50% agree that it is convenient and time saving to use ATM as it acts like a "mini bank" providing cash to the needy customers at anytime, anywhere whenever and wherever there is an ATM counter.

2.6. Factors Contributing to Poor ATM Services

- dysfunction of ATM due to network failure
- inadequate cash in the ATM
- Electric power interruption
- delivering the PIN and ATM Card to the customer without creating usage awareness
- Unable to get ATM in the nearby location(shortage of number of ATMs)
- Capture of Card by ATM and failure to deliver the captured card to the customer timely
- The Banks incompetence to keep promises(reliability problem)
- Lack of dispute handling problem such as customers may not get cash timely after the ATM deducts money from the customers' account
- The core banking system and the ATM system are not parallel (offline/disconnection between the core banking and ATM systems)
- There is no online support available to customers through technological channels
- Notification is not given to the customer when all ATMs are down due to bank's system failure.

2.7. ATM in Ethiopia

Recent ten years evidenced that electronic based business models are replacing conventional ones and organizations are rethinking business process designs and customer relationship management strategies. Banks are no exception to this transformation; a use of Information and Communication Technology (ICT) is revolutionizing the banking services through various unthinkable innovations (Islam, Biswas, & Kumar, 2007). Now Ethiopian banks are spending money in ICT infrastructure to offer e-banking services to their customers. It provides various alternative e-channels to using banking services e.g. ATM, debit card, internet banking, mobile banking, electronic fund transfer, electronic clearing services etc. Vijay (2011) declares that “recently banking industry in different countries has shown their interest transition in improving SQ from traditional branches to electronic channels. Accordingly, many of them have relied more on EBS (Electronic Banking Services) with significant growth in electronic facilities such as Internet, computer, ATMs, telephone and mobile phones”. However, as per Ethiopian e-banking scenario ATM is most acknowledged e-banking channel as compared to other e-channels.

2.8. ATM versus Other e-banking Channels

E-banking is the term that signifies and encompasses the entire sphere of technology initiatives that have taken place in the banking industry. According to the literatures reviewed, E-banking is a generic term making use of electronic channels through telephone, mobile phones, internet etc for delivery of banking services and products. The concept and scope of e-banking is still in the transitional stage. It increases efficiency in the sphere of effective payment and accounting system thereby enhancing the pace of delivery of banking services considerably. It allows customers to access banking services electronically such as to pay bills, transfer funds, view accounts or to obtain any banking information and advice. E-banking also facilitates new relationships with customers, regulatory authorities, suppliers and banking partners with digital-age tools. For example, customers and bank relationships will become more personalized, resulting in new modes of transaction processing and service delivery. Now, banks are faced with a number of important issues, for example how to take full advantage of new technology,

how e-banking change the ways customers relate with the service provider, etc. The banking industry has been considerably influenced by expansion of technology.

Million (2013) affirms that e-banking has improved customer satisfaction than ordinary banking, enabled customers to control their account better than the ordinary banking, there is high opportunity in expanding the service and the banks have not taken any empirical study or customer survey to measure customer satisfaction in the technology. If a bank already has a reputation for technical innovation, its customers are likely to feel comfortable with more technology. But if a large share of its profits or growth comes from older customers who prefer personal service, it could be unwise to push ATMs too hard. Bank marketing managers need to continuously assess the customer's decisions-making process as well as the formation of attitudes, preferences and satisfaction of automated services. Asma (n.d.) defined Electronic banking as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution customers, individuals or businesses to; access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet.

E-Banking is also called Internet banking, on-line banking or PC banking. E-Banking may include ATMs, wire transfers, telephone banking, electronic funds transfers and debit cards. Nowadays, internet banking sites process customer service inquiries, allow transactions from one account to another, take loan applications, open new accounts etc. Banks began to look at e-banking as a means to replace some of their traditional bank functions, for 2 reasons. Firstly, branches were very expensive to set up and maintain due to the large overheads associated with them. Secondly e-banking product/services like ATM and electronic fund transfer were a source of differentiation for banks that utilized them. Initially, ATMs were not sophisticated, and served only as cash dispensers. According to a research conducted in Nigeria, customers prefer ATM services for cash withdrawal and balance enquiry than other e-banking services, ("KPMG", 2013).

2.9. Benefits of e-banking

Himani (2011) proposes that e-banking helps us in overcoming the drawbacks of manual system, as computers are capable of storing, analyzing, consolidating, searching and presenting the data as per the user requirements with lot of speed and accuracy. Number of benefits accrues to the various parties with the development of e-banking;

2.9.1. To the Banks

- e-banking services help in increasing profits.
- e-banking provides competitive advantage with boundary less network to the banks.
- due to e-banking banks carry on business less with paper money and more with plastic money; have online transfer of funds, thus economizing on the cost of storage of huge stocks of currency notes and coins.
- by connecting with ATM and POS terminals, risk of cash overdraw can be eliminated in case of ATM credit and debit cards.

BANKERS' PERSPECTIVES...

- e-banking websites can act as a revenue earner through its promotional activities.
- customers can avail e-banking facility from anywhere, therefore saving the need not to invest more on building infrastructures.
- websites that offer financial convergence for the customer will create a more involved banking customer who will more frequently utilize the banking websites.

2.9.2. To the Customers

- e-banking provides 24 hours service to the customers for cash withdrawal from any branch.
- quick and steady access to information.
- online purchase of goods and services and payments can be made for various purposes.
- the customer can view his account balance, can get a statement of his account, can apply for loans, check the progress of his investments review interest rates and collect other important information.

2.9.3. To the Merchants, Traders, etc.

- it ensures assured quick payment and settlement to the various transactions made by the traders.
- it provides a variety of services to the businessmen on par with the international standards with low transaction cost.
- cost and risk problems involved in handling cash which are very high in business transactions are avoided.
- it leads to the growth of global and local clientele base with the development of e-Banking.
- other benefits include improved image, improved customer service, eliminating paper work, reduced waiting costs and enhanced flexibility.

2.10. Customer Satisfaction

Kotler (2002) defines customer satisfaction by giving details on the attributes of a highly satisfied customer. According to him, a highly satisfied customer stays loyal, lingers, and buys more as the company introduces new products and upgrades existing products; talks favorably about the company its products and upgrade existing products; pays less attention to competing brands and is less sensitive to price, offers service or product ideas to the company and costs less to him than new customers because transactions are routine. Several factors affect customers' satisfaction that is the kind of products that banks offer to its customers can cause customer satisfaction or dissatisfaction. Consumers do not buy a product or service for their own sake.

Customers bought product to acquire benefits that the product offers. They bought it to satisfy a need. Products therefore exist for what they fulfill in terms of consumer needs. Vijay (2011) states that it is the essential feature of benefit that the buyer expects to receive from savings account is not buying a passbook, or a card, the customer is buying a safe deposit that earns an interest and so comparatively, when the interest rate offered by one bank in relation to other banks is low, it will cause dissatisfaction to that customer. Such a customer may leave the bank and open an account with the other bank. The results of the study conducted by Mesay (2012) proves all service quality dimensions are positively correlated with customer satisfaction indicating quality banking service as a prerequisite for establishing and having a satisfied customer. According to the correlation result, empathy and responsiveness are the dominant

determinants of customer satisfaction. This indicates that banks required initializing provision of caring, individualized attention given to the customers. Moreover, managers should encourage service recovery and problem solving attitude prevailing in their banks.

The key to business survival and success is building and maintaining strong customer relationships (Bergeron, 2001). To make certain customer satisfaction, trust, and loyalty, businesses must pay attention on service quality, and in an online banking context, e-service quality is the focus. Zeithaml, Parasuraman, and Malhotra (2000) developed e-SERVQUAL as an efficient version of the traditional SERVQUAL model to quantify electronic service quality in the setting of the Internet. This multi-item scale has seven dimensions; efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact. Zeithaml, Parasuraman, and Malhotra (2002) defined e-service quality as the efficiency and effectiveness purchased by customers of electronic services. In the current literature concerning Internet consumer behavior profits generated by better-service quality have not been fully analyzed in terms of customer satisfaction, customer trust, and loyalty.

Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's performance (outcome) in relation to his or her expectation Kotler and Keller (2006, p.144). CS has been recognized as an important element that drives customer retention, loyalty and post-purchase behavior of customers. A key motivation for the increasing emphasis on customer satisfaction is that higher customer satisfaction can lead to have a stronger competitive position resulting in higher market share and profitability (Fornell, 1992), reduced price elasticity, lower business cost, reduced failure cost, and mitigated cost of attracting new customers (Chien, Chang & Su, 2003). Customer satisfaction construct indicates how much customers are satisfied, and how well their expectations are fulfilled. This construct evaluates overall satisfaction level of customers, fulfillment of their expectations, and company's performance versus the ideal provider. The key focus in managing customer satisfaction is to identify the core satisfaction determinants from the user's perspective and then to assess the company's performance in addressing each of these determinants. A customer satisfaction is an ambiguous and abstract concept. Actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors. The

quality of service is one of the major determinants of the customer satisfaction (Parasuraman, Zeithaml and Barry, 1985; 1998; Cronin and Taylor, 1994;; Zeithaml et al 2002; Loiacono, Watson and Goodhue, 2002). Many researchers and experts mentioned that, service quality can be enhanced by using advanced information and communication technology (ICT). “e-customer is an individual or corporate one who are using e-portals to purchase, ordering, receiving information and paying price / charges through various types of e-channels” i.e. internet banking, mobile banking, ATM, POS, credit cards, debit cards and other electronic devises.

Customer is a stakeholder of an organization who provides payment in exchange for the offer provided to him by the organization with the aim of fulfilling a need and to maximize satisfaction. Sometimes the term customer and consumer are confusing. A customer can be a consumer, but a consumer may not necessarily be a customer. Another author explained this difference that a customer is the person who does the buying of the products and the consumer is the person who ultimately consumes the product (Solomon, 2009, p. 34.). Levy (2009, p. 6) in his studies, suggested three ways of measuring customer satisfaction:

- A survey where customer feedback can be transformed into measurable quantitative data:
- Focus group or informal where discussions orchestrated by attained moderator reveal what customers think.
- Informal measures like reading blocs, talking directly to customers.

In 2001 Balachandher states that a bank has to profitably meet the needs of customers and continuously improve its ability to do so. It has to be accurate, reliable, helpful and understanding. The goal is not simply to satisfy customers but to positively delight them. The specific things that delight the customer vary from industry to industry and from product to product.

But most customers want the same things;

1. Customers are interested in quality
2. They desire good and effective service delivery
3. They want flexibility so that the specific product or service is obtained
4. They covet value by not wanting to pay a price that exceeds the value received from the product

Banks in particular, need to rebuild a customer focused banking with new improved processes, modern technology, a competitive range of delivery channels and focusing services on the best customers. This of course requires the radical remodeling of the banks delivery channels and business process engineering resulting in significantly improved: process excellence, speed of delivery, and value to customers. According to literatures reviewed, many academicians reach agreement that Customer satisfaction is the customers' feeling or attitude towards a product or service. Customer satisfaction is the result of the marketer's activity who acts as a bridge between different stages of the consumer's buying behavior. Kurdnejad (2003) proposed that if customers are satisfied with a particular service or product, they will probably repeat their purchase. Satisfied consumers probably talk to other people about their favorite business and the result of such dialogues is a sort of positive promotion for the company, organization or agency by word of mouth, or vice versa.

Peter, Danuta, and Ellen (1999) declare that Service quality, developed over time, relates to customer expectations, whereas satisfaction is transaction-specific, is a more short-term measure, and focuses on a personal, emotional reaction to service. According to Hansermark and Albinsson (2004), satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal or desire. Oliver (1997) defined satisfaction as a judgment following a consumption experience - it is the consumer's judgment that a product provided (or is providing) a pleasurable level of consumption-related fulfillment. Kotler (2000) defined satisfaction as a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations.

2.10.1. Customer Satisfaction in e-banking

During the recent years, the development of e-channels has dramatically changed the rules and operation in the banking industry (Gunasekaran and Love, 1999). Aladwani (2001) mentioned that while the industry has moved instantly to deploy and offer new banking services via e-channels for customers and in consequence the e-banking services have boomed promptly. Today, several financial institutions are endeavoring to emphasize customer-oriented services.

For this sake, it is crucial to implement new banking services in order to develop and keep better relationships with customers. Hence building up competitive predominance almost depends on customers' satisfaction with banking service. It is recognized that banks gaining higher customer satisfaction will have a conspicuous marketing ascendancy because the higher customer satisfaction is associated with greater revenues, increased cross-sell ratios; higher customer retention and bigger market share (Aladwani). Bank customers' taste and desire have begun to raise the stakes of expectation of exceptional services.

Customers want to transact their banking transactions at any time and location convenient for their life style. Wise and Ali (2009) argued that many banks want to go invest in ATMs to reduced branch cost since customers prefer to use them instead of a branch to transact business. According to Joseph and Stone (2003), the ability in order to deliver services via technology appears to be correlated with high satisfaction with services deemed most important to customers. These include high start-up investment costs of computers and telecommunication and licensing requirements. Absences of financial networks that link different banks, frequent power interruption: Lack of reliable power supply is a key challenge for smoothly running e-banking in Ethiopia. Resistance to changes in technology among customers and staff due to lack of awareness on the benefits of new technologies, fear of risk, lack of trained personnel in key areas, tendency to be content with the existing structures and people may be resistance to new payment systems(Gardachew,2010).

Customer satisfaction is one of the most important metrics in marketing, since firms regard customer satisfaction as one of the key business goals for evaluating the effectiveness of their business operations. In addition, customer satisfaction is a starting metric of the value chain between customer satisfaction, customer loyalty, firm product - marketplace performance and financial performance, and shareholder wealth, as demonstrated by recent studies. Customer satisfaction has been shown to positively impact operating margins (Anderson, Eugene, Fornell, Sanal, Mazvancheryl, 2004; Gruca and Rego, 2005) accounting returns, returns on investment (Anderson, Fornell, & Lehmann, 1994).), and cash flow and shareholder value (Anderson et al; Gruca and Rego). Many researchers point out the fact that satisfied customers share their experiences with other people to the order of perhaps five or six people. On the contrary, displeased customers are more likely to tell another ten people of their experience with product

or service. Building customer relationship is a backbone for all organizations in general, and companies in service industries in particular. Issues like: customer satisfaction, service quality, customer perception, customer loyalty, are the main concerns of the nowadays service companies, which improves organization's performance and translates into more profits. Customer satisfaction leads to repeat purchases, loyalty and to customer retention.

The increase of customer satisfaction can contribute significantly to performance (Blodgett, Wakefield, and Barnes, 1995; Parasuraman, Zeithaml, And Berry, 1985). They contribute to economic growth of the country by making funds available for investors to borrow as well as financial deepening in the country. But in order to survive in the competitive banking industry and to increase their financial performance banks have to improve the business service quality level continuously that will satisfy their customers giving a direct boost to enhance their banking performance in all spheres.

2.10.2. Two general Conceptualizations of Customer Satisfaction

There exist two conceptualizations of customer satisfaction namely; transaction-specific and cumulative (Boulding, William, Ajay, Richard , and Valarie ,1993; Andersen, 2000).

While some authors perceive satisfaction as a cumulative, others view it as transactional. Transactional-specific perspective, CS is based on a one time, specific post-purchase evaluative judgment of a service encounter Oliver(1993a) On the other hand, in the cumulative CS perspective, CS is conceptualized as an overall customer evaluation of a product or service based on purchase and consumption experiences over a time period (Anderson, Fornell, and Lehmann,1994).

It is argued that since cumulative satisfaction is based on a series of purchase and consumption experiences, it is more useful and reliable as a diagnostic and predictive tool than the transaction perspective that is based on a one-time purchase and consumption experience. Following the transaction-specific, customer satisfaction is viewed as a post-choice evaluation judgment of as specific purchase occasion. Until present date, researchers have developed a rich body of literature focusing on this antecedents and consequences of this type of customer satisfaction at

the individual level (Oliver, 1980). Cumulative customer satisfaction is an overall evaluation based on the total purchase and consumption experiences with a product or service over time.

Prior research has portrayed customer satisfaction as transaction-specific. Using this framework, customer satisfaction is seen as a post-consumption evaluative judgment of a particular purchase experience or activity (Bearden and Teel, 1983; Cronin and Taylor, 1992; Oliver 1980, 1993; Oliver and DeSarbo, 1988). The theoretical rationale behind this framework is a variation of the expectancy-confirmation/disconfirmation paradigm (Oliver and Swan, 1989). Another formulation to measure customer satisfaction, widely used in recent studies, including studies Utilizing the satisfaction metric in the ACSI data, is overall or cumulative satisfaction, which is, in other words, relationship-specific. With this formulation, overall satisfaction can be viewed as a customer's overall satisfaction experiences (Olsen 2002), and is gauged as the cumulative post-purchase evaluative judgment of a group of discrete purchase activities or transactions for a particular brand or firm over duration of time (Fornell et al. 1996; Johnson and Fornell 1991; Oliver1997; Rust and Oliver 1994).

Of these two formulations of customer satisfaction, overall or cumulative satisfaction has been widely used with regard to the association between customer satisfaction and customer loyalty. On one hand, transaction-specific satisfaction conceptualizes customer satisfaction as the outcome of a single transaction. Thus, this transaction-specific satisfaction formulation may be too restrictive – i.e., the transaction-specific satisfaction approach has a very limited predictive power (Anderson and Narus 1990; Fornell et al. 1996; Ganesan 1994). Oliver (1999) maintains that overall satisfaction is more appropriate for an analysis of the satisfaction-loyalty relationship, inasmuch as the cumulative satisfaction construct is capable of aggregating or blending individual satisfaction episodes. Likewise, the overall satisfaction formulation is better at predicting consequent behaviors and economic outcomes (Johnson et al. 2001).

2.10.3. Customer Satisfaction and service quality

Anderson, Fornell, and Lehmann (1994) have shown that service quality has a positive effect on customer satisfaction and, subsequently, on company profitability. Nunnally (1978) studied the relationship between perceived service quality, consumer satisfaction, and purchasing intentions, arriving at the conclusion that service quality determines consumer satisfaction that consumer

satisfaction has a significant effect on purchasing intentions, and that service quality has less of an effect on purchasing intentions than on consumer satisfaction. The relationship between expectation, perceived service quality and customers satisfaction have been investigated in a number of researches (Zeithaml, et al, 1988). Parasuraman et al, (1985; 1988) found that, there is very strong relationship between quality of service and customer satisfaction. Increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers (Nadiri, Kandampully and Hussain, 2009).

The higher level of perceived service quality results in increased customer satisfaction. When perceived service quality is less than expected service quality customer will be dissatisfied (Jain and Gupta, 2004). According to Cronin and Taylor (1992) satisfaction super ordinate to quality- that quality is one of the service dimensions factored in to customer satisfaction judgment. Service is defined as any intangible act or performance that one party offers to another that does not result in the ownership of anything (Kotler & Keller, 2009, p.789). Quality can also be defined as the totality of features and characteristics of a product or services that bear on its ability to satisfy stated or implied needs (Kotler et al., 2002, p. 831).The original study by Parasuraman et al., (1988) presented ten dimensions of service quality.

- Tangibles: the appearance of physical artifact and staff members connected with the service (accommodation, equipment, staff uniforms, and so on).
- Reliability: the ability to deliver the promised service.
- Responsiveness: the readiness of staff members to help in a pleasant and effective way.
- Competence: the capability of staff members in executing the service.
- Courtesy: the respect, thoughtfulness, and politeness exhibited by staff members who are in contact with the customer.
- Credibility: the trustworthiness and honesty of the service provider.
- Security: the absence of doubt, economic risk, and physical danger.
- Access: the accessibility of the service provider.
- Communication: an understandable manner and use of language by the service provider.
- Understanding the customer: efforts by the service provider to know and understand the customer.

After refinement, these ten dimensions above were later reduced to five dimensions as below:

Tangibility: physical facilities, equipment, and appearance of personnel

Reliability: ability to perform the promised service dependably and accurately

Responsiveness: willingness to help customers and provide prompt service

Assurance: knowledge and courtesy of employees and their ability to inspire trust and Confidence

Empathy: caring individualized attention the firm provides to its customers

Since customer satisfaction has been considered to be based on the customer's experience on a particular service encounter, (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction, because service quality comes from outcome of the services from service providers in organizations. Regarding the relationship between customer satisfaction and service quality, Oliver (1993) first suggested that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction-specific.

In relating customer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service. "Customer satisfaction is based upon the level of service quality that is provided by the service providers" (Saravana & Rao, 2007, p. 436). Satisfying the customers by making sure they obtain good quality services is the latest strategy for organizations in today's business environment. That is why companies are going in for total quality management to improve the quality because quality has a great impact on customer satisfaction (Kotler, et al., 2002, p. 8). Dogarawa A (2005) depicts that the success of electronic banking, as argued by many researchers, depends probably on bank service quality, customer preferences and satisfaction. Banks have to upgrade and constantly think of new innovative customized packages and services to remain competitive. The invasion of banking by technology has created an information age and rendered banking services more appealing.

2.10.4. The Distinction between Customer Satisfaction and Service Quality

Table 2.1 customer satisfaction versus service quality

Customer Satisfaction	Service Quality
Customer satisfaction can result from any dimension, whether or not it is quality related.	The dimensions underlying quality judgments are rather specific.
Customer satisfaction judgments can be formed by a large number of non-quality issues, such as needs, equity, perceptions of fairness.	Expectations for quality are based on ideals or perceptions of excellence.
Customer satisfaction is believed to have more conceptual antecedents.	Service quality has less conceptual antecedents.
Satisfaction judgments do require experience with the service or provider.	Quality perceptions do not require experience with the service or provider.

Source: Yap S. and Kew M (n.d.)

Service quality has a significant impact on a bank's success and performance (Zeithaml et al, 2000). Nowadays, service quality has received much attention because of its obvious relationship with costs, financial performance, customer satisfaction, and customer retention. Quality is defined by various Authors as; "Quality is predictability" (Deming, 1982), "conformance to specification or requirements" and "fitness for use" (Juran, 1988) and "customer's opinion" (Feigenbaum, 1945).

Gronroos (1978) suggests that service quality is made of two components – technical quality and functional quality. Technical quality refers to what the service provider delivers during the service provision while functional quality is how the service employee provides the service. Parasuraman et al (1988) define service quality as a difference between customer expectation of service and customers' perceptions of the actual service. Kasper et al. (as cited in Mesay, 2012) defines service quality as the degree to which the service offered can satisfy the expectations of the user. SERVPERF measures service quality by using the perceptions of customers.

Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL (Baumann 2007). Kotler et al (2002) preach that satisfaction is the post-purchase evaluation of products or services taking into consideration the expectations.

To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction. As service quality improves, the probability of customer satisfaction increases. Clemes (2008) observed that Quality was only one of many dimensions on which satisfaction was based; satisfaction was also one potential influence on future quality perceptions. Hazlina et al (2010.) also noted that service quality is an important tool to measure customer satisfaction. Empirical studies show that the quality of service offered is related to overall satisfaction of the customer. Mesay (2012) found out that there exists a positive relationship between all service quality dimensions and customer satisfaction. Although his research provides some significant insights into service quality in Ethiopian banking industry, there is still a chance to extend the findings to gain a more comprehensive understanding of the nature of banking services. Mesay recommends that future research may highlight the service quality in banking in total, comparative analysis on SERVPERF scores in different types of banks and comparative analysis on SERVQUAL and SERVPERF scores in banking industry.

Biljana and Jusuf (2011) discovered that service quality and customer satisfaction are very important concepts that companies must understand if they want to remain competitive and grow. In today's competitive environment, the Authors ascertained in their study of the relationship between Customer Satisfaction and Service quality using ACSI model, delivering high quality service is the key for a sustainable competitive advantage.

Customer satisfaction does have a positive effect on an organization's profitability. Satisfied customers form the foundation of any successful business as customer satisfaction leads to repeat purchase, brand loyalty, and positive word of mouth. Rahim (2010) stated that in satisfaction literature, expectations for goods is "would", while in service quality literature, expectations for goods is "should". Service quality is of utmost importance in analyzing the performance of bank branches, since their survival depends on their service quality levels they provide (Portela & Thanassolis, 2006).

2.10.5. Perceived Quality

Perceived quality has been customarily defined as one of the key determinants of customer satisfaction (Anderson et al., 1994; Rust & Oliver, 1994). There is evidence that this relationship is valid in the banking sector as well (Muñoz-Gallego & Cruz, 2005), and the same conclusion has been achieved specifically in e-bank studies (Waite & Harrison, 2002). Recent findings (Cristobal, Flavián, & Guinalú, 2007) give proof of a positive relationship between customer satisfaction and e-loyalty. Erkan et al (2012) argued that perceived quality is evaluation of recent consumption experience by the market served. This construct evaluates customization and reliability of a given product or service.

Customization is the degree to which a product or service meets a customer's requirements, and reliability is the degree to which firm's offering is reliable, standardized, and free from deficiencies. Perceived quality is expected to have a positive effect on customer satisfaction (Fornell et al., 1996). In their study, Parasuraman et al., (1985), proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction. Mohammad et al (2013) recommends companies have to improve their performance to keep customers satisfied so as to achieve a sustainable competitive advantage in a highly competitive business environment, because the main result is customer satisfaction and loyalty.

Given the intensification of competition in the field of service throughout the world, retaining customers and increasing their loyalty in such atmosphere becomes more difficult day by day. Customer satisfaction is undeniably one of the most strategic issue in recent decades. Now that in the global economy, customers determine a company's sustainability, the companies can no longer be indifferent to the expectations and demands of their customers: They must direct all their activities and capabilities towards customer satisfaction because the only source of return on investment is the customers.

Biljana and Jusuf (2011) describe that Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction. In many cases, customer perception is subjective, but it provides some useful insights for organizations to develop their marketing strategies.

Providing high level of quality service has become the selling point to attract customer's attention and is the most important driver that leads to satisfaction. Therefore, as many Academicians and Practitioners agree, customer perception and customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectations it leads to satisfaction.

2.11. Customer Expectation

According to Rotondaro (2002) Customer expectations are the consequences of prior experience with the company's products. This construct evaluates customer expectations for overall quality, for product and service quality, and for fulfillment of personal needs. The customer expectations construct is expected to have a direct and positive relationship with customer satisfaction (Anderson, Fornell, & Lehmann, 1994). Therefore, according to vijay (2011) banker and e-banking service designers should think over this dimension and make possible changes in the e-banking services according to the customers' expectations and need of the time.

Other researchers saw the need of additional components of service expectations that is functional and technical dimensions. (Grönroos, 1983). The idea is that, consumers make service evaluations based on the technical dimension that is what is delivered and on the functional dimension that is how, why, who, and when it is delivered (Grönroos). In the contrast, in the service quality literature, such as Biljanaand Jusuf (2011), it is defined as desires and wants, what a service provider should offer rather than would offer. According to Kotler (2000) Customers form their expectations from their past experience, friends' advice, and marketers' and competitors' information and promises. Expectations serve as reference points in customer's assessment of performance (Cronin & Taylor, 1992).

2.12. Perceived value

Erkan et al (2012) defines Perceived value that it is the perceived level of product quality relative to the price paid by customers. While Fornell et al. (1996) noticed perceived value is the rating of the price paid for the quality perceived and a rating of the quality perceived for the price paid. Perceived value structure provides an opportunity for comparison of the firms according to their price-value ratio (Anderson et al., 1994). In the ACSI model, perceived value is expected to have a positive impact on satisfaction.

Customer value can be broadly defined as the customer's overall assessment of the utility of a product based on perceptions of what is received and what is given (Zeithaml, 1988). According to Zeithaml, perceived value is a direct antecedent of a purchase decision and a direct consequence of perceived service quality. The results of a study conducted by Haemoon (1999) show that perceived value is an immediate antecedent to customer satisfaction and repurchase intention.

2.13. Customer Satisfaction Models

Willard, H. (2000) collects various models pertaining to customer satisfaction from different sources and the researcher believes it is essential to discuss some of the models in order to see customer satisfaction from a range of perspectives. Organizations need to analyze customer satisfaction with various customer satisfaction models. Different models clarify different theories of customer satisfaction.

2.13.1. SERVQUAL/E- SERVQUAL

The SERVQUAL instrument has been widely applied in a variety of service industries. The instrument was used to measure banks' service quality as well.

Parasuraman, Zeithamal and Berry (1988) built a 22-item instrument called SERVQUAL for measuring consumer perceptions of service quality. SERVQUAL addresses many elements of service quality divided into the dimensions of tangibles, reliability, responsiveness, assurance, and empathy. According to the SERVQUAL model, service quality can be measured by identifying the gaps between customers' expectations of the service to be rendered and their perceptions of the actual performance of service. SERVQUAL is modified based on the following nine dimensions of service appropriate for this study:

1. *Tangibility*: Tangibility refers to the physical characteristics associated with the service encounter.
2. *Reliability*: The service provider's ability to provide accurate and dependable services; consistently performing the service right.

3. *Responsiveness*: A firm's willingness to assist its customers by providing fast and efficient service performances; the willingness that employees exhibit to promptly and efficiently solve customer requests and problems.
4. *Assurance*: Diverse features that provide confidence to customers (such as the firm's specific service knowledge polite and trustworthy behavior from employees).
5. *Empathy*: The service firm's readiness to provide each customer with personal service.
6. *Access*: approachability and ease of contact. For example, convenient office operation hours and locations
7. *Security*: the customer feeling free from danger, risk or doubt including physical safety, financial security and confidentiality.
8. *Convenience*: suitability of service delivery process(method)
9. *Speed* :rate at which service is delivered

2.13.2. SERVPERF

The performance based service quality (SERVPERF) was identified by Cronin and Taylor (1992). Cronin and Taylor proposed the SERVPERF instrument, which is a more concise performance-based scale; an alternative to the SERVQUAL model. The perceived quality model postulates that an individual's perception of the quality is only a function of its performance. Cronin et al. (1994) continue to debate between the effectiveness of SERVQUAL and SERVPERF for assessing service quality. The authors remained unconvinced of both, that including customer expectations in measures of service quality is a position to be supported, and that SERVPERF scale provides a useful tool for measuring overall service quality. Moreover, Lee et al (2000) empirically compare SERVQUAL (performance minus expectations) with performance-only model (SERVPERF). The authors also conclude that the results from the latter appeared to be superior to the former. It has been acknowledged that such approach limits the explanatory power of service-quality measurement.

2.13.3. KANO MODEL

The Kano model is a theory developed in the 80's by Professor Noriaki Kano and his colleagues of Tokyo Rika University. The Kano et al (1996) model of customer satisfaction classifies attributes based on how they are perceived by customers and their effect on customer

satisfaction. The model is based on three types of attributes viz. (1) basic or expected attributes, (2) performance or spoken attributes, and (3) surprise and delight attributes.

2.13.4. ACSI MODEL

The American Customer Satisfaction Index (ACSI) was launched in 1994. The American Customer Satisfaction Index uses customer interviews as input to a multi-equation econometric model developed at the University of Michigan's Ross School of Business.

The ACSI model is a cause-and-effect model with indices for drivers of satisfaction on the left side (customer expectations, perceived quality, and perceived value), satisfaction (ACSI) in the center, and outcomes of satisfaction on the right side (customer complaints and customer loyalty, including customer retention and price tolerance). The ACSI was based on a model originally implemented in 1989 in Sweden called the 'Swedish Customer Satisfaction Barometer (SCSB) (Barbara& Fornell, 2005).

The researcher found out from reviewing the literatures that e-SERVQUAL Model is a better frame work for the study conducted due to the following reasons;

- A. the e-SERVQUAL instrument has been widely applied in a variety of service industries and banks are not exceptions
- B. the Model is well proven conceptually as well as practically
- C. the Model is broadly accepted by well-known researchers in the area of service quality and customer satisfaction
- D. the researcher believes that the Model is a good means to answer the research objective and questions of the study being undertaken
- E. the researcher considers that the Model is a road map to assess relevant response from respondents
- F. e-SERVQUAL/ SERVQUAL remain the most complete attempt to conceptualize and measure service quality

E-SERVQUAL Model

E-SERVQUAL Dimensions

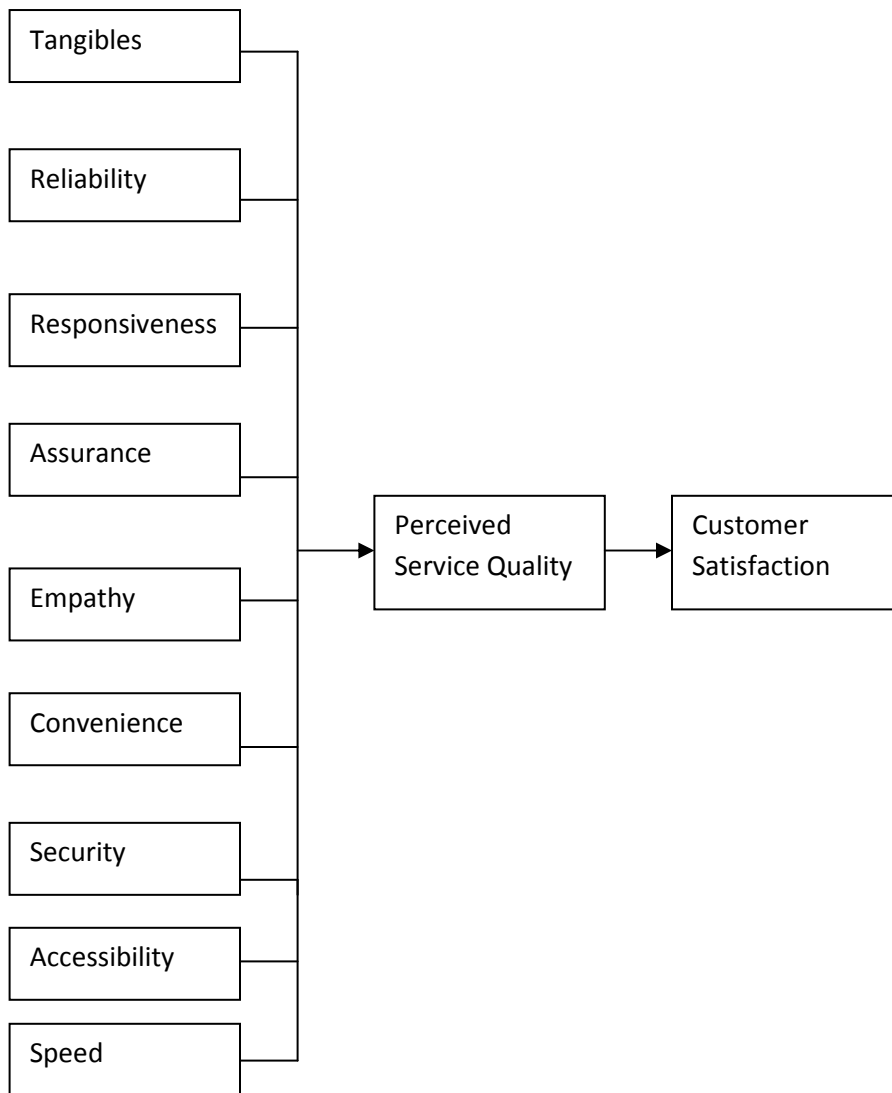


Figure 2.1. E-service quality model

Source: Parasuraman, et al (2005), "E-S-QUAL"

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

In this chapter research design, sample and sampling techniques, sample size, participants of the study, source of data, validity and reliability, data collection instruments, procedures of data collection and methods of data analysis are discussed in depth.

3.1. Research Design

The research is mainly about assessing the factors (service dimensions) affecting customer satisfaction in ATM service in united bank S.C., which is one of the privately owned Banks in Ethiopia. The study was focused on identifying determinants of ATM service customer satisfaction, the relationship among the dimensions and their effect on service quality in the Bank from which an insight was revealed to spot the significant dimensions that determine customers' satisfaction in ATM banking. The study was carried out at different ATM stations of UB in Addis Ababa. Primary data through self-administered questionnaire at a given point in time was collected from 379 UB ATM card (Hiber Card) Holders.

The study was undertaken by using empirical investigation with causal design since the major focus of the research is assessing the service quality dimensions that affect customers' satisfaction most. As the relationship among the determinants along with their effect on service quality through measuring customer expectation and perception towards ATM service offered by the Bank was also the center of attention of the research. Employing empirical research seems to be noteworthy among other research designs. The survey instrument consisted of 37 items which were identified through a comprehensive review of the e-service quality literature. The instrument was divided into two main sections; the first section was related to demographic information of the respondents and the second related to survey of ATM overall satisfaction. Statements in the second section represented each groups of items measuring a particular dimension.

3.2. Population, Sample and Sampling Techniques

3.2.1. Population

ATM users whose accounts are maintained in UB are the population of this study and found to be 27,300 at the end of March 2014 (the first day when questionnaire has begun distributed).

3.2.2. Participants

Those Hiber card Holders who used the Bank's ATM more than one time and whose accounts have been maintained in the Bank's different branches were considered to be participants of the study (up on their consent to participate in the study).

3.2.3. Sample

Due to the bank's policy of keeping its customers' list confidential, the samples of this study have been selected by convenience sampling method and are limited to the United Bank ATM users of Addis Ababa .Since the number of population under study continues each day, a cutoff point was made in order to determine the sample size and it was determined to be 379 by applying the sample size determination calculation at confidence level of 95% and 5% margin of error for a total population of 27,300 as at March 31, 2014 through the statistical approach based on precision rate and confidence level.

3.2.4. Sampling Techniques

Selection of the sample from the population was made through convenience. 379 structured questionnaires were distributed to customers of the bank at 20 conveniently selected ATM premises from the total of 37 ATM venues located in different parts of Addis Ababa. 308 questionnaires were responded which represented 81% of response rate and only 291 as actual sample were found to be usable for analysis.

3.3. Types of Data and Tools/ Instruments of data Collection

3.3.1. Types of Data

Employing primary data for the study was preferred since the items in the questionnaire were selected by assessing related literatures in the field of customer satisfaction and service quality

for electronic banking. The researcher also believed that in order to collect valid and reliable data making use of primary data was relevant.

3.3.2. Instruments of Data collection

By employing Self-administered questionnaire, participants of the study were contacted in person and support was given in time of need to clarify the concepts in the items. A total of 54 items for 9 categories of customer satisfaction dimensions each consists of 6 items and 1 for overall customer satisfaction were primarily distributed to employees and customers of UB and 2 items from each dimensions (a total of 18 items were found to be inappropriate after analyzing the pre-test results). So that the final questionnaire consisted of 37 fitting items for the study.

3.3.3. Validity and Reliability

Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure while reliability has to do with the accuracy and precision of a measurement procedure (A measuring instrument is reliable if it provides consistent results). The validity of the instrument was established using 15 employees of United Bank from E-banking Department at the Bank’s head office and Customer Service officers in two large as well as 15 customers. Another approach for the validity of a measuring instrument to be supported is it must be demonstrably reliable. Testing the thirty seven items in the questionnaire had been conducted in order to check the instrument’s reliability using Cronbach’s Alpha and found to be 0.908 which is significantly higher than the generally accepted value of greater than or equal to 0.7 (Nunnally and Bernstein 1994).It indicates high overall internal consistency among the thirty seven items as shown in Table 3.1

Table 3.1. Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
.908	.910	37

Source: Own Survey, 2014

3.4. Procedures of Data Collection

In order to remove difficulty to handle, raising problems of interpretation, and interviewer bias; Respondents were asked to give their perception of the service quality level of ATM services on a 5–point Likert scale (1=Strongly Disagree, 2=disagree, 3=Neutral, 4=Agree and 5= Strongly Agree) and a total of 291 useable surveys were collected. The researcher conveniently selected the participants (both internal and external customers of the Bank), delivered the questionnaires in person and collected within two weeks.

3.5. Methods of Data Analysis

Both descriptive and inferential statistics were applied. Descriptive statistics was used to describe a set of data in terms of its frequency of occurrence, its central tendency, and its dispersion. Factor analysis, regression, correlation analysis and reliability test were examined through employing inferential statistics.

CHAPTER FOUR

RESULTS AND DISCUSSION

In this chapter both results and discussion are intensively discussed from the analysis output and literatures reviewed. Descriptive statistics together with inferential statistics have been appropriately applied in order to come up with an overall better result of the research studied. The general information and survey questions results are plainly discussed here under by applying frequencies, percentages, correlations, factor analysis and multiple regression outputs.

4.1. Results

This section presents all the relevant outputs of the data analyzed from the usable questionnaires collected through self-administered primary data. Both tables and figures are used to discuss the results obtained from SPSS version 21.0.

4.1.1. Customer profile and use of ATM services

In this sub section Demographic variables are processed and analyzed using mean, frequencies and percents by using tables and figures.

Gender- the following table depicts that from among the 291 respondents 58.1% or 169 were males while the remaining 41.9% (122) were females.

Table 4.1. Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	169	58.1	58.1	58.1
Female	122	41.9	41.9	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

Age- the table here under explains the age between 31 and 40 consists of the highest percentage (41.9%) from among all other respondents in the sample. The remaining users are 33.7% (26-30), 10% (18-25), 7.2% (41-50), 6.2 % (51-60) and the lowest percentage goes to the age of

above 60(only 1%). The outcome of this demographic variable describes younger people of the age 18-30 are leading ATM users (43.7%).

Table 4.2. Age

	Frequency	Percent	Valid Percent	Cumulative Percent
18-25 years	29	10.0	10.0	10.0
26-30 years	98	33.7	33.7	43.6
31-40 years	122	41.9	41.9	85.6
Valid 41-50 years	21	7.2	7.2	92.8
51-60 years	18	6.2	6.2	99.0
Above 60 years	3	1.0	1.0	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

Education- As shown in the table below first degree holders are the foremost users of ATM banking which accounts for 76.3% of the total usable respondents and next to it Master’s degree holders covers 12.4% while the remaining 8.9%,1.7% and 1.7% goes to diploma, high school and others respectively.

Table 4.3. Education

	Frequency	Percent	Valid Percent	Cumulative Percent
High school	5	1.7	1.7	1.7
Diploma	26	8.9	8.9	10.7
Degree	222	76.3	76.3	86.9
Valid Master's Degree	36	12.4	12.4	99.3
Other	2	.7	.7	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

Profession- people who are employed covers 73.5% or 214 of the total respondents whereas self-employed and retired people represent 22.3% and 4.1% respectively. This shows that employed people are the foremost users of UB ATM service.

Table 4.4. Profession

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Employee	214	73.5	73.5	73.5
Self-employed	65	22.3	22.3	95.9
Retired	12	4.1	4.1	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

Monthly Income- respondents of the sample who earn monthly income between 5001 and 10000 (56.7%) are dominant customers of UB ATM banking while 15.8% of respondents earn 3001-5000, 11.3% lies in above 10000 income category. These group together accounts for 83.8% which shows high income earners are main users of UB ATM service. The remaining 10.3% and 5.8% goes to income category of 1001-3000 and up to 1000.

Table 4.5. Monthly Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid up to 1000	17	5.8	5.8	5.8
1001-3000	30	10.3	10.3	16.2
3001-5000	46	15.8	15.8	32.0
5001-10000	165	56.7	56.7	88.7
above 10000	33	11.3	11.3	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

Status of ATM usage- this variable indicates how long the respondents used ATM banking since they hold UB ATM card. The following table clearly portrays those respondents who used ATM service from 6 months to 2 years accounts for 75.3% of the total sample whereas the other two categories cover only 24.7%. Considering the age of ATM service of the Bank, customers are using the service well.

Table 4.6. Status of ATM usage

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 6 months	28	9.6	9.6	9.6
6 months -1 year	63	21.6	21.6	31.3
Valid more than 1 year -2 years	156	53.6	53.6	84.9
Above 2 years	44	15.1	15.1	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

Frequency of ATM usage per Month- this variable shows how frequently respondents used ATM service within a Month. According to the following table respondents use UB ATM service 4-8 times (55.7%) where as 19.2% used 1-3 times, 13.1% over 12 times and 12.0% 9-12 times per month. This depicts that customers are using the service 6 times on average.

Table 4.7. Frequency of ATM usage per Month

	Frequency	Percent	Valid Percent	Cumulative Percent
1-3 times	56	19.2	19.2	19.2
4-8 times	162	55.7	55.7	74.9
Valid 9-12 times	35	12.0	12.0	86.9
Over 12 times	38	13.1	13.1	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

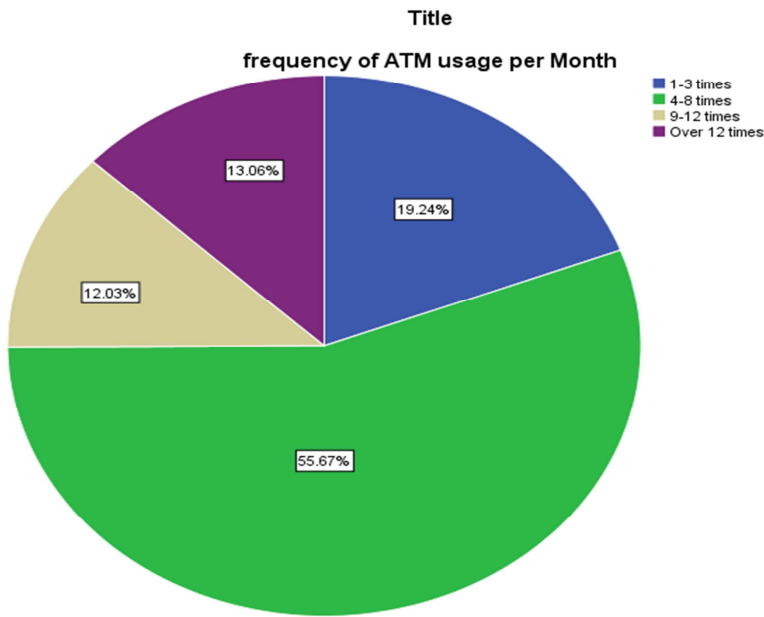


Fig.4.1. Frequency of ATM usage per Month

Type of Account linked with ATM card- Table 4.8. Depicts that the majority of respondents' accounts linked with their ATM card is saving account (85.6%), this is due to user convenience of the stated type of account and more number of saving account holders in the bank than the other two types. 7.9% goes to current account and the remaining 6.5% is for special saving account.

Table 4.8. Type of Account linked with ATM card

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Current Account	23	7.9	7.9	7.9
Saving Account	249	85.6	85.6	93.5
Special Saving Account	19	6.5	6.5	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

Preferable local time to use ATM service- this variable shows the favorable time respondents chose to use ATM service within 24 hours in a day. The table below shows that respondents preferred to use ATM banking in time of off-working teller hours which totals 54.3% (41.6% in the night time and 12.7% in the afternoon). As many respondents as 40.2% also preferred using ATM in the afternoon which might be due to boredom of waiting time in the conventional banking services. Only 5.5% of the respondents used ATM in morning hours.

Table 4.9 preferable local time to use ATM service

	Frequency	Percent	Valid Percent	Cumulative Percent
Morning(12:00-6:00)	16	5.5	5.5	5.5
Afternoon(6:01-12:00)	117	40.2	40.2	47.1
Valid Night(12:01-6:00)	121	41.6	41.6	87.3
Midnight-Noon(6:01-11:59)	37	12.7	12.7	100.0
Total	291	100.0	100.0	

Source: Own Survey, 2014

4.1.2. Survey Questions

Under this subsection, outputs of the analysis regarding items in nine dimensions are analyzed and interpreted.

4.1.2.1. Frequency and percentage

Table 4.10 Tangibility dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
Appearance of the ATM is Attractive				
Valid Strongly Disagree	12	4.1	4.1	4.1
Disagree	26	8.9	8.9	13.1
Neutral	42	14.4	14.4	27.5
Agree	164	56.4	56.4	83.8
Strongly Agree	47	16.2	16.2	100.0
Total	291	100.0	100.0	
Mini statement printing is available				
Valid Strongly Disagree	10	3.4	3.4	3.4
Disagree	30	10.3	10.3	13.7
Neutral	67	23.0	23.0	36.8
Agree	156	53.6	53.6	90.4
Strongly Agree	28	9.6	9.6	100.0
Total	291	100.0	100.0	
The currency note received from ATM is of good quality				
Valid Strongly Disagree	10	3.4	3.4	3.4
Disagree	39	13.4	13.4	16.8
Neutral	50	17.2	17.2	34.0
Agree	146	50.2	50.2	84.2
Strongly Agree	46	15.8	15.8	100.0
Total	291	100.0	100.0	
The card design is attractive and easy to hold				
Valid Strongly Disagree	14	4.8	4.8	4.8
Disagree	31	10.7	10.7	15.5
Neutral	42	14.4	14.4	29.9
Agree	87	29.9	29.9	59.8
Strongly Agree	117	40.2	40.2	100.0
Total	291	100.0	100.0	

In regard to Appearance of the ATMs are Attractive 56.4% of the respondents agreed and 16.2% strongly agreed that UB has attractive ATMs. Only 13% of the respondents perceive that the ATMs are not attractive. Though more than 50% of the respondents admire the appearance of the ATMs, UB should consider the negative perceptions.

The item of the tangibility dimension, Mini statement printing is available, earned 53.6% agreement, 23% neutrality, 10.3% disagreement, 9.6% strong agreement and 3.4% strongly disagreement which shows large number of respondents are happy with availability of mini statement. UB need to bring neutral states to the level of agreement through availability of statements all the time.

United Bank uses 50 and 100 birr notes in its ATMs for the reason of ease of cash handling and security reason. Respondents are 50.2% agreed to the currency note received from ATM is of good quality item and the remaining respondents are 17.2% neutral, 15.8% strongly agree, 13.4% disagree and 3.4% strongly disagree to this item. 66% of the sample respondents positively perceived the quality of the denominations in the ATMs.

40.2% of the respondents strongly agreed with the card design is attractive and easy to hold item and 29.9% agreed which together summed up 70.1%. Only 15.5% of the respondents observed the item negatively and 14.4% were neutral in their decision.

Table 4.11 Reliability dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
ATM service practices involve consistency of performance and dependability				
Valid	Strongly Disagree	23	7.9	7.9
	Disagree	106	36.4	44.3
	neutral	82	28.2	72.5
	Agree	64	22.0	94.5
	Strongly Agree	16	5.5	100.0
	Total	291	100.0	100.0
Cash withdrawal limit from a specific account in a day is sufficient				
Valid	Strongly Disagree	26	8.9	8.9
	Disagree	64	22.0	30.9
	neutral	101	34.7	65.6
	Agree	83	28.5	94.2
	Strongly Agree	17	5.8	100.0
	Total	291	100.0	100.0
UB ATM banking provides power backup and data recovery system to avoid interrupted transactions in case of electric power failure				
Valid	Strongly Disagree	29	10.0	10.0
	Disagree	114	39.2	49.1
	neutral	66	22.7	71.8
	Agree	67	23.0	94.8
	Strongly Agree	15	5.2	100.0
	Total	291	100.0	100.0
Cash is available in the ATMs at any time				
Valid	Strongly Disagree	38	13.1	13.1
	Disagree	72	24.7	37.8
	neutral	68	23.4	61.2
	Agree	93	32.0	93.1
	Strongly Agree	20	6.9	100.0
	Total	291	100.0	100.0

Source: Own Survey, 2014

From the total sample 36.4% responded that they disagreed to ATM service practices involve consistency of performance and dependability and 28.2% were neutral while 22% agreed. This shows that only 27.5% were positive to this item so that UB should endeavor to make its ATM performance consistent and dependable.

Though 34.3% were positive to the item of reliability, Cash withdrawal limit from a specific account in a day is sufficient, 34.7% were neutral to decide the adequacy of cash withdrawal limit from ATM in a day which might show respondents were not sure about the cash limit of 6000 from UB ATMs in a specific day.30.9% of the total sample negatively perceived the cash withdrawal limit set by the bank.

49.2% of the respondents perceived the item UB ATM banking provides power backup and data recovery system to avoid interrupted transactions in case of electric power failure negatively while 23% agreed and only 5.2% strongly agreed and 22.7% respondents were neutral. As many as 71.9% of the total sample were unhappy and neutral that the bank do not provide power backup and data recovery system to avoid interrupted transactions in case of electric power failure.

To the item Cash is available in the ATMs at any time 32% agreed up on it while the remaining 24.7%, 23.4%, 13.1% and 6.9% goes to disagree, neutral, strongly disagree and strongly agree respectively. Of the total respondents only 38.9%, which is highly less than 50%, were delighted about availability of cash in UB ATMs any time.

Table 4.12 Responsiveness dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
United Bank makes the effort to understand the customer's needs				
Valid	Strongly Disagree	19	6.5	6.5
	Disagree	28	9.6	16.2
	neutral	52	17.9	34.0
	Agree	156	53.6	87.6
	Strongly Agree	36	12.4	100.0
	Total	291	100.0	100.0
There is quick response and the ability to get help if there is a problem or question				
Valid	Strongly Disagree	16	5.5	5.5
	Disagree	33	11.3	16.8
	neutral	61	21.0	37.8
	Agree	156	53.6	91.4
	Strongly Agree	25	8.6	100.0
	Total	291	100.0	100.0
United Bank provides timely help-desk services and online help facilities for its ATM service customers				
Valid	Strongly Disagree	13	4.5	4.5
	Disagree	41	14.1	18.6
	neutral	73	25.1	43.6
	Agree	134	46.0	89.7
	Strongly Agree	30	10.3	100.0
	Total	291	100.0	100.0
There is Willingness or readiness of employees to provide ATM services (timeliness of service, giving prompt service)				
Valid	Strongly Disagree	11	3.8	3.8
	Disagree	28	9.6	13.4
	neutral	58	19.9	33.3
	Agree	147	50.5	83.8
	Strongly Agree	47	16.2	100.0
	Total	291	100.0	100.0

Source: Own Survey, 2014

The Bank's effort to understand the customer's need is accepted by 53.6% of the respondents while 17.9% were neutral and 12.4% were Strongly Agree. Only 9.6% and 6.5% lie in disagree and strongly disagree scale. 66% of the respondents were happy with the Bank's effort to understand their needs.

53.6% of the total respondents claimed they agreed with the question of quick response and the ability to get help if there is a problem or question as were true in the above construct while 21% could not decide and 16.8% perceived negatively. The remaining respondents agreed strongly that there is quick response and the ability to get help if there is a problem or question.

56.3% of the total respondents were optimistic while only 18.6% were unhappy with receiving timely help-desk services and online help facilities in time of need. As many as 25.1% respondents abstained from putting their decision.

More than 66% of the sample agreed with the item regarding Willingness or readiness of employees to provide ATM services (timeliness of service, giving prompt service) and the rest of the respondents either disagreed or neutral as per the above table. This shows that Employees are ready and willing to give prompt ATM service to their customers.

Table 4.13 Assurance dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
Employees of United Bank possess the required skills and knowledge to perform the service				
Valid	Strongly Disagree	12	4.1	4.1
	Disagree	34	11.7	15.8
	neutral	52	17.9	33.7
	Agree	159	54.6	88.3
	Strongly Agree	34	11.7	100.0
	Total	291	100.0	100.0
There is respect, Politeness, consideration and friendliness of contact personnel				
Valid	Strongly Disagree	13	4.5	4.5
	Disagree	22	7.6	12.0
	neutral	58	19.9	32.0
	Agree	159	54.6	86.6
	Strongly Agree	39	13.4	100.0
	Total	291	100.0	100.0
United Bank S.C provides 24/7 e-based monitoring and assistance for ATM services that need immediate support				
Valid	Strongly Disagree	18	6.2	6.2
	Disagree	36	12.4	18.6
	neutral	127	43.6	62.2
	Agree	78	26.8	89.0
	Strongly Agree	32	11.0	100.0
	Total	291	100.0	100.0
Employees are always willing to help you				
Valid	Strongly Disagree	9	3.1	3.1
	Disagree	23	7.9	11.0
	neutral	53	18.2	29.2
	Agree	167	57.4	86.6
	Strongly Agree	39	13.4	100.0
	Total	291	100.0	100.0

Source: Own Survey, 2014

More than 66% of the total respondents agreed to item regarding employees of United Bank possess the required skills and knowledge to perform the service while 17.9% were neutral and the remaining perceived negatively. The above table reveals the Employees of the Bank are claimed to have possessed the required skills and knowledge to perform ATM service.

Only respondents of 12.1% identified the item concerning respect, Politeness, consideration and friendliness of contact personnel pessimistically and the rest of the total sample (68%) agreed while the remaining stays neutral.

As many as 43.6% of the respondents were neutral, 26.8% agree, 12.4 disagree, 11% strongly agree and 6.2% strongly disagree about the item related to provision of 24/7 e-based monitoring and assistance for ATM services that need immediate support.

From the total respondents more than 70% enjoyed the willingness of the employees to help them though 18.2% were impartial and the rest were unhappy with employees' readiness for help.

Table 4.14 Empathy dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
Provision of caring and individualized attention to customers provided by call-center are available in time of request				
Valid	Strongly Disagree	7	2.4	2.4
	Disagree	30	10.3	12.7
	neutral	148	50.9	63.6
	Agree	85	29.2	92.8
	Strongly Agree	21	7.2	100.0
	Total	291	100.0	100.0
Information is available regarding types of ATM services at personal level				
Valid	Strongly Disagree	14	4.8	4.8
	Disagree	31	10.7	15.5
	neutral	48	16.5	32.0
	Agree	181	62.2	94.2
	Strongly Agree	17	5.8	100.0
	Total	291	100.0	100.0
Specific individual needs are understood				
Valid	Strongly Disagree	10	3.4	3.4
	Disagree	31	10.7	14.1
	neutral	174	59.8	73.9
	Agree	62	21.3	95.2
	Strongly Agree	14	4.8	100.0
	Total	291	100.0	100.0
The bank gives you individual attention in regard to ATM service				
Valid	Strongly Disagree	15	5.2	5.2
	Disagree	37	12.7	17.9
	neutral	48	16.5	34.4
	Agree	173	59.5	93.8
	Strongly Agree	18	6.2	100.0
	Total	291	100.0	100.0

Source: Own Survey, 2014

50.9% of the total respondents, which represents more than half of the total sample, refrained from revealing their decision about Provision of caring and individualized attention to customers provided by call-center are available in time of request and only 36.4% agreed and strongly agreed up on it. Only 12.7% disagreed to the above mentioned item.

62.2% of the total respondents claimed that they agreed to availability of Information regarding types of ATM services at personal level. 16.5%, 10.7%, 5.8% and 4.8% lied on neutral, disagree, strongly agree and strongly disagree respectively. This shows that information is available at personal level regarding types of UB's ATM services.

Neutral respondents covered 59.8% of the total sample in regard to specific individual needs are understood while 21.3% and 4.8% agreed to the construct. The remaining total went to negative perception by the sample respondents.

The construct, the bank gives you individual attention in regard to ATM service, had been positively perceived by 59.5% agree and 6.2% strongly agree where as 12.7% disagreed and 5.2% strongly disagreed with the item. Neutral respondents of the total sample accounted for 16.5%.

Table 4.15 Convenience dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
ATMs of United Bank S.C are conveniently located				
Valid	Strongly Disagree	13	4.5	4.5
	Disagree	31	10.7	15.1
	neutral	52	17.9	33.0
	Agree	168	57.7	90.7
	Strongly Agree	27	9.3	100.0
	Total	291	100.0	100.0
ATM banking transaction is easy to use				
Valid	Strongly Disagree	11	3.8	3.8
	Disagree	15	5.2	8.9
	neutral	25	8.6	17.5
	Agree	83	28.5	46.0
	Strongly Agree	157	54.0	100.0
	Total	291	100.0	100.0
There is no queue while using ATM services				
Valid	Strongly Disagree	10	3.4	3.4
	Disagree	20	6.9	10.3
	neutral	33	11.3	21.6
	Agree	203	69.8	91.4
	Strongly Agree	25	8.6	100.0
	Total	291	100.0	100.0
ATM services save time as compared to conventional banking				
Valid	Strongly Disagree	13	4.5	4.5
	Disagree	13	4.5	8.9
	neutral	20	6.9	15.8
	Agree	57	19.6	35.4
	Strongly Agree	188	64.6	100.0
	Total	291	100.0	100.0

Source: Own Survey, 2014

Many of the respondents agreed upon the item, ATMs of United Bank S.C are conveniently located (57.7%), while 17.9% became abstain from making decision. The remaining number of respondents disagreed (10.7%) strongly agreed (9.3%) and strongly disagreed (4.5%). This depicts that more than 50% of the ATMs are conveniently located.

54% of the total sample strongly agreed that ATM banking transaction is easy to use, 28.5% agreed and the remaining respondents fall on either being neutral or perceived negatively. This result agrees with many research findings.

Only 21.6% of the total sample responded either neutral or negative whereas more than 78% of the respondents agreed positively to the item there is no queue while using ATM services as can be seen from the table. This may be due to efficiency of ATM service.

From the findings of many researches in the field, ATM banking saves more time than traditional banking. The above table also depicts that 64.6% of the respondents strongly agreed to the construct ATM services save time as compared to conventional banking and only 8.9% perceived negatively.

Table 4.16 Security dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
I perceive that United Bank’s information are secured and that nobody can access my accounts				
Valid	Strongly Disagree	16	5.5	5.5
	Disagree	24	8.2	13.7
	neutral	36	12.4	26.1
	Agree	176	60.5	86.6
	Strongly Agree	39	13.4	100.0
	Total	291	100.0	100.0
I have freedom from danger, risk and doubt about security				
Valid	Strongly Disagree	18	6.2	6.2
	Disagree	24	8.2	14.4
	neutral	36	12.4	26.8
	Agree	186	63.9	90.7
	Strongly Agree	27	9.3	100.0
	Total	291	100.0	100.0
I believe that United Bank’s infrastructure is reliable in correcting erroneous transactions				
Valid	Strongly Disagree	14	4.8	4.8
	Disagree	26	8.9	13.7
	neutral	46	15.8	29.6
	Agree	184	63.2	92.8
	Strongly Agree	21	7.2	100.0
	Total	291	100.0	100.0
United Bank S.C. compensate for any losses due to security reason or infringements related to its ATM banking services				
Valid	Strongly Disagree	11	3.8	3.8
	Disagree	10	3.4	7.2
	neutral	198	68.0	75.3
	Agree	54	18.6	93.8
	Strongly Agree	18	6.2	100.0
	Total	291	100.0	100.0

Source: Own Survey, 2014

More than 73% of the sample respondents perceived the item about their perception towards United Bank's information security and that nobody can access accounts positively where as 12.4% were neutral and 13.7% perceived negatively. This showed that information is secured in United Bank ATM service.

The above table depicts that respondents are free from danger, risk and doubt regarding ATM transactions. Only 14.4% perceived that they do not feel secured in time of using ATM service.

More number of agreement is reached by sample respondents of United Bank ATM users in regard to a correcting transactions errors as per the above table (63.2% agree, 15.8% neutral, 8.9% disagree, 7.2% strongly agree and 4.8% strongly disagree).

As many respondents as 68% could not ascertain that the bank compensate for any losses related to its ATM banking. Only 24.8% of the sample agreed about the compensation. This might be due to less scene of such an event regarding loss and infringements respondents faced in their ATM banking.

Table 4.17 Accessibility dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
ATM services provided by United Bank S.C. allow easy access to transaction data both recent and historical				
Valid	Strongly Disagree	19	6.5	6.5
	Disagree	38	13.1	19.6
	neutral	40	13.7	33.3
	Agree	182	62.5	95.9
	Strongly Agree	12	4.1	100.0
	Total	291	100.0	100.0
There are sufficient number of ATM at a reasonable distance to access financial transaction in time of need				
Valid	Strongly Disagree	13	4.5	4.5
	Disagree	95	32.6	37.1
	neutral	70	24.1	61.2
	Agree	97	33.3	94.5
	Strongly Agree	16	5.5	100.0
	Total	291	100.0	100.0
Customers can access ATM services at anytime and anywhere				
Valid	Strongly Disagree	20	6.9	6.9
	Disagree	55	18.9	25.8
	neutral	29	10.0	35.7
	Agree	175	60.1	95.9
	Strongly Agree	12	4.1	100.0
	Total	291	100.0	100.0
Customers have access to provide service feedback				
Valid	Strongly Disagree	13	4.5	4.5
	Disagree	28	9.6	14.1
	neutral	169	58.1	72.2
	Agree	65	22.3	94.5
	Strongly Agree	16	5.5	100.0
	Total	291	100.0	100.0

Source: Own Survey, 2014

Of the total sample 62.5% agreed, 13.7% neutral, 13.1% disagreed, 6.5% strongly disagreed, and the rest strongly agreed about provision of ATM services' easy access to transaction data both recent and historical. The table reveals that many respondents are happy for having access to recent and historical transaction data of their ATM linked accounts.

61.2% of the sample lied on either neutral or disagree regarding sufficient number of ATMs at a reasonable distance which implies that United Bank does not have as many numbers of ATMs as it should have been to enable its customers to access their transactions anywhere they need.

More than 60% of respondents claimed that they agreed to the item-Customers can access ATM services at anytime and anywhere while 35.7% were neutral and disagreed.

Respondents were not sure about access to provide service feedback (58.1%) only 22.3% agreed to the construct while more than 14% were unhappy about lack of access to provide service feedback. This might be due to lack of information about providing feedback to the Bank.

Table 4.18 Speed dimension items

	Frequency	Percent	Valid Percent	Cumulative Percent
Cash is dispensed from ATM promptly				
Valid	Strongly Disagree	17	5.8	5.8
	Disagree	27	9.3	15.1
	neutral	26	8.9	24.1
	Agree	201	69.1	93.1
	Strongly Agree	20	6.9	100.0
	Total	291	100.0	100.0
Transaction is efficient/no waiting time				
Valid	Strongly Disagree	15	5.2	5.2
	Disagree	31	10.7	15.8
	neutral	31	10.7	26.5
	Agree	83	28.5	55.0
	Strongly Agree	131	45.0	100.0
	Total	291	100.0	100.0
Response speed to complaint is satisfactory				
Valid	Strongly Disagree	9	3.1	3.1
	Disagree	67	23.0	26.1
	neutral	87	29.9	56.0
	Agree	101	34.7	90.7
	Strongly Agree	27	9.3	100.0
	Total	291	100.0	100.0
Speed of card delivery after using ATM service is quick				
Valid	Strongly Disagree	14	4.8	4.8
	Disagree	23	7.9	12.7
	neutral	32	11.0	23.7
	Agree	201	69.1	92.8
	Strongly Agree	21	7.2	100.0
	Total	291	100.0	100.0

Source: Own Survey, 2014

Respondents positively perceived that cash dispensation is prompt from the ATMs (76%) the rest 24% were either neutral or negative towards this item. The above table shows United Bank ATM users are delighted about the prompt service delivered to them.

45% of the total sample strongly agreed with the efficiency of ATM banking together with 28.5% agreed while only 15.8% disagreed. The bank should consider the neutral respondents in order to bring them to a happy situation regarding transaction efficiency during customers ATM usage.

Many respondents were neutral and perceived negatively towards speed of complaint response by the bank (56%). Only 34.7% agreed to the fast reply of the bank to their complaint. The remaining covered strongly agreed sample respondents (9.3%)

More than 76% of the sample respondents were happy about the speed of card delivery after using ATM service (69.1% agree, 7.2% strongly agree). Even though many of the respondents are satisfied about the prompt service, the Bank should consider the rest of the sample responses.

Overall Customer Satisfaction

Table 4.19 I am satisfied with the overall ATM service of United Bank S.C.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	14	4.8	4.8	4.8
Disagree	20	6.9	6.9	11.7
neutral	32	11.0	11.0	22.7
Agree	203	69.8	69.8	92.4
Strongly Agree	22	7.6	7.6	100.0
Total	291	100.0	100.0	

The overall satisfaction of ATM customers table depicts that 69.8% of the total respondents agreed that they are satisfied with the overall service, 7.6% strongly satisfied, 11% were indifferent, 6.9% have moderate disagreement, and insignificant number of respondents (4.8%) are strongly dissatisfied with the ATM service of the bank.

4.1.2.2. Reliability Analysis

The Cronbach's alpha reliability test has been used to identify the validity of items used in survey. According to Hendrickson et al (1993) and McGraw and Wong (1996) the alpha of a scale should be greater than .700 for items to be used together as a scale. Therefore minimum 0.700 coefficient alpha values accepted to finalize the item validity. As shown in Table 4.20 all dimensions have appropriate reliability.

Table 4.20 Reliability Statistics for respective Dimensions

Dimensions in the Questionnaire	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
Tangibility	0.734	0.737	4
Reliability	0.819	0.819	4
Responsiveness	0.815	0.815	4
Assurance	0.780	0.782	4
Empathy	0.804	0.803	4
Convenience	0.779	0.781	4
Security	0.818	0.812	4
Accessibility	0.765	0.763	4
Speed	0.780	0.784	4

Source: Own Survey, 2014

The reliability statistics for respective dimensions indicates high overall internal consistency among the four items representing each dimension. In deciding which item to retain or delete, the 0.33 criterion can be used (an item-total correlation of 0.33 indicates that approximately 10% of the variance in the scale is accounted for by that item). Based on this criterion, all four items in each dimension are retained.

4.1.2.3. Correlations Analysis

Examination of the **Correlation Matrix** (see Table 4.21) reveals correlations among the nine variables.

		Tangibility dimension	Reliability dimension	Responsiveness dimension	Assurance dimension	Empathy dimension	Convenience dimension	Security dimension	Accessibility dimension	Speed dimension	Overall Customer Satisfaction
Tangibility dimension	Pearson Correlation	1	.257**	.270**	.326**	.291**	.355**	.355**	.160**	.387**	.450**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.006	.000	.000
Reliability dimension	Pearson Correlation	.257**	1	.183**	.216**	.255**	.206**	.327**	.258**	.202**	.293**
	Sig. (2-tailed)	.000		.002	.000	.000	.000	.000	.000	.001	.000
Responsiveness dimension	Pearson Correlation	.270**	.183**	1	.263**	.314**	.368**	.205**	.249**	.291**	.318**
	Sig. (2-tailed)	.000	.002		.000	.000	.000	.000	.000	.000	.000
Assurance dimension	Pearson Correlation	.326**	.216**	.263**	1	.239**	.239**	.292**	.188**	.342**	.309**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.001	.000	.000
Empathy dimension	Pearson Correlation	.291**	.255**	.314**	.239**	1	.470**	.266**	.284**	.432**	.487**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
Convenience dimension	Pearson Correlation	.355**	.206**	.368**	.239**	.470**	1	.381**	.367**	.481**	.530**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
Security dimension	Pearson Correlation	.355**	.327**	.205**	.292**	.266**	.381**	1	.393**	.335**	.373**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
Accessibility dimension	Pearson Correlation	.160**	.258**	.249**	.188**	.284**	.367**	.393**	1	.239**	.252**
	Sig. (2-tailed)	.006	.000	.000	.001	.000	.000	.000		.000	.000
Speed dimension	Pearson Correlation	.387**	.202**	.291**	.342**	.432**	.481**	.335**	.239**	1	.461**
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000	.000	.000		.000
Overall Customer Satisfaction	Pearson Correlation	.450**	.293**	.318**	.309**	.487**	.530**	.373**	.252**	.461**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed). N=291

Source: Own Survey, 2014

Table 4.22 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.862
Bartlett's Test of Sphericity	Approx. Chi-Square	4133.278
	df	630
	Sig.	.000

Source: Own Survey, 2014

The **Bartlett's test of sphericity** can be used to test for the adequacy of the correlation matrix, i.e., the correlation matrix has significant correlations among at least some of the variables. Bartlett's test of sphericity tests the assumption that the correlation matrix is an identity matrix, that is, all the diagonal terms are 1 and all off-diagonal terms are 0. In the present analysis, the Bartlett's test of sphericity yielded a value of 4133.278 and an associated level of significance smaller than 0.001. As can be seen from the above table, all the variables are positively correlated. Thus, the hypothesis that the correlation matrix is an identity matrix is rejected so that variables are highly correlated to proceed the factor analysis. According to Nancy L. et al. (2005) the KMO (Kaiser-Meyer-Olkin) Measure the sampling adequacy and found to be 0.862 which is higher than the minimum standard 0.7 designating each dimension has enough items.

Table 4.23 Rotated Component Matrix^a

	Component								
	1	2	3	4	5	6	7	8	9
Reliability1	.822								
Reliability 4	.799								
Reliability 3	.791								
Reliability 2	.696								
Responsiveness2		.801							
Responsiveness 3		.798							
Responsiveness 1		.738							
Responsiveness 4		.724							
Empathy 4			.770						
Empathy 2			.767						
Empathy 1			.711						
Empathy 3			.693						
Security 2				.836					
Security 3				.806					
Security 1				.795					
Security 4				.458					
Speed1					.754				
Speed 2					.751				
Speed 4					.708				
Speed 3					.620				
Assurance1						.828			
Assurance 4						.773			
Assurance 2						.695			
Assurance 3						.664			
Convenience2							.738		
Convenience 4							.708		
Convenience 3							.707		
Convenience 1							.573		
Accessibility3								.784	
Accessibility 2								.753	
Accessibility 1								.695	
Accessibility 4								.664	
Tangibility4									.751
Tangibility 2									.736
Tangibility 3									.666
Tangibility 1							.349		.620

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 7 iterations.

The variables represent items of each dimension in the self-administered questionnaire with the first letters in the acronyms corresponding to each letter of the items.

Examination of the factor loadings presented in the **Varimax Rotated Component Matrix** (Table 4.23) shows that thirty five of the thirty six variables loaded highly on the nine factors representing the nine dimensions. One variable, Tangibility1 (Appearance of the ATM is attractive), cross-loaded significantly across Factor 7 and Factor 9. According to one of the general conventions (Examine the wording of the cross-loaded variables, and based on their face-validity, assign them to the factors that they are most conceptually/logically representative of (Robert, H., 2006)), the researcher was highly convinced that the cross-loaded variable appears to be more conceptually relevant to Factor 9 (tangibility dimension) than to Factor 7 (convenience dimension). In summary, it can be concluded that factor analysis has identified nine factors from the list of thirty six variables. In the main, these factors are represented by the specific statements written to reflect the nine dimensions.

4.1.2.4. Standard Multiple Regressions Analysis

Multiple regressions is a statistical technique through which one can analyze the relationship between a dependent or criterion variable and a set of independent or predictor variables.

Multiple steps have been undertaken to come up with the best fit prediction equation where tangibility, reliability, responsiveness, assurance, empathy, convenience, security, accessibility, and speed dimensions are the independent variables and the overall respondents' satisfaction with the Bank's ATM service is the dependent variable. All possible relevant steps such as correlation among predictor variables, factor analysis, and multicollinearity diagnosis were properly done to carry on analyzing multiple regressions.

4.1.2.4.1. Identifying Multicollinearity

Multicollinearity refers to the situation in which the independent/predictor variables are highly correlated. When independent variables are multicollinear, there is "overlap" or sharing of predictive power. This may lead to the paradoxical effect, whereby the regression model fits the data well, but none of the predictor variables has a significant impact in predicting the dependent variable.

For this research, both the “tolerance” values (greater than 0.10) and the “VIF” (Variance Inflation Factor) values (less than 10) are all quite acceptable (see **Coefficients** table) and also there is no high correlation ($r > 0.9$) among the independent variables. Thus, multicollinearity does not seem to be a problem for this study (the lowest tolerance is 0.595 and the highest VIF is 1.68).

Table 4.24 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1 (Constant)	-.458	.300		-1.526	.128	-1.050	.133		
tangibility dimension	.214	.061	.184	3.529	.000	.094	.333	.729	1.372
reliability dimension	.082	.050	.080	1.642	.102	-.016	.180	.830	1.204
Responsiveness dimension	.044	.055	.040	.801	.424	-.065	.153	.795	1.258
Assurance dimension	.066	.059	.055	1.111	.267	-.051	.183	.797	1.254
Empathy dimension	.265	.068	.209	3.896	.000	.131	.399	.688	1.454
Convenience dimension	.286	.067	.246	4.271	.000	.154	.418	.595	1.680
Security dimension	.096	.065	.080	1.485	.139	-.031	.224	.686	1.457
Accessibility dimension	-.032	.061	-.027	-.526	.599	-.151	.087	.758	1.319
Speed dimension	.128	.062	.114	2.054	.041	.005	.250	.644	1.554

a. Dependent Variable: Overall Customer Satisfaction

Source: Own Survey, 2014

Table 4.25 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	102.475	9	11.386	24.910	.000 ^b
	Residual	128.440	281	.457		
	Total	230.914	290			

a. Dependent Variable: Overall Customer Satisfaction

b. Predictors: (Constant), Speed dimension, reliability dimension, Responsiveness dimension, Accessibility dimension, Assurance dimension, tangibility dimension, Empathy dimension, Security dimension, Convenience dimension

4.1.2.4.2. Evaluating the Strength of Prediction Equation

In this study, the results from the study are presented in the ANOVA table (see Table 4.25). The F value serves to test how well the regression model (Model 1) fits the data. If the probability associated with the F statistics is small, the hypothesis that R-square = 0 is rejected. For this study, the computed F statistic is 24.910, with an observed significance level of P<0.001. Thus, the assumption that there is no linear relationship between the predictors and dependent variable is rejected and that the independent variables significantly predicts overall satisfaction. This shows the regression equation is strong enough to explain the relationship between the dependent and independent variables.

4.1.2.4.3. Evaluating the Regression Model

Table 4.26 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.666 ^a	.444	.426	.67608	.444	24.910	9	281	.000

a. Predictors: (Constant), Speed dimension, reliability dimension, Responsiveness dimension, Accessibility dimension, Assurance dimension, tangibility dimension, Empathy dimension, Security dimension, Convenience dimension

b. Dependent Variable: Overall Customer Satisfaction

The R square value tells how much of the variance in the dependent variable (overall satisfaction with the ATM service) is explained by the model (which includes the nine variables stated above). The model explains 44.4% of the variance in the dependent variable. From the KMO and Bartlett test, the sample is adequate enough that the independent variables can explain the dependent variable. The smaller the sample the larger the R square (over estimation of R square) but the researcher has taken as many samples as possible to make the dependent-independent relationship better explained. The ANOVA table also clearly depicts the statistical significance of the model explaining the dependent variable.

4.1.2.4.4. Identifying Independent Relationships

Once it has been established that multicollinearity is not a problem, multiple regression can be used to assess the relative contribution (independent relationship) of each predictor variable. Since all the variables are measured on the same five-point scale, it is possible to make Beta

values (see coefficient table) as a basis for comparing the variables' (the nine dimensions) independent relationship with the dependent variable (Overall customer satisfaction).

The size of the Beta weights indicates the strength of their independent relationships. From the coefficients table it can be seen that convenience dimension has the highest Beta (B=0.246, t=4.271, p<0.001), empathy dimension has the second highest Beta coefficient of 0.209(t= 3.896 p<0.001), tangibility is ranked third (B=0.184, t=3.529, p< 0.001), speed dimension (B=0.114, t=2.054, p<0.05). The direction of the coefficients also shed light on the nature of the relationships. The positive coefficient associated with the four variables show that the more the respondents interpreted the overall satisfaction as being due to the stated variables. The other dimensions do have significant p> 0.05 so that they have less relationship with the dependent variable (overall customer satisfaction).

Therefore, from the coefficients table and the related preconditions for regression analysis, the regression equation for the overall customer satisfaction is

$$Y = -0.458 + 0.286C + 0.265E + 0.214T + 0.128S; \text{ where } Y = \text{Overall customer satisfaction } -0.458 = B, \\ C = \text{convenience dimension, } E = \text{empathy dimension, } T = \text{tangibility dimension, } S = \text{speed dimension}$$

4.2. Discussion

This section explains the relationship between service quality dimensions with overall customer satisfaction using graphs and tables. The 291 usable data obtained from the self administered questionnaire has been analyzed through SPSS version 21.0 and various outputs were interpreted in the results section. The discussion part is mainly devoted to provide detail explanation about the association among the dimensions, service quality and customer satisfaction.

	Mean	Std. Deviation	N
Convenience dimension	3.9725	.76800	291
Tangibility dimension	3.6967	.87429	291
Speed dimension	3.6237	.80593	291
Empathy dimension	3.3608	.73924	291

Source: Own Survey, 2014

Descriptive statistics (Table No.4.27) shows that mean of perception relating to various service quality aspects is ranging between 2.88 to 3.97. Overall perception indicates that customers' perception regarding convenience, tangibility, empathy and speed are higher than other dimensions of ATM service.

4.2.1. Normality of Regression Model

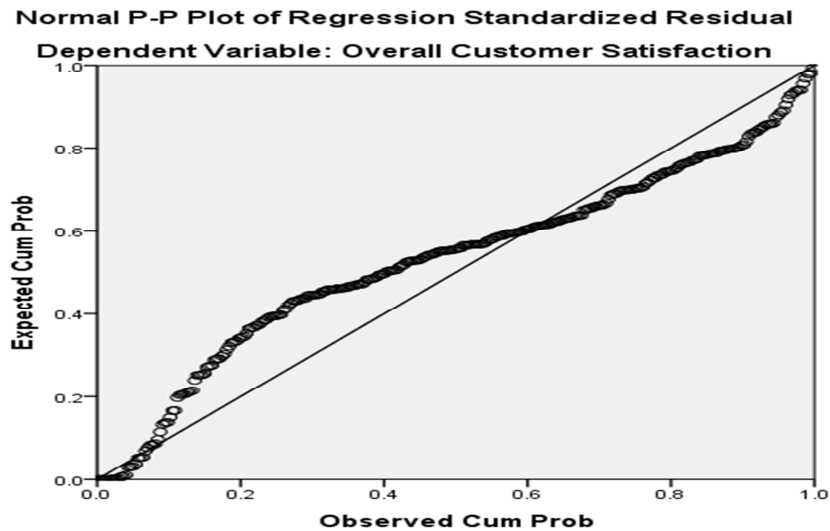


Figure 4.2 Normality of Regression Model

Even though the regression line depicted in the above figure is inflated in the lower left side it is a sign of linear relationship between service quality dimensions and customer satisfaction considering the partial regression plots discussed here under.

4.2.2. Graphical presentation of the significant service quality dimensions versus customer satisfaction

4.2.2.1. Convenience dimension versus customer satisfaction

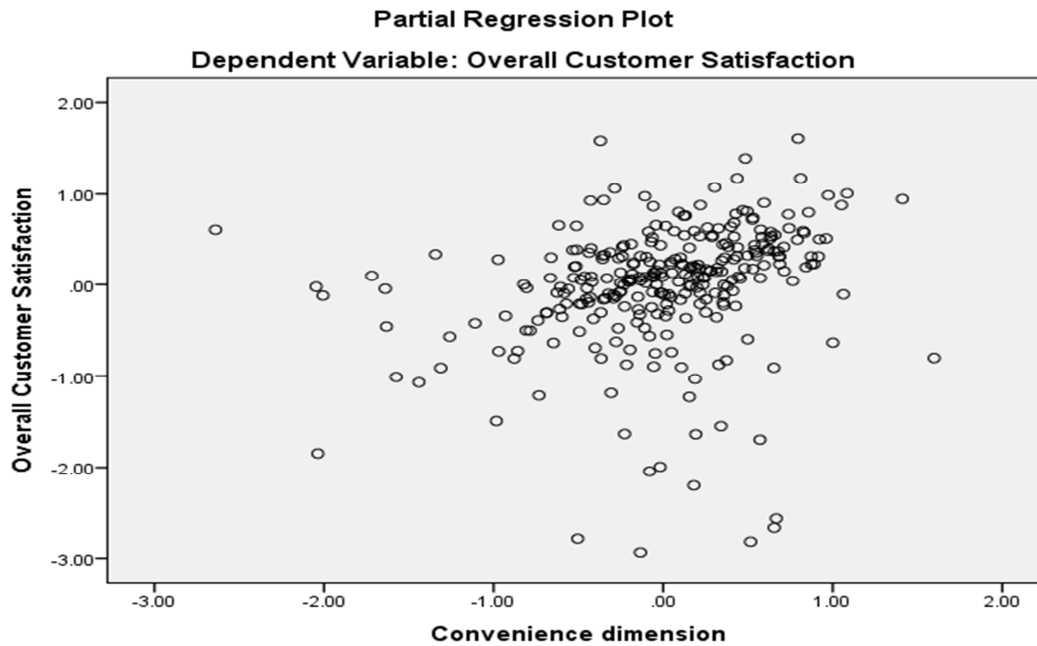


Figure 4.3 Convenience Regression Plot

From the correlation coefficient table we can see that convenience dimension is positively correlated with overall customer satisfaction ($r=0.53$), which shows that the larger the convenience the larger the overall customer satisfaction. Regression is another test for this relationship with the highest $B=0.246$ ($t=4.271$, $p<0.001$). The plot also confirms the higher independent explaining power of the service quality dimension against the dependent variable customer satisfaction.

4.2.2.2. Empathy dimension versus customer satisfaction

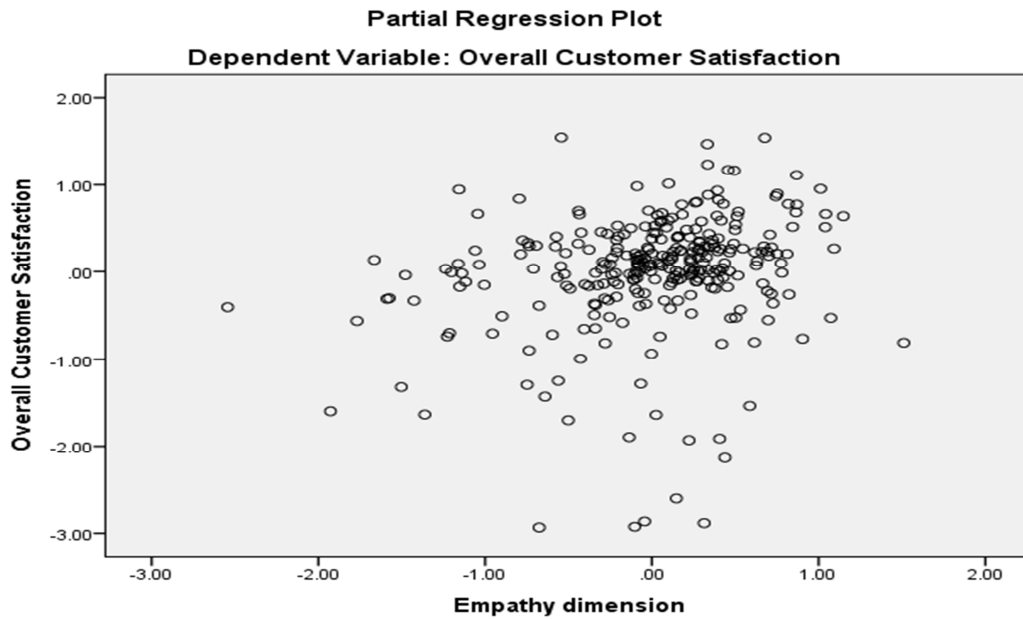


Figure 4.4 Empathy Regression Plot

The second most significant predictor is empathy service quality dimension with a Beta value of 0.209 ($t=3.896$, $p<0.001$) and $r=0.487$. From the regression coefficient beta we can deduce that this dimension strongly explains the dependent variable next to convenience dimension. The positive beta value indicates the higher explaining power of the dimension on the overall customer satisfaction. This also verifies the positive relationship between service quality and customer satisfaction.

4.2.2.3. Tangibility dimension versus customer satisfaction

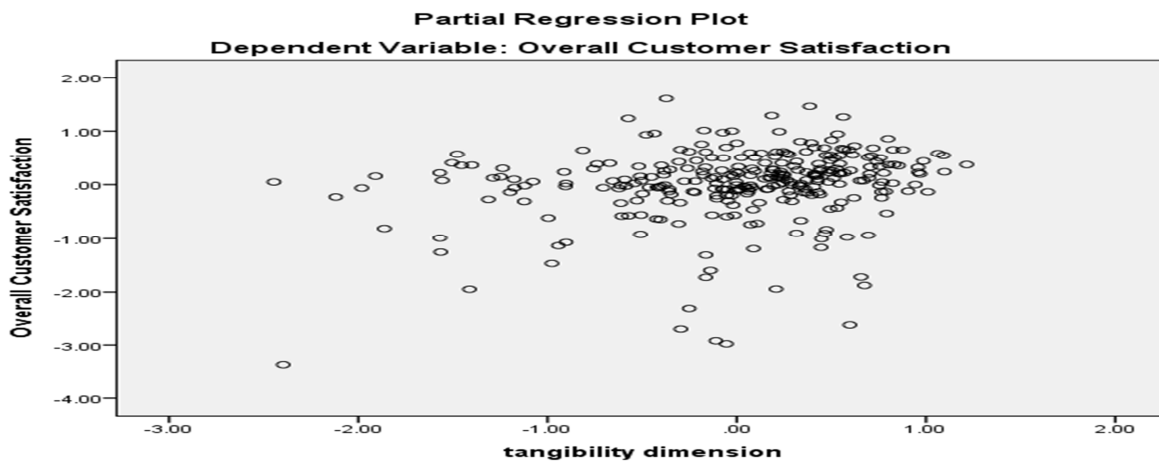


Figure 4.5 Tangibility Regression Plot

This dimension is positively correlated with customer satisfaction (correlation coefficient, $r=0.45$); such that as tangibility increases, so does overall satisfaction. It also has Beta value of 0.184 ($t=3.529$, $p<0.001$) which indicates the dimension's independent relationship with dependent variable. As can be seen from the partial regression plot, there was a high concentration of respondents' reply for each item of the dimension against the overall satisfaction. Tangibility is the third most important variable to explain overall customer satisfaction.

4.2.2.4. Speed dimension versus customer satisfaction

This dimension is one of the influential factors among service quality dimensions in technological banking services such as ATM, mobile banking and internet banking. According to the results in this study (see fig.4.7) speed is one of the most essential determinants of customer satisfaction. The correlation and regression coefficients ($r=0.461$, $B=0.114$ ($t=2.054$, $p<0.05$)) depict that service quality and customer satisfaction are significantly related through speed dimension.

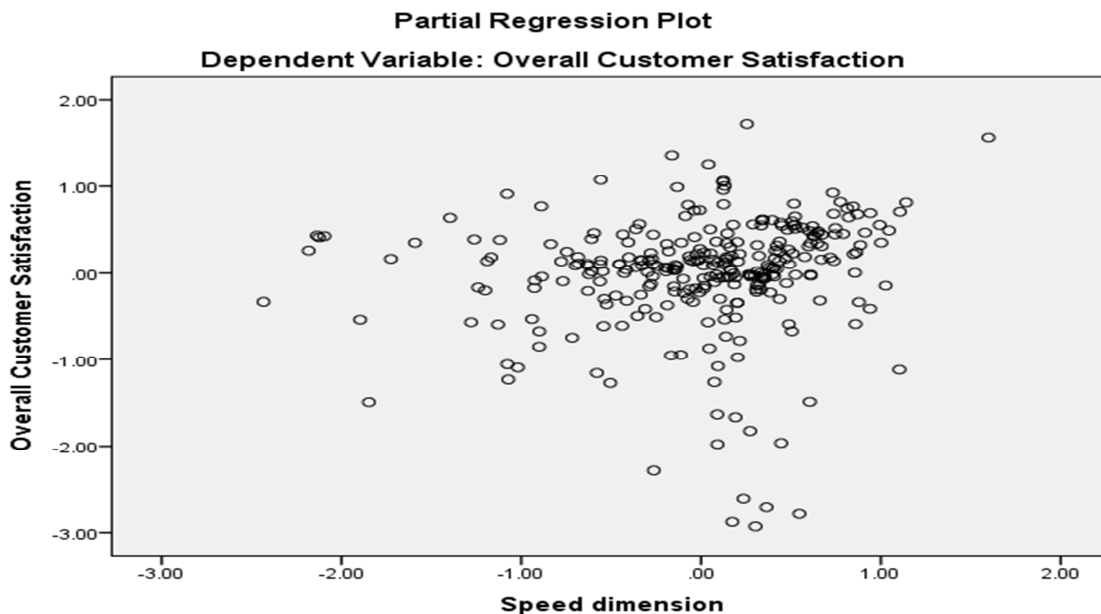


Figure 4.6 Speed Regression Plot

Source: Own Survey, 2014

4.2.3. Relationship between Service Quality and Customer Satisfaction

Komal and Singh, (2009); Mobarek (2007) and Dilijonas et al., (2009) mentioned that service quality has significant relationship with overall customers' satisfaction in ATM service. The present research also proves that all the nine dimensions of service quality are positively correlated with customer satisfaction (see correlation table). However, further analysis of the data conveys the result that only four dimensions are significant enough to establish high relationship between service quality and customer satisfaction in ATM service of United Bank S.C. (see coefficient table). Convenience, empathy, speed and tangibility service quality dimensions are found to be the most significant factors that affect customers' satisfaction in ATM service of United Bank S.C. In the order of the dimensions' correlation coefficient, convenience stands first empathy second speed third and tangibility was ranked fourth. Whereas the regression coefficient places tangibility on third place and speed fourth due to higher significance coefficient p of tangibility dimension than speed (see coefficient table).

From the regression equation $Y = -0.458 + 0.286C + 0.265E + 0.214T + 0.128S$ the four dimensions represent ATM service quality, such that the equation can be rearranged to explain the relationship between service quality and customer satisfaction.

$Y = -0.458 + 0.893X$; where Y= overall customer satisfaction and X= overall service quality

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1. Summary of Findings

United Bank ATM banking is a recent product delivered to its more than 27,000 customers since 2012 by using 37 ATMs located at different parts of the country. This research examines the important ATM service quality dimensions which affect customer satisfaction via service quality. A cross-sectional survey method was employed and primary data was collected using self-administered questionnaires from a sample of 379 individual customers of United Bank. The study has been done through applying primary data and analyzed all the way through descriptive and inferential statistics to come up with enhanced result. The descriptive statistics produces magnificent results using frequencies, means and percentages of both demographic variables and survey questions. Male saving account holders at the age of 31-40 who earn 5001-10000 per month were found to be prominent users of ATM banking of United Bank S.C. A number of these individuals are first degree Holders and use ATM service 4-8 times per month usually at night (12:01-6:00 local time). Mean of each dimension was analyzed and found to be ranging between 2.88 to 3.97.

The researcher identified nine dimensions from related literatures and through discussion with concerned academicians and practitioners in the field of ATM banking and customer satisfaction. Reliability test was done before proceeding further analysis of elements of inferential statistics and found to meet much higher than the required minimum standard. The correlation, factor analysis and regression results of the data analysis reveal that among the nine identified service quality dimensions four of them were found to be very important factors of ATM service in United Bank S.C.. These factors are convenience, empathy, tangibility and speed in that order of their significance. Convenience dimension stands first among the other factors and this is in agreement with the finding of Sabita P. (2013) who recommended the application of her research findings to Ethiopian banks.

5.2. Conclusion

It is well known that all banks in Ethiopia are competing head-to head in order to win the heart and minds of bank customers. ATM service is one of the tools used for strategic battling against one another in the banking industry. United Bank, as one of the competing banks, has started ATM banking to reach its customers beyond time and space limitation. As a new entrant in introducing the ATM service the Bank is performing moderately well in regard to satisfaction of ATM service customers.

Among the nine service quality dimensions only four are found to be the most important dimensions for overall customer satisfaction. Responsiveness, reliability, and security dimensions are not significant enough to have good explaining power on overall customers' satisfaction. The researcher concludes that United Bank has not yet been achieving these determinants as essential ones due to:

- new entry of the bank in ATM banking
- less familiarity of respondents in their ATM usage to properly measure the items in each dimension
- low experience of the concerned staffs
- low infrastructure related to the service
- absence of important feedback from customers

The above points are among the few that deters the bank from accomplishing what it is supposed to do.

Another important dimension that the bank fails to meet is accessibility which consists of significant items that determine level of customer satisfaction. Whenever customers fail to access their banking needs in time of urgent need, they prefer to leave the Bank once and for all. This has a major influence on the Bank's future image and reputation.

The study answered basic research questions raised by the researcher and meet the general as well as the specific objectives of the research. The positive correlation between each dimension and customer satisfaction indicates that the Bank is doing moderately good in its ATM banking.

So it is vital to take proper measure by the bank's Management in order to take in other service quality dimensions as determinants of its customer satisfaction to stand in the leadership position in today's lucrative ATM banking business.

5.3. Recommendations

Assessing all the important e-service quality dimensions in this study reveals that all identified factors are positively correlated with overall customer satisfaction. However, the regression analysis designates that only four dimensions greatly determine United bank's ATM service quality which in turn influences overall customer satisfaction. Other important dimensions such as reliability, security and accessibility have positive beta weights at the lowest significant coefficient. Such that, the bank should endeavor to meet high level customers positive perception towards these vital service quality dimensions specifically its operation in Addis Ababa. The Bank's management should also encourage females, current and special saving account holders and those customers who monthly earn below 3,000 to use ATM banking through advertising and other promotional techniques. Reliability and accessibility earn the least positive correlation as well as insignificantly regressed with customer satisfaction.

The Researcher, therefore, recommends Management of the bank:

- ✓ to utilize all the necessary human and material resources towards achieving high level of ATM service quality to satisfy its customers.
- ✓ to take every proper action throughout the entire organization to focus on increasing ATM service quality
- ✓ to deliver the ATM service as promised
- ✓ to locate as many number of ATMs as possible at convenient premises
- ✓ To implement better security devices in order to keep its customers protected from any kind of risk or danger
- ✓ To promote intensively about its ATM banking services

Therefore, United Bank should always strive to ensure that its customers who are using ATM service in Addis Ababa are very satisfied. Customer satisfaction is potentially one of the most powerful weapons that the Bank can employ in its fight to gain a strategic advantage and survive

in today's ever-increasing technology based competitive environment. Moreover, the Bank needs to develop techno focused strategies that enhance satisfaction of its customers.

5.4. Further Area of Study and practical implications

The present study mainly focuses on customers who are residents in Addis Ababa from selected ATM premises. The sampling coverage might repress the generalizability of the study so that other such studies can extend to a better comprehensive study that incorporates regional customers outside Addis Ababa. The focus of the study was only on ATM banking rather other similar studies can be undertaken to include other e-banking services.

UB has started doing ATM banking business together with other Banks through forming an integrated firm called Premium Switch solution (PSS), whereas the findings of the present research only represents ATM service of UB the case in Addis Ababa without considering the impact of other Banks'(NIB and AIB) ATM service on UB customers' satisfaction. Therefore, the Researcher believes that other all-inclusive study needs to be undertaken in this area to come up with superior results.

Cost-benefit analysis should be done through the four marketing mixes by Top management of the Bank in order to capitalize this Bank product and employ it as a strategic weapon against competitors. Promotion should be made in order to create awareness on non-ATM users, the purchase price of ATMs is a material expense, the ATM is used as channel/mini-branch, and the ATM service is a product. Promotion and purchase price are costs whereas ATM as a channel and as a product is a benefit to the Bank.

Since adequate sample was taken to enhance the Research's reliability, Management of United Bank S.C. will be benefited from the result of the study to meet the ever increasing demand of customers' expectation.

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APPENDIX II

**ADDIS ABABA UNIVERSITY SCHOOL OF COMMERCE
MASTERS IN MARKETING MANAGEMENT**

Questionnaire on

Assessment of Factors Affecting Customers' Satisfaction in ATM Service

(To be filled by Addis Ababa Residents who are United Bank ATM card Holders)

Dear Respondent;

The purpose of this questionnaire is to collect data for the study on “**Assessment of Factors Affecting Customers' Satisfaction in ATM Service-The Case of United bank S.C in Addis Ababa**” to be used for partial fulfillment of the requirement for MA in Marketing Management. Kindly devote some of your precious time and fill up the enclosed set of questionnaires to the best of your knowledge. Please be assured that your responses; will be kept strictly confidential, will not be transferred to any third party and will be used for the stated purpose only. The researcher sincerely requests you to answer each and every question carefully so that your responses will be valuable input for the findings to meet the purpose of the study being undertaken.

Please contact me at [0911-150460](tel:0911-150460)/getyonathan@gmail.com for any query regarding this questionnaire.

General Instruction:

- There is no need of writing your name
- Please put (✓) Mark to indicate your preference

Thank you for your valuable response and timely co-operation

1. General Information

a. Gender

Male Female

b. Age

18 - 25 years 41 – 50 years

26 - 30 years 51 – 60 years

31 – 40 years Above 60 years

c. Education

High school Degree

Diploma Master's Degree

Other (please specify) _____

d. Profession

Employee Retired

Self-employed Other (please specify) _____

e. Monthly Income(in birr)

Up to 1,000 5,001-10,000

1,001- 3,000 Above 10,001

3,001-5,000

f. Status of ATM usage

Less than 6 Months

1 – 2 years

6 Months – 1 year

Above 2 years

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

1-3 times

9-12 times

4-8 times

Over 12 times

h. Type of your account linked with ATM card

Saving Account

Current Account

Special Saving Account

i. Your preferable local time to use ATM service

12:00 – 6:00 (morning)

12:01 –6:00 (Night)

6:01 –12:00 (afternoon)

6:01 –11:59(midnight-noon)

2. Survey Questions- The following section contains nine customer satisfaction dimensions, please evaluate your experience in regard to each item

Tangibles dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	Appearance of the ATM is Attractive					
2.	Mini statement printing is available					
3.	The currency note received from ATM is of good quality					
4.	The card design is attractive and easy to hold					

Reliability dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	ATM service practices involve consistency of performance and dependability					
2.	Cash withdrawal limit from a specific account in a day is sufficient					
3.	ATM banking provides power backup and data recovery system to avoid interrupted transactions in case of electric power failure					
4.	Cash is available in the ATMs at any time					

Responsiveness dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	United Bank makes the effort to understand the customer's needs					
2.	There is quick response and the ability to get help if there is a problem or question					
3.	United Bank provides timely help-desk services and online help facilities for its ATM service customers					
4.	There is Willingness or readiness of employees to provide ATM services (timeliness of service, giving prompt service)					

Assurance dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	Employees of United Bank possess the required skills and knowledge to perform the service					
2.	There is respect, Politeness, consideration and friendliness of contact personnel					
3.	United Bank S.C provides 24/7 e-based monitoring and assistance for ATM services that need immediate support					
4.	Employees are always willing to help you					

Empathy dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	Provision of caring and individualized attention to customers provided by call-center are available in time of request					
2.	Information is available regarding types of ATM services at personal level					
3.	Specific individual needs are understood					
4.	The bank gives you individual attention in regard to ATM service					

Convenience dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	ATMs of United Bank S.C are conveniently located					
2.	ATM banking transaction is easy to use					
3.	There is no queue while using ATM services					
4.	ATM services save time as compared to conventional banking					

Security dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	I perceive that United Bank's information are secured and that nobody can access my accounts					
2.	I have freedom from danger, risk and doubt about security					
3.	I believe that United Bank's infrastructure is reliable in correcting erroneous transactions					
4.	United Bank S.C. compensate for any losses due to security reason or infringements related to its ATM banking services					

Accessibility dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	ATM services provided by United Bank S.C. allow easy access to transaction data both recent and historical.					
2.	There are sufficient number of ATM at a reasonable distance to access financial transaction in time of need					
3.	Customers can access ATM services at anytime and anywhere					
4.	Customers have access to provide service feedback					

Speed dimension

S.no	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.	Cash is dispensed from ATM promptly					
2.	Transaction is efficient/no waiting time					
3.	Response speed to complaint is satisfactory					
4.	Speed of card delivery after using ATM service is quick					

Overall Customer Satisfaction

1. I am satisfied with the overall ATM service of United Bank S.C.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree

THANK YOU

APPENDIX III

አዲስ አበባ ዩኒቨርሲቲ የንግድ ስራ ት/ቤት

የገበያ አመራር ትምህርት ክፍል

በኤትኤም አገልግሎት ላይ የደንበኛን እርካታ የሚወስኑ መለኪያዎች ዳሰሳ

አዲስ አበባ በሚኖሩ የህብረት ባንክ ኤትኤም ተጠቃሚዎች የሚሞላ መጠይቅ

ወደ የጥናቱ ተሳታፊ

የዚህ መጠይቅ ዋና ዓላማ ለሁለተኛ ዲግሪ የማሟያ ጽሁፍ ለማዘጋጀት የሚረዳ መረጃ ለመሰብሰብ ሲሆን ይህም በህብረት ባንክ የኤትኤም አገልግሎት ላይ የደንበኛን እርካታ የሚወስኑ መለኪያዎች ዳሰሳን ይመለከታል። በመሆኑም እርስዎ የሚሰጡት መረጃ ከላይ ለተገለጸው አላማ ብቻ የሚወልድ፤ በሚስጥር የሚጠበቅ እንዲሁም ለሶስተኛ ወገን የማይተላለፍ መሆኑን ላረጋግጥልዎ እወዳለሁ። መጠይቁን በተመለከተ ለሚኖርዎት ማንኛውም ጥያቄ በ [0911-150460](tel:0911-150460) ወይም getyonathan@gmail.com ሊያገኙኝ ይችላሉ።

ጠቅላላ መረጃ

- ስምዎን መጻፍ አስፈላጊ አይደለም
- ✓ እባክዎ በመረጡት ሳጥን ውስጥ ይህን (✓)ምልክት ያድርጉ

ስለሰጡት ምላሽ አመሰግናለሁ!

1. ጠቅላላ መረጃ

ሀ. ጾታ

ወንድ	<input type="checkbox"/>	ሴት	<input type="checkbox"/>
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ለ. እድሜ

18-25	<input type="checkbox"/>	41-50	<input type="checkbox"/>
26-30	<input type="checkbox"/>	51-60	<input type="checkbox"/>
31-40	<input type="checkbox"/>	ከ60 በላይ	<input type="checkbox"/>

ሐ. የትምህርት ደረጃ

ሁለተኛ ደረጃ	<input type="checkbox"/>	2ኛ ዲግሪ	<input type="checkbox"/>
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ዲፕሎማ	<input type="checkbox"/>	ሌላ(እባክዎ ይግለጹ)	<input type="checkbox"/>
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የመጀመሪያ ዲግሪ	<input type="checkbox"/>		
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መ. የተሰማሩበት ሙያ

ተቀጣሪ	<input type="checkbox"/>	ጠረተኛ	<input type="checkbox"/>
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ራስን ቀጣሪ	<input type="checkbox"/>	ሌላ(እባክዎ ይግለጹ)	<input type="checkbox"/>
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ሠ. ወርሃዊ ገቢ(በብር)

እስከ 1,000	<input type="checkbox"/>	5,001-10,000	<input type="checkbox"/>
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1,000-3,000	<input type="checkbox"/>	ከ10,001 በላይ	<input type="checkbox"/>
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3,001-5,000	<input type="checkbox"/>		
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ረ. የኤትኤም አጠቃቀም ሁኔታ

ከ6 ወር በታች	<input type="checkbox"/>	ከ1-2 ዓመት	<input type="checkbox"/>
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ከ6 ወር- 1 ዓመት	<input type="checkbox"/>	ከ2 ዓመት በላይ	<input type="checkbox"/>
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ሰ. በወር በምን ያህል ድግግሞሽ የኤ.ቲ.ኤም አገልግሎት ይጠቀማሉ?

ከ 1-3 ጊዜ ከ9-12
 ከ 4-8 ጊዜ ከ12 ጊዜ በላይ

ሸ. ከኤ.ቲ.ኤም ካርድዎ ጋር የተገናኘው የባንክ ሂሳብዎ አይነት

የቁጠባ ሂሳብ የተንቀሳቃሽ ሂሳብ ልዩ የቁጠባ ሂሳብ

ቀ. የኤ.ቲ.ኤም አገልግሎት ለማግኘት የሚመርጡት ሰዓት

ከ 12:00- 6:00 ሰዓት (ጠዋት) ከ12:01-6:00(ምሽት)
 ከ 6:01-12:00(ከሰዓት በኋላ) 6:01-11:59(ከሌሊት-ንጋት)

2. የዳሰሳ ጥያቄዎች- ቀጣዩ ክፍል የደንበኞችን እርካታ ለመመዘን የሚረዱ 9 መለኪያዎችን ይሟሉ። እባክዎ እያንዳንዱን ነጥብ ከግል ተሞክሮዎ በመነሳት ይገምግሙት።

ወጫዊ መለኪያ

ተ.ቁ	መዘርዘሮች	በፍጹም አልሰማምም	አልሰማምም	አልወሰንም	እስማማለሁ	በጣም እስማማለሁ
1.	የገንዘብ መክፈያ ማሸነፍ ወጫዊ ገጽታ የሚስብ ነው					
2.	የባንክ ሂሳብ እንቅስቃሴን የሚያሳይ መረጃ አትሞ ያወጣል					
3.	በገንዘብ መክፈያ ማሸነፍ የሚወጡ የብር ኖቶች ጥራት ያላቸው ናቸው					
4.	የካርዱ አጠቃላይ ዲዛይን ለዓይን የሚስብና ላያያዝም አመች ነው					

የአስተማማኝነት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍጹም አልሰማምም	አልሰማምም	አልወሰንም	እስማማለሁ	በጣም እስማማለሁ
1.	የኤ.ቲ.ኤም አገልግሎት የአፈጻጸም ወጥነትና አስተማማኝነት አለው					
2.	በቀን በኤ.ቲ.ኤም ካርድ ለማወጣት የተፈቀደው የገንዘብ መጠን በቂ ነው					
3.	የኤ.ቲ.ኤም አገልግሎት በድንገት በሚከሰት የኤሌክትሪክ ሀይል መቋረጥ ምክንያት የአገልግሎት መስተገብ እንዳይፈጠር የሚደረግ በቂ የሀይል ድጋፍ አለው					
4.	በማንኛውም ጊዜ በኤ.ቲ.ኤም ሳጥን ውስጥ በቂ ገንዘብ ይገኛል					

የምላሽ አሰጣጥ መለኪያ

ተ.ቁ	መዘርዘሮች	በፍትም አልስማማ	አልስማማ	አልወስን ም	አስማማለሁ	በጣም አስማማለሁ
1.	ሀብረት ባንክ የደንበኛውን ፍላጎቶች ለመረዳት ይጥራል					
2.	ደንበኛው ለሚያጋጥመው ችግርም ሆነ ለሚያነሳው ጥያቄ ፈጣን ምላሽ ወይም እርዳታ ያገኛል					
3.	ሀብረት ባንክ ደንበኞችን በቀጥታ ስልክ ወይም በሌላ የመርጃ መሳሪያ ለመርዳት የሚያስችል አሰራር አለው					
4.	የባንኩ ሰራተኞች የኤቲኤም አገልግሎትን ፈጣን በሆነ መልኩ ለመስጠት ዝግጁነትና ፈቃደኝነት አላቸው					

የእርግጠኝነት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍትም አልስማማም	አልስማማም	አልወስንም	አስማማለሁ	በጣም አስማማለሁ
1.	የሀብረት ባንክ ሰራተኞች የኤቲኤም አገልግሎት ለመስጠት የሚያስችል በቂ ክህሎትና እውቀት አላቸው					
2.	የባንኩ ሰራተኞች ደንበኛን በአክብሮት፣ በትህትና፣ በጋለ ስሜትና በጓደኝነት መንፈስ ያስተናግዳሉ					
3.	ሀብረት ባንክ በኤቲኤም አገልግሎት ጊዜ ለሚከሰቱና አስቸኳይ መፍትሄ ለሚያስፈልጋቸው ችግሮች ምላሽ ለመስጠት ሳምንቱን ሙሉ የ24 ሰዓት የክትትልና ቁጥጥር ስራ ይሰራል					
4.	የባንኩ ሰራተኞች እርስዎን ለመርዳት ምን ጊዜም ፈቃደኛ ናቸው					

የነፍስ ወከፍ(የአንድ ለአንድ) አገልግሎት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍትም አልስማማም	አልስማማም	አልወስንም	አስማማለሁ	በጣም አስማማለሁ
1.	ደንበኞች ኤቲኤምን በተመለከተ ጥያቄ ለማቅረብ በሚደውሉበት ጊዜ ተቀባይ ለደበኛው በቂ እንክብካቤና ሙሉ ትኩረቱን ይሰጣል					
2.	የኤቲኤም አገልግሎትን በተመለከተ እያንዳንዱ ደንበኛ እንደፍላጎቱ መረጃ ማግኘት ይችላል					
3.	ባንኩ የእያንዳንዱን ደንበኛ ፍላጎት ግምት ወስጥ ያስገባል					
4.	ባንኩ የኤቲኤም አገልግሎትን በተመለከተ ለእያንዳንዱ ደንበኛ በቂ ትኩረት ይሰጣል					

የምቹነት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍትም አልስማማም	አልስማማም	አልወስንም	አስማማለሁ	በጣም አስማማለሁ
1.	የሀብረት ባንክ ኤቲኤም ስልጠናዎች በአመች ቦታዎች ላይ ይገኛሉ					
2.	በኤቲኤም የባንክ አገልግሎት የማግኘት አጠቃቀም ቀላል ነው					
3.	የኤቲኤም አገልግሎት ለማግኘት ምንም አይነት ሰልፍ የለም					
4.	ከተለመደው የባንክ አሰራር ጋር ሲነጻጸር በኤቲኤም መጠቀም ጊዜን ይቆጥባል					

የደህንነት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍጹም አልሰማም	አልሰማም	አልወስንም	እስማማለሁ	በጣም እስማማለሁ
1.	ከባንክ ሂሳብ ጋር በተገናኙ ያሉት መረጃዎች ደህንነታቸው በሀብረት ባንክ የተጠበቁና ከኔ ወጭ ሌላ ግለሰብ የማያገኛቸው እንደሆኑ አስባለሁ					
2.	የኤ.ቲ.ኤም አገልግሎት በማግኘት ወቅት ደህንነቴን በተመለከተ ከአደጋ ስጋት አና ፍራቻ ነጻ ነኝ					
3.	የተሳሳቱ የባንክ ሂሳብ እንቅስቃሴዎችን በማረም ረገድ ሀብረት ባንክ አስተማማኝ አወቃቀር እንደዘረጋ አምናለሁ					
4.	ሀብረት ባንክ በኤ.ቲ.ኤም አገልግሎቱ ላይ በደህንነትም ይሁን በሌላ የመብት ጥሰት ምክንያት በደንበኞች ላይ ለሚደርስ ጥፋት ማክካሻ ይሰጣል					

የተደራሽነት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍጹም አልሰማም	አልሰማም	አልወስንም	እስማማለሁ	በጣም እስማማለሁ
1.	በሀብረት ባንክ በሚሰጠው የኤ.ቲ.ኤም አገልግሎት በመጠቀም የቅርብ ጊዜንም ሆነ ራቅ ያሉ የሂሳብ እንቅስቃሴዎችን በቀላሉ መመልከት ይቻላል					
2.	በተፈለጉ ጊዜ በአፋጣኝ ሊገኙ የሚችሉ የኤ.ቲ.ኤም ሳጥኖች በየአማካኝ ርቀት ላይ በበቂ ቁጥር ይገኛሉ					
3.	ደንበኞች የኤ.ቲ.ኤም አገልግሎቶችን በማንኛውም ቦታና ጊዜ ማግኘት ይችላሉ					
4.	ደንበኞች በአገልግሎቱ ላይ ያላቸውን ግብረ-መልስ የሚሰጡበት ሁኔታ ተመቻችቷል					

የፍጥነት መለኪያ

ተ.ቁ	መዘርዘሮች	በፍጹም አልሰማም	አልሰማም	አልወስንም	እስማማለሁ	በጣም እስማማለሁ
1.	ገንዘብ ከኤ.ቲ.ኤም ሳጥን በፍጥነት ይወጣል					
2.	በኤ.ቲ.ኤም ፈጣን አገልግሎት ማግኘት ይቻላል					
3.	ደንበኞች ለሚያቀርቡት ቅሬታ ፈጣን ምላሽ ይገኛሉ					
4.	አገልግሎቱ ከተጠናቀቀ በኋላ የኤ.ቲ.ኤም ሳጥን ካርድን በፍጥነት ይወጣል					

አጠቃላይ የደንበኞች እርካታ

1. በአጠቃላይ ሲታይ በሀብረት ባንክ የኤ.ቲ.ኤም አገልግሎት ረክቻለሁ	በፍጹም አልሰማም	አልሰማም	አልወስንም	እስማማለሁ	በጣም እስማማለሁ