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ADDIS ABABA UNIVERSITY
SCHOOL OF GRADUATE STUDIES
College of business and economics

**Department of management specialisation in quality
management and organisational excellence**

The effect of ATM service quality on customer satisfaction the case of
wegagen bank Addis Ababa branches

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SCHOOL OF GRADUATE STUDIES

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List of Acronyms and Abbreviations

ANOVA	Analysis of variance
ATM	Automated teller machine
CS	Customer Satisfaction
E-banking	Electronic banking
EBS	Electronic Banking Services
E-service quality	Electronic service quality
E-service	Electronic services
SQ	Service Quality
VIF	Variance inflation factor

Abstract

The main goal of this study is to assess the effect of ATM service quality on customer satisfaction in wegagen bank S.C. Addis Ababa branches. To this end, the users' level of customer satisfaction and perception of the quality of service being provided by the bank were investigated. To achieve the objectives of this study, the study adopted descriptive research methods by obtained data from primary and secondary source. The primary data was collected through questionnaires from a Sample of 396 ATM customers wegagen bank Addis Ababa branches. These respondents were selected using convenient sampling method. The data collected from the questionnaire were analysed using Statistical tools such as through descriptive statistics, correlation and regression analysis and presented in the form of table, graph and pie chart. The secondary data were collected from reviewing magazines, different books, official bank manual, online sources, and other documented materials that provide relevant information to study. The major problems faced by the customers while using the services includes few number of ATM terminals in the branch and different business environments, ATM Machine cannot be properly functioned and cannot provides immediate response to the customers when cash withdraws without tendering of payments and the ATM card often appears to malfunction in the Banks own branch's as well as other Banks ATM Machine which keeps the Bank at disadvantage position as compared to the other private and government Banks. The collected data were analysed using descriptive and inferential statistics and presented in the form of table, graph and pie chart. The descriptive result shows overall customer satisfaction is lower to ATM customers. In addition, inferential result of this study shows all service quality dimensions have positive significant relationship except empathy. Regarding the effects, the researcher recommends to wegagen bank to improvements has to be done on ATM service quality by providing efficient and sustainable network system, maximizing number of ATMs in convenient areas for service and considering high progress on service quality dimensions included in this study.

Therefore, this study only focus on the ATM services of wegagen bank S.C. situated in Addis Ababa branches.

Key words: *Service quality, customer satisfaction, ATM service quality*

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

A service is an act or action performed for the benefit of another person. Throughout history, many scholars have attempted to define service in various ways. There is no universally agreed-upon definition of service at this time. They are, nonetheless, well-known service Any intangible act or performance that one party can provide to another without resulting in ownership of something is defined as a service. Additionally, Gronroos (2001) defined service as an activity or sequence of activities of a more or less intangible nature that take place through contacts between customers and service staff or the service provider's system, and are supplied as solutions to customer problems. For most countries around the world, services are the largest part of their economies, and the service sector is growing rapidly. The real reasons for the service sector's growth are increased urbanization, privatization, and increased demand for intermediate and final consumer services. The availability of quality services is vital for the wellbeing of the economy (Chillimuntha, (2011).

Customer satisfaction is the expectation of a person that satisfied by the service provided by another person. Customer satisfaction is critical in determining whether a business will survive or fail in a competitive market. Therefore, financial institutions are trying to improve their service quality to satisfy customers and be profitable in the market. And business organizations use technology to deliver the service easily and to attract customers. Good customer service quality is the main factor that will determine; in the future whether the business will survive or fail (Thompson & Bokma 2000). Due to rapid technology change and market competition service quality becomes an increasingly important issue.

An automated teller machine allows a bank customer to conduct their banking transactions from almost every other ATM in the world. The developments of technologies have enabled organizations to provide superior services for customers' satisfaction (Surjadjaja et al., 2003). The availability of several ATMs country wide has greatly improved the quality and convenience of service delivery however, the Study made by Amelowerk (2016) assurance, responsiveness, empathy and tangibility has significant and positive relationship even though reliability has positive correlation, there is no significant relationship with customer satisfaction.

Similarly, the study made by Simon (2016) except assurance the four service quality dimensions (tangibility, reliability, responsiveness and empathy) have positive and significant effect on customer satisfaction. The finding of this study also indicates that customers were most satisfied with the responsiveness dimensions of E Banking service quality.

Globalization and information technology also bring new threats to domestic business firms: Because of global communication and management systems, customers now can shop in a worldwide marketplace, obtaining price and quality information reliably 24 hours a day. In order to remain competitive edge most companies invest a lot of money in modern ICT infrastructure, because it has applicable positive effects on banks productivity, banking hall transaction, bank service delivery (Balachander et al, 2001, Yasuhru 2003).

Even though Ethiopian commercial banks are taking advantage of the technological advancements and introducing automated teller machines, there was a general outcry from commercial bank of Ethiopia. And wegagen bank ATMs also introduced at the end of 2008 by signing an agreement with Technology Associates, a Kenyan based IT firm, for the development of solutions for the payment of bills and the installation of a network of ATMs (Gardachew, 2010). Despite the fact that the chosen bank faces a variety of ATM-related challenges and result dissatisfaction among customers who use ATM banking. But customer satisfaction is an important tool to increase the productivity of the bank.

Therefore, the goal of this study is to examine the effect of ATM service quality on customer satisfaction in wegagen bank Addis Ababa branches using reliability, responsiveness, assurance, tangibility, and empathy as service quality dimensions.

1.2. Statement of the Problem

Although Ethiopia's financial system has advanced significantly since that time, it is still weak when compared to other countries' banking systems. In Ethiopia, where cash is still the most popular means of payment, electronic payment systems are still in their infancy. E-banking has several advantages for both banks and their retail clients. Banks can provide their customers with

convenient, low-cost access to their services 24 hours a day, seven days a week, by utilizing alternative e-banking channels.

In today's banking business, the major challenge faced by banks is how to satisfy customers and identify the core methods to attain a high level of customer satisfaction. According to Mekonnen (2013), ATMs have their own set of issues, such as the fact that the system that allows them to function is not always available, there is no internal system connection, there is a lack of customer awareness in relation to ATMs, there is a lack of cash, and ATMs break down, which are the main challenges facing ATMs in Addis Ababa. In today's technological age, customers' expectations are so high that banks must deliver exceptional services by understanding the customer's needs or perceptions in order to attract and satisfy new customers, use technology effectively and efficiently to create good customer loyalty. Quality of service is a key activity for differentiation in the market and as a means of outshining competitors, satisfying customers, and attracting new customers in the banking industry.

In Ethiopia, however, banking service is underdeveloped, and cash is still the dominant medium of exchange (Gardachew, 2010). Even though Wegagen Bank recognizes and utilizes the benefits of automated teller machines, there is dissatisfaction among ATM users due to a lack of ATM terminal availability, poor machine functionality, a lack of an immediate system response to customers, and other factors.

Although a few studies were conducted with banks related with customer satisfaction until now. Even so, there have been no similar studies done related to ATM service quality and its effect on customers. Furthermore, they did not include issues such as the availability of few ATM terminals in the branch and in various business environments, poorly functioning ATM machines, and a lack of an immediate system-generated response to customers that exists in the selected banks. So it shows there is a gap that needs another empirical study in the selected bank context. Thus, based on the aforementioned premises, the problem studied is what the effect of ATM service quality dimensions on customer satisfaction is in wegagen bank Addis Ababa branches.

1.2. Research questions

To address the above problems, the study attempted to answer the following research questions.

- What is the effect of reliability, responsiveness, assurance, tangibility and empathy on customer satisfaction one by one in the case of Wegagen Bank Addis Ababa branches?

1.3. Objective of the study

1.4.1. General objective

The general objective of this study is to assess the effect of ATM service quality on customer satisfaction in the case of Wegagen Bank Addis Ababa branches.

1.4.2. Specific Objectives

The study were the following specific objectives;

- to examine the effect of reliability, responsiveness, assurance, tangibility and empathy on customer satisfaction in the case of Wegagen Bank Addis Ababa branches.
- To analysis customer perception of ATM service quality satisfaction of wegagen bank A.A. branches
- To identify the dominant service quality dimension that has strong relation with customer satisfaction in wegagen bank Share Company Addis Ababa branches.

1.4. Significance of the Study

The fastest growth of new technologies in the banking industry has led to the introduction of e-banking and other modern core banking services in the Ethiopian banking industry. In this regard, ATMs are one of the best services offered by banks and offer a significant way for customers to avoid challenges or problems in banks. Therefore, this study intended to provide information that would help the management of the bank evaluate and measure its current marketing strategies in order to improve overall customer satisfaction levels. The study is also essential to fill the literature gap that exists in this area of study. Additionally, the study will be used as reference for next researcher and contribute additional knowledge for society related to banks' customer service satisfaction and service quality.

1.5. Scope of the Study

This study was delimited to:

Conceptually, this study was focused on the relationship between service quality dimensions (tangibility, responsiveness, reliability, empathy, and assurance) and customer satisfaction in relative term. The results of the research would be in a position to address the problem areas of all wegagen bank share company ATM stations across Ethiopia, if it had been conducted on larger scale. However, as including all wegagen bank ATM users in this study is practically impossible, then the study geographically limited to wegagen bank ATM card holders who are in Addis Ababa city only.

1.6. Limitation of the study

The researchers expected to face the following challenges while conducting this research: time constraints, budget constraints, inability to obtain relevant documents, and people's unwillingness to provide the researchers with the information they require are the major challenges that have likely hampered the researchers' ability to conduct this study in depth, but the researchers have attempted to overcome these challenges by exploring alternative options.

1.7. Organization of the Study

The research paper has five chapters. The first chapter contains an introduction, which includes the background of the study, a statement of the problems, a research question, the objective of the study, the significance of the study, the scope of the study, the limitations of the study and operational definition of terms. Chapter two includes a review of relevant related literature and hypotheses. Chapter three encompasses research design and methodology, which mainly include the type and design of the research, the subject or participant of the study, the sources of data, the data collection methods that are employed, the procedures of data collection, the method of data analysis that is used, and the ethical considerations of the study. Chapter four includes the result and discussion, and chapter five encompasses the conclusion and recommendation.

1.8. Operational Definitions

ATM: "an automatic teller machine which is used to save the cost and reach-ability of a bank by satisfying customer needs"(Vasumathi and Dhanavanthan,2010:469).

E-Service quality: is any banking service which is rendered by employing computer - controlled systems based on the application of IT without involvement of banks usual branch Allen and Barr (1996) cited in Zaman and Chowdhury (2012).

Internet banking: a type of banking service delivery by using networked computers via internet.

Mobile banking: a type of banking service delivery thorough the application of mobile phone.

Traditional service quality: means the quality of all non-electronic based customers that have interactions and expectations with companies (Parasurman etal. ,2005)

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Introduction

The aim of this chapter is to review the available literature written on this topic and the other related area in this chapter. Under the objectives of this study, this chapter covers concepts related to service excellence, service quality, service quality and core-banking service quality and also include customer satisfaction.

2.1.1. Service

Banks, hotels, and airlines are examples of services. Services are defined as "a type of product that consists of activities, benefits, or satisfactions offered to, for sale, that are essentially intangible and do not result in the ownership of anything" (Kotler and Armstrong, 2006:233).

According to the above definition of "service," services are any economic activities that are intangible and not physically visible, such as products, and that deliver value to the consumer. Due to the transition from farm to industry, the increase in the number of elderly people, doubled income, and a desire for leisure time, service has become extremely important in all business industries (Clow and Kurtz's, 2002).

Services may now be found in practically every aspect of our lives, from the most basic needs, such as eating, to various forms of pleasure, such as sports, travel, and so on. Service is becoming a strategic instrument for creating a competitive edge for all businesses.

Nowadays, products rely largely on their services to get a competitive advantage and to meet the expectations of customers (Kotler & Armstrong, 2012).

2.1.2. Service quality

Before going to concept of service quality, it is better to define quality. The term "quality" refers to the standard or specification that a service provider promises. It also entails being courteous, respectful, and putting on a good face for customers. Service quality and excellence are crucial activities in the banking sector for satisfying customer expectations and meeting customer needs in order to attract new customers, accomplish banking industry objectives, and obtain a competitive economic advantage.

Service quality as a process that customers evaluate has become a crucial strategic component for firms to differentiate their products and services from other competitors. According to studies that link customer satisfaction with good service quality, it is the most important goal of service industries to maintain customer satisfaction as an alternative to retaining and expanding the customer base, sustaining customer satisfaction and it is critical for banks to survive without loyal customers.

According to Hassan, Saha, and Uddin (2014) service quality is derived from the interaction between customers and service providers and is it into process quality and output quality, with process quality being the customers' subjective remark on services and output quality being the customer's measurement of service achievement. Dimensions used by consumers to measure service quality include tangibles, responsiveness, empathy, assurance, and reliability. (Oladele ,2016)

2.1.3. Service Quality Dimensions

The term dimensions a measurement of something in particular direction, especially its height, length or width and measure satisfaction of the customers on the banking industry. According to the original study by Parasuranman et al., (1988) presented ten dimensions of service quality. After refinement, these ten dimensions were later reduced to five dimensions by Parasuranman, Zeithaml, and berry, 1988 as below:

Tangibility: physical facilities, equipment, and appearance of personnel

Reliability: Ability to deliver the promised service with dependability and accuracy.

Responsiveness: readiness to assist clients and render speedy service.

Assurance: the ability of personnel to inspire confidence and trust via their expertise and manners.

Empathy: the considerate, one-on-one service the business offers to its customers.

However, the traditional service quality dimensions cannot directly apply to ATM banking, because it represents a different and unique service delivery process. Nevertheless, the studies of Parasuranman (1988) offer particularly strong service quality dimensions for measuring traditional services and could be serve as a good starting point for further research.

2.1.4. Customer satisfaction

Customer satisfaction is the most important competitive advantage in the banking industry for meeting the bank's objectives of deposit and profit maximization by maintaining customer satisfaction in banking services excellence and coordinating customer perception, service excellence, and new technology. Customer satisfaction is a critical issue in the success of any business system, let alone one in the financial sector.

Customer satisfaction is determined by a cognitive and emotional evaluation in which some comparison standard is compared to the performance as it is really experienced. If perceived performance falls short of expectations, customers will be dissatisfied. On the other side, a customer will be happy if the perceived performance meets or surpasses expectations (Lee and Lee, 2003). A satisfied customer is also able to positively communicate their experiences with potential customers (Narteh and Kuada, 2014). In addition, attracting new customers is usually costlier, and this creates the necessity to satisfy customers so as to retain them (Kaura, 2013).

2.1.5. Relationship between Service Quality and Customer Satisfaction

Customer satisfaction and service quality are the main concepts in marketing theory and practice. However, the two concepts are distinct (Zeithaml and Bitner, 2003), though obviously related. There are some similarities between satisfaction and service quality; however, satisfaction is often a broader notion, whereas service quality focuses solely on service aspects (Wilson et al., 2008). Although it is stated that other factors such as price and product quality can affect customer

satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml et al., 2006). This theory complies with the idea of Wilson et al. (2008) and has been confirmed by the definition of customer satisfaction presented by other researchers. Research has found that service quality in banks is critical for satisfaction and retention of customers (Jabnoun & AlTamimi, 2003). Keeping in view the significance of service quality as a means of competitive advantage and organizational sustainability, the banks are pursuing multidimensional approaches to improvement in service quality to attract and retain customers (Newman, 2001). The quality and the use of automated channels as a means of delivering banking services have become an important way of maintaining customer ‘commitment and loyalty and increasing market share (Joseph and Stone, 2003).

2.1.6. The Distinction between Customer Satisfaction and Service Quality

Table 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.	Experience with the service or provider. Quality perceptions do not require experience with the service or provider.

Sources; Yap S. and Kew M

2.1.7. E-banking

Electronic banking is the computer and telecommunication use to enable the banking transaction to be done by the telephone or computer rather than through human interaction. It is the base for different core banking systems.

E-banking includes internet banking, mobile banking, pos, and ATM etc. The terms PC banking, online banking, internet banking, telephone banking and mobile banking refer to a number of ways in which customers can access their banks without having to be physically present in the bank branch (Leow, 1999).

Both banks and customers have reaped several benefits from e-banking services. Cost savings, reaching new sectors of the population, efficiency, improving the bank's reputation, and greater customer service and satisfaction are the key benefits for banks that offer e-banking services (Brogdon, 1999). The most significant advantage of e-banking from the standpoint of customers is that it is inexpensive or even free (Sathye,1999). E-banking provides 24 hours' service to the customers for cash withdrawal from any branch. 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. In general, e-banking is not bound by time or location.

According to Himani (2011), e-banking also helps us overcome the advantages of manual systems since computers are capable of storing, analyzing, aggregating, finding, and presenting data according to user requirements with great speed and precision. Customers can manage their banking affairs whenever they choose, and they can interact with their bank in a more private manner.

These advantages, however, are not without risk. Strategic, operational, technological, reputational, and legal risks are all associated with e-banking activities. So, customers should know advantages of e-banking with their risks.

2.1.8. E- Services quality

E-service quality is defined as providing excellent services to customers in terms of delivery, reliability, ease of use, and cost and time savings that exceed customer expectations for best service

excellences in order to attract new customers and gain competitive advantages in the banking industry.

Researchers have hypothesized that electronic service quality is a key determinant in differentiating service offers and gaining competitive advantage because the cost of comparing alternatives is relatively low in online environments (Santos, 2003). To begin, Zeithaml et al. (2002) defined electronic service quality as the extent to which a web site facilitates efficient and effective product and service shopping, purchasing, and delivery.

The study of electronic service quality has taken two major paths. Some academics have applied traditional service quality dimensions to their research into electronic service quality, while others claim that the electronic service environment is entirely different, dominated by the human-machine interaction, and necessitates a new set of quality dimensions (Lee and Lin, 2005). The study of e-quality banking's dimensions began recently and is still ongoing. Traditional service quality dimensions cannot be fully imported to measure electronic service quality, it appears.

2.1.9. ATM Service quality

The use of ATM's has become extremely popular among customers as convenient mode of transactions. Banks are aggressively adopting this mode in order to satisfy the customers need for attracting new customers. Customers' impressions of ATM service quality will be measured by the ATM's ability to perform these functions to their satisfaction. In Ghana, Narteh and Owusu-Frimpong (2011) ATM service quality is defined by reliability ease of use, correctness, convenience, and responsiveness. And in Uganda, Katono (2011) identified the most essential e-service quality evaluation factors, concentrating on automated teller machines in particular (ATMs). The study established that tangibles, card issues, reliability and location are the most important student service quality evaluation dimensions of ATMs in Uganda.

Therefore, this study defines and measures ATM service quality of wegagen bank S.C. in order to increase the level of overall customer's satisfactions by using the following ATM service quality evaluation dimensions.

A. Reliability: The reliability dimension is critical because it embeds the dynamic capability to perform the promised service dependably and accurately.

B. Tangibility: refers to the physical characteristics associated with the service encounter.

C. Responsiveness: A firm's willingness to assist its customers by providing fast and efficient service performances.

D. Assurance: Diverse features that provide confidence to customer's privacy at ATMs, ATM usage and security advice and security at ATM station

E. Empathy: The service firm's readiness to provide each customer with personal service that is employee friendliness, ATM fees, ease of application processes and employee accessibility.

2.2. Definition and Evolution of ATM

ATM 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. 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. According to Sultan and Komal (2009), Banks may now service consumers outside of the banking hall thanks to the introduction of Automatic Teller Machines (ATMs).

The concept and evolution of ATM started in 1960, Citibank placed a Banko-graph in many branch lobbies as an ATM precursor. In 1967 First Cash Dispenser Installation produced by De La Rue Instruments, was installed at a Barclays Bank branch near London. And the first ATM magnetic stripe cards are used – Docutel's Docuteller machine was deployed at New York's Chemical Bank in 1969, marking the first time magnetically encoded plastic was used. Docutel created the Total Teller, the first true bank ATM, in 1971. 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 and in 1974 On-line ATMs introduced – The newly connected machines soon led to the modern-day networks we're all familiar with.

2.2.1 History of ATM in Ethiopia

ATM firstly introduced in 2001 by the commercial bank of Ethiopia. It gives service by eight ATM located in Addis Ababa. And then after dashen bank start to pay through electric payment system and become the first Ethiopian bank that acquire E-commerce and mobile transactions. Then after other

private banks accept and apply to their banks. By the end of 2008 wegagen bank signed an agreement with technology associates, a Kenyan based IT firm, for the development of the solutions for the payment system and installation of a network of ATM (Gardachew,2010)

2.3. Function of ATM

The primary purpose of an ATM is to provide an electronic banking outlet for completing simple transactions without the assistance of branch employees or tellers. According to Dharmesh and Devendra (2012), banks provide the following services under the hood of ATMs: -Getting to Know Your Accounts (Mini Statements, Balance Inquiries, and Cash Withdrawals), Bill Paying, Request for a cheque book, recharging of mobile phones, transfer of Funds, banking on the go, make cash and check deposit.

According to a study performed in India by Sabita (2013), more than half of all respondents say that using an ATM is handy and time-saving since it works as a "little bank," offering cash to needed consumers at anytime, anywhere, whenever and wherever an ATM counter is present.

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

2.4. 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

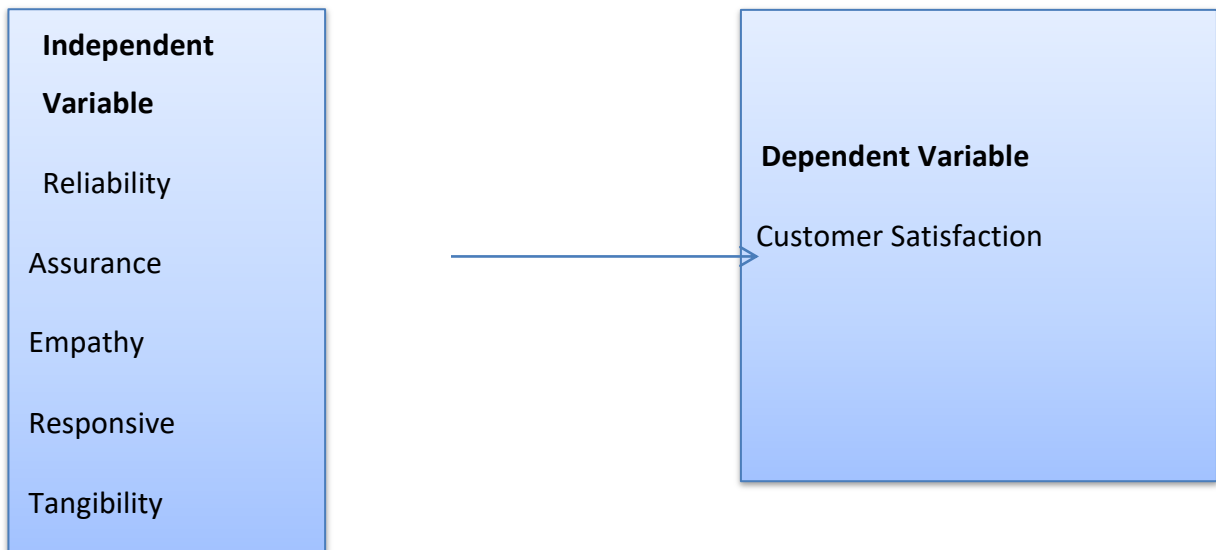
- Notification is not given to the customer when all ATMs are down due to bank's system failure.

2.5. Conceptual Framework

The conceptual framework for this study is based on Barnes and Vidgen (2001), structural model which has five dimensions. These dimensions are reliability, tangibility, responsiveness, assurance and empathy. The conceptual framework of the study was focused on the major factors that dissatisfy customers while using ATM in wegagen bank. The factors are; few number of ATM terminals in the branch and different business environment, ATM machine cannot be properly functioned and cannot provides immediate response to the customers when cash withdraw without tendering of payments and the ATM card often appears to malfunction in the Banks' own branches as well as on other banks.

To solve the above problems of the study will use both primary and secondary source of data and also uses both descriptive and inferential statistics will be applied. The conceptual framework basically intends to illustrates the dependent and independent variables of the study and also illustrate tangibility, reliability, responsiveness, assurance and empathy that affect the dependent variables of customer satisfaction.

Source : Figure 2.1:Conceptual Model(Barnes and Vidgen (2001



2.6. Hypothesis

As researcher explained this study was designed to investigate the relationship between the service quality dimensions and customer satisfaction. In order to test these relationship, the following hypotheses have been developed.

H1: Reliability has a strong positive relationship with customer satisfaction.

H2: Responsiveness has a strong positive relationship between customer satisfaction

H3: Empathy has a strong positive relationship with customer satisfaction.

H4: Assurance has a strong positive relationship with customer satisfaction.

H5: Tangibility has a strong positive relationship with customer satisfaction

CHAPTER THREE

3. RESEARCH DESIGN AND METHDOLOGY

This chapter details the research design and methodology of the study. It elaborates the research design, data type and source target population, sample size, data collection, data analysis and Ethical Consideration of the study. The methods selected below are found to be suitable because of their appropriateness for situations in the selected study area, analyzing major issues and forwarding sound recommendations.

3.1. Description of Study Area

The research was focused on ATM service users of Wegagen Bank Addis Ababa branches. Addis Ababa is the capital city of Ethiopia and Africa as well. Currently, the town has one public commercial bank and more than 27 private commercial banks. The current total E-banking user customers of Wegagen Bank Addis Ababa branches are 53525 of which 396 customers drawn as a sample.

3.2. Research Design

This study was mainly focused on the effect of ATM service quality on customer satisfaction at wegagen bank S.C. A descriptive and explanatory research design was used in this study.

The descriptive method of research design helps to clearly describe relevant aspects of a phenomenon of interest about a particular individual, group, or situation (Sekaran, 2003). It seeks to describe in detail the state of service quality and customer satisfaction at wegagen bank S.C.

For a better understanding of the reality of customer perceptions of service quality and the relationship between ATM service quality and customer satisfaction, the researcher used an explanatory research design. ATMs service a correlation is used to identify the relationship between ATM service quality dimensions and customer satisfaction. This study primarily adopted a quantitative research approach.

3.3. Research Approach

The study used quantitative research approach. The quantitative research approach makes use of statistics and numbers which are mostly presented in figures. Quantitative research involves large samples and planned questionnaire that is then numerically and statistically analyzed (Areeba et al., 2016). The quantitative data enables the researcher to analyze objectively by using descriptive and inferential statistics.

3.4. Data type and data source

The data were collected from primary and secondary data sources. The primary data were collected through closed ended and open ended questionnaires because primary data source is helping the researcher to collect first hand and accurate information from selected population. In addition to this, the secondary data were collected from reviewing magazines, different books, official bank manual, online sources, and other documented materials that provide relevant information to the achievement of the objective of the study and that contribute to a better understanding of service quality and customers' satisfaction.

3.5. population and sample size

Sample size

The target population of the study includes the customers of wegagen bank in Addis Ababa. The study area was focused on Addis Ababa because of the high number of wegagen bank ATM users are located in the city. In addition, large number of daily ATM transactions in the bank are exist in the city. Therefore, this study also focused on wegagen bank S.C. ATM's cardholders that are situated in Addis Ababa.

The sample size for this study is 396 given a population of 53525 customers. Under 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 wegagen bank ATM users of Addis Ababa branches.

According to Yamane (1967:886) n =sample size N =total population e =acceptable
sampling errors 0.05 $n= N/1+N*e^2$

$$n = 53525/1+53525*.0025$$

$$n = 53525/135$$

$$n =396$$

3.5.2. Sampling Technique

The sampling technique of the study was non-probability sampling since the respondents don't have an equal chance of being selected. In non-probability sampling, since respondents are chosen nonrandom, there is no way to estimate the probability of any one respondent's being included in the sample. In addition to that, no assurance is given that each item has a chance of being included; but it is quick, inexpensive and convenient. For this the study used convenience sampling in which members of the population are chosen based on their relative ease of access and availability. To sample friends, co-workers, or shoppers at a single mall, are all examples of convenience sampling.

3.6. Methods of Data Analysis

The data were processed (both primary and secondary) manually. The processing stage involved edition, classification, coding, transcription and tabulation. In the analysis of data, descriptive and Inferential analysis was employed to determine the currently customer satisfaction in wegagen bank ATM. It based on the relationship of ATM Service quality and customer satisfaction in wegagen bank by the use of computer employed SPSS are used for this purpose. After being analyzed it was presented in the form of tables, graphs and pie chart. That clearly indicted with important variables from the major study themes related to the Effect of ATM service quality on customer satisfaction.

3.7. Data modeling and specification

Data modeling is the act of developing a visual representation of a whole information system or a specific component of it in order to express connections between data point and structures. It is also the specification of data structures and business rules representing business requirements. There are different types of data modeling applications are there from this

different application this study used modeling applications. Statistical package for social science (SPSS) software model allows combining equation from all these sources inside a single object, which may be used to create deterministic or stochastic joint forecast for all the variables in the model. The model specification is that description of the process by which the dependent variable is generated by the independent variables.

True model is $Y = \alpha + \beta X_i + \varepsilon$

Where

y- Dependent variables

α is constant term

β coefficient which represents the slope of variables.

X_i is explanatory variables (independent variables)

e is error term

The true model of this study is that

$$Cs = \alpha + \beta_1 (T) + \beta_2 (R) + \beta_3 (R) + \beta_4 (A) + \beta_5 (E)$$

Where:

Cs is customer satisfaction

α **Constant** term

β **is** coefficient which represents the slope of variables

T is tangibles

R is reliability

R is responsiveness

A is assurance

E is empathy

3.8. Validity and Reliability

The precision with which things are measured in a study is expressed in terms of validity and reliability. While reliability is concerned with the accuracy and precision of a measurement technique, validity is the most important criteria and reflects the extent to which an instrument measures what it is intended to measure (a measuring instrument is reliable if it provides consistent results). Validity is concerned with whether the results actually relate to what they seem to relate to (Saunders et. al., 2003). Validity defined as the extent to which data collection method or methods accurately measure what they were intended to measure (Saunders et. al., 2003). Validity is concerned with whether the findings are really about what they appear to be about. A number of different steps will use to ensure the validity of the study.

The first data were collected from reliable sources, from respondents who are more experience in using ATM banking; survey question are made based on literature review and frame of reference to ensure the validity of the result; questionnaire has been pre-tested by pilot test before starting the survey. The validity of the instrument was established by using few employees of wegagen bank from E-banking Department at the Bank's head office and Customer Service officers in two large as well as customers. Another approach for the validity of a measuring instrument to be supported is it must be demonstrably reliable. Testing the questionnaire have been conducted in order to check the instrument's reliability using Cronbach's Alpha and found to be which is significantly higher than the generally accepted value of greater than or equal to or not (Nunnally and Bernstein 1994). It indicates high overall internal consistency among the collected research question from the selected respondents.

3.9. Ethical consideration

The ethical consideration of the study was the guiding principle of research design and practices for protections of the right participants of the study, enhances validity of the study, and maintain scientific integrity. The basic point of the ethical consideration of the study is cannot be collect any personal identifying information, cannot be use psychological harm (sensitivity question), social harm or social risk question, legal harm or legal risk questions and must be check plagiarism. Therefore, the ethical consideration of the study was basically involved about

only the study of research question and after collecting appropriate research questions must be delete the individual information from the report of the study to save privacy of the individual participants of the study.

CHAPTER FOUR

4. RESULT AND DISCUSSION

4.1. Introduction

In this chapter, the collected data from the customers of wegagen Bank S.C ATM card users of Addis Ababa Districts are presented and analyzed in order to achieve the ultimate objective of the study. Descriptive statistics and inferential statistics have been appropriately applied in order to come up with an overall better result of the research studied. The aim of this study is to examine the service quality and customer satisfaction of the ATM service users. Accordingly, the demographic characteristics of the respondents, reason for choosing wegagen Bank S.C ATM's, usage rate, types of accounts, service quality dimensions, customer satisfaction and other related issues are discussed.

4.2. Results (output)

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 respondents and SPSS software.

4.3. Demographic characteristics of respondents

This section is designed to discuss the general demographic characteristics of respondents such as gender, age, education level, occupation and income per month of the respondents which was consisted in the first part of the questionnaire. The demographic variables are processed and analyzed using frequencies and percent's by using tables and figures.

Table 2 Demography of respondents

		Frequency	Valid Percent	Cumulative Percent
Gender	Male	216	59.34%	59.34%
	Female	148	40.66%	100.0%
	Valid total	364	100.0%	
Age	18-25	53	14.56%	14.56%
	26-30	89	24.45%	39.01%
	31-35	94	25.82%	64.83%
	36-40	64	17.58%	82.41%
	41-45	36	9.89%	92.3%
	46-50	23	6.32%	98.62%
	Above 50	5	1.38%	100
	Total	364	100	
Education	High school	6	1.65%	1.65%
	Diploma	76	20.88%	22.53%
	First degree	193	53.02%	75.88%
	Master	81	22.25%	97.80%
	Others	8	2.20%	100%
	Total	364	100%	
	Occupation	Employee	283	77.75%
Self-employed		79	21.70%	99.45%
Retired		2	0.55%	100%
Total		364	100%	

Source: Own survey (2023)

Gender: The above table describes that from among the 364 respondents 59.34% or 216 were males while the remaining 40.66% (148) were females. The remaining 32 respondents cannot be answered. This table shows that the majority of the respondents are men.

Age: the table here above explains the age between 31 and 35 consists of the highest percentage (25.82%) from among all other respondents in the sample. The remaining users are 24.45% (26-30), 17.58% (36-40), 14.56% (18-25), 9.89 % (41-45), 6.32% (45-50), and the lowest percentage goes to the age of above 50(only 1.38%). The outcome of this demographic variable describes younger people of the age 31-35 are leading ATM users (25.82%).

Education: As shown in the above table first-degree holders are the foremost users of ATM banking which accounts for 53.03% of the total usable respondents and next to it Master’s degree holders cover 22.25% while the remaining 20.88%, 1.65% and 2.20% goes to diploma, high school and others respectively.

Occupation: People who are employed cover 77.75% of the total respondents whereas Self-employed and retired people represent 21.70% and 0.55% respectively. This table shows that employed people are the foremost users of wegagen bank S.C ATM service.

Table 3 Monthly Incomes

	Frequency	Valid Percent	Cumulative Percent
Up to 1,000	31	8.52%	8.52%
1,001- 4,000	52	14.29%	22.81%
4,001-7,000	79	21.70%	44.51%
7,001-10,000	109	29.95%	74.46%
10, 001 -15000	85	23.35%	97.80%
Above 15000	8	2.20%	2.20%
Total	364	100%	100%

Source: Own survey (2023)

Monthly Income: Respondents of the sample who earn monthly income between 7001 and 10000 (29.95%) are dominant customers while 23.35% ,21.70% of respondents earn 10001-15000 and 4001-7000, 2.20% lies in above 15000 income category. These group together accounts for 77.20% which shows high income earners are main users of wegagen bank S.C ATM service. The remaining 8.52% and 14.29% goes to income category of up to 1000 and 4000. Then, this table shows that respondents of the sample who earn monthly income between 7001 and 10000 (29.95%) are dominant customers of wegagen bank S.C ATM banking.

Table 4 Status of ATM usage

	Frequency	Valid Percent	Cumulative Percent
Less than a Year	22	6.04%	6.04%
1– 2 years	57	15.66%	21.64%
2 – 3 Years	97	26.65%	48.35%
3 – 4 Years	81	22.25%	70.54%
4 – 5 Years	59	16.21%	86.75%
Above 5years	48	13.19%	100%
Total	364	100%	

Source: Own survey (2023)

This variable indicates how long the respondents were using ATM banking since they hold wegagen bank S.C ATM card. The following table clearly portrays those respondents who used ATM service from 2 to 3 years' accounts for 48.35% of the total sample whereas the other two categories cover only 38.46%. While the reaming 13.19% is that more than 5 years. In short the table shows that respondents which have a status of 2 up to 3 years are the leader ATM users of wegagen bank in Addis Ababa branches.

Table 5 Frequency of ATM usage per Month

	Frequency	Valid Percent	Cumulative Percent
1-4 times	75	20.60%	20.60%

5-8times	133	36.54%	57.14%
9-12 times	112	30.77%	87.91%
Above 12 times	44	12.09%	100%
Total	364	100%	

Source: Own survey (2023)

This variable shows how frequently respondents used ATM service within a Month. According to the following table respondents use wegagen bank S.C ATM service 5-8 times (36.54%) whereas 30.77% used 9-12 times, 20.60% o1-4 times and 12.09% over12 times per month. This depicts that those customers are using the service 5 up to 8 times on average per month are the leader.

Table 6 Type of account linked with ATM card

	Frequency	Valid Percent	Cumulative Percent
Saving account	185	50.82%	50.82%
Women saving account	93	25.55%	76.37%
Current account	32	8.79%	85.13%
Special saving account	54	14.84%	100%
Total	364	100%	

Source: Own survey (2023)

Depicts that the majority of respondents' accounts linked with their ATM card is saving account (50.82%), and (25.55) women saving account this is due to user convenience of the stated type of account and a greater number of saving account holders in the bank than the other two types. 8.795 goes to current account and the remaining 14.84% is special saving account that is poor performance as compared to saving account. This indicate that most of the ATM users are saving account holders so the bank should be appreciating the other to use ATM cared as the equal to saving account.

Table 7 Occupation

	Frequency	Valid Percent	Cumulative Percent
Student	63	17.30%	17.30%
Salaried Worker	219	60.16%	77.46%
Self-employed	79	21.70%	99.17%
Pensioner	3	0.83%	100%
Total	364	100%	

Own survey (2023)

When we look at the occupation of the respondents the majority of them with a 60.16% are salaried workers, 21.70% are self-employed, and 29.12% are students and 0.8% pensioner. This means, the majority of the respondents are salaried workers. Therefore, the employees could be more beneficiaries from this type of service in withdrawing their salary any time as the need for cash arises.

Table 8 Basic reason

What was the most critical reason in your decision for choosing wegagen bank S.C? (You can tick more than one if you want) **Table 4.10**

	Frequency	Valid Percent	Cumulative Percent
Excellent service	127	34.89%	34.89%
The brand name of the bank	183	50.27%	85.16%
Vision and mission of the bank	52	14.29%	99.45%
Other, please specify	2	0.55%	100%
Total	364	100%	

Own survey (2023)

One can see from the above table is that 34.89% of the respondents chose this bank because of excellent services of the bank; 50.27% of respondents replied because of the brand name of banks; 14.29% because of vision and mission of the bank and 0.55% other reasons. Therefore,

majority of the respondent prefer wegagen bank ATM services is due to brand name of the wegagen bank.

4.3.1. Survey Questions

Under this subsection, outputs of the analysis regarding items in five dimensions are analyzed and interpreted by using both Frequency and percentage.

Table 9 Reliability

NO	Dimensions or items	Frequency	Valid Percent	Cumulative Percent
1	Wegagen bank ATM is operational at all times			
	Strongly agree (5)	25	6.87	6.87
	Agree (4)	67	18.41	25.28
	Neutral (3)	106	29.12	54.40
	Disagree (2)	135	37.08	91.48
	Strongly disagree (1)	31	8.52	100
	Total	364	100	
2	Wegagen bank ATM provides accurate and consistent services			
	Strongly agree (5)	13	3.57	3.57
	Agree (4)	83	22.80	26.37
	Neutral (3)	76	20.88	47.25
	Disagree (2)	163	44.78	92.03
	Strongly disagree (1)	29	7.97	100
	Total	364	100	
3	ATM banking provides power backup and data recovery system to avoid interrupted transactions in case of electric power failure			
	Strongly agree (5)	9	2.47	2.47
	Agree (4)	72	19.78	22.25

	Neutral (3)	91	25	47.25
	Disagree (2)	151	41.48	88.74
	Strongly disagree (1)	41	11.26	100
	Total	364	100	
4	Cash is available in the ATM of wegagen bank at any time			
	Strongly agree (5)	27	7.42	7.42
	Agree (4)	102	28.02	35.44
	Neutral (3)	84	23.08	58.52
	Disagree (2)	98	26.92	85.44
	Strongly disagree (1)	53	14.56	100
	Total	364	100	
5	ATMs of wegagen bank provides quality and speed of transaction			
	Strongly agree (5)	18	4.95	4.95
	Agree (4)	92	25.27	30.22
	Neutral (3)	75	20.60	50.82
	Disagree (2)	155	42.58	93.41
	Strongly disagree (1)	24	6.59	100
	Total	364	100	
6	ATM of wegagen Bank provides sufficient and appropriate services			
	Strongly agree (5)	21	5.77	5.77
	Agree (4)	93	25.55	31.32
	Neutral (3)	71	19.51	50.83
	Disagree (2)	138	37.91	88.74
	Strongly disagree (1)	41	11.26	100
	Total	364	100	

Own survey (2023)

From the above total sample 37.08% responded that they disagreed to ATM service practices involve consistency of performance (operations) and 29.12% were neutral while 18.41% agreed. This shows that only 25.28% were positive to this item so that wegagen bank S.C should attempt to make its ATM performance (operations) consistent. Though 44.78% were disagreed to the item of accurate and consistence's services and 20.88% were neutral while 22.80% agreed. This shows that 26.37% only were accurate and consistence's ATM services. Cash withdrawal limit from a specific account in a day is sufficient, 23.08% 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 10000 from wegagen bank S.C ATMs in a specific day. 41.18% of the total sample negatively perceived (disagreed) the cash withdrawal limit set by the bank. 52.74% of the respondents perceived the item wegagen bank S.C ATM banking provides power backup and data recovery system to avoid interrupted transactions in case of electric power failure negatively while 19.78% agreed and only 2.47% strongly agreed and 25% respondents were neutral. As many as 77.74% of the total sample were unhappy and neutral that the bank does not provide power backup and data recovery system to avoid interrupted transactions in case of electric power failure. To provide sufficient and appropriate ATM services 49.17% were disagreed, the remaining 25.55% were agreed, 5.77% were strongly agreed and 19.51% were neutral that the bank does not provide sufficient and appropriate ATM service.

Generally, the table shows that in the first item is the majority of (45.6%) of the respondents show that they are disagree with the operational of wegagen bank ATM done at all times. And the second item of the table shows that majority of (52.75) respondents shows that they are disagree with accurate and consistent services of ATM in wegagen bank Addis Ababa branches. In third item of table majority (52.74) of the respondents shows that they are disagree with the power backup and data recovery system to avoid interrupted transactions in case of electric power failure of wegagen ATM banking. Moreover, the table shows that majority (41.38%) of respondents disagree with the availability of ATM machine at any time. The table also shows that 49.19% respondents disagree with the quality and speed of wegagen bank ATM machine. Further the table describe that 49.17% of respondents disagree with the sufficient and appropriate services of ATM banking.

Table 10 Responsiveness

No	Dimensions or items	Frequen cy	Valid Percen t	Cumulati ve Percent
1	Wegagen bank makes the effort to understand the customer's needs			
	Strongly agree (5)	31	8.51	8.51
	Agree (4)	185	50.82	59.33
	Neutral (3)	46	12.64	71.97
	Disagree (2)	83	22.81	94.78
	Strongly disagree (1)	19	5.22	100
	Total	364	100	
2	There is quick response and the ability to get help if there is a problem or question on ATM			
	Strongly agree (5)	23	6.32	6.32
	Agree (4)	97	26.65	32.97
	Neutral (3)	78	21.43	54.4
	Disagree (2)	113	31.04	85.44
	Strongly disagree (1)	53	14.56	100
	Total	364	100	
3	ATM contact person is available for rectify or correct of problem			
	Strongly agree (5)	41	11.26	11.26
	Agree (4)	92	25.27	36.53
	Neutral (3)	61	16.76	53.29
	Disagree (2)	123	33.79	87.09
	Strongly disagree (1)	47	12.91	100
	Total	364	100	

4	There is Willingness of employees to provide ATM services (timeliness of service, giving prompt service)			
	Strongly agree (5)	32	8.79	8.79
	Agree (4)	153	42.03	50.82
	Neutral (3)	57	15.66	66.48
	Disagree (2)	99	27.20	93.68
	Strongly disagree (1)	23	6.32	100
	Total	364	100	
5	All wegagen bank employees are read to help or support customer for any problem related to ATM immediately?			
	Strongly agree (5)	43	11.81	11.81
	Agree (4)	122	33.52	45.33
	Neutral (3)	71	19.51	64.84
	Disagree (2)	89	24.45	89.29
	Strongly disagree (1)	39	10.71	100
	Total	364	100	
6	Wegagen bank provides immediate responses to the customer when cash withdraw without tendering of payments?			
	Strongly agree (5)	18	4.95	4.95
	Agree (4)	87	23.90	28.85
	Neutral (3)	73	20.05	48.9
	Disagree (2)	126	34.61	83.51
	Strongly disagree (1)	60	16.49	100
	Total	364	100	

Own survey (2023)

From the above total sample wegagen bank's effort to understand the customer's need is agreed or accepted by 59.33% of the respondents while 12.64% were neutral, 22.81% were disagreed and were 5.22%stronglydisagreed. Above 59.33% of the respondents were happy with the

Bank's effort to understand their needs. 26.65% 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 21.43% could not decide (neutral), 31.04% were disagreed, 14.56% strongly disagree and 6.32% were strongly agreed. 25.27% of the respondents agreed on ATM contacted person of wegagen bank ratified or corrected customer's problem positively 11.26% were strongly agreed, 16.76 were neutral, 33.79 were disagreed and 12.91% were strongly disagreed. 42.03% of the total respondents were agreed (optimistic) while the other is that 8.79% were strongly agreed, 15.66% were neutral, 27.20% disagree or unhappy and 6.32 strongly disagreed or strongly unhappy with receiving timely help-desk services and online help facilities in time of need. 33.52% the total respondents were agreed on all wegagen bank S.C employees in the case of immediate response for the customer related to ATM services the remaining one is that 11.81% were strongly agreed, 19.51 were neutral, 24.45 were disagreed and 10.71 were strongly disagreed. More than 42% 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. 34.61% of the total respondent were (disagreed) pessimistic about immediate response of cash withdrawal without tendering of payments, 20.05% were neutral 16.48% were strongly disagreed, 23.90% were agreed and 4.95% were strongly agreed.

Generally, in the first item of the table we can observe that majority (59.33%) of the respondents responds positively about the effort of wegagen bank to understand the needs of customers. In the second item shows that majority (45.6%) of respondents disagree with quick response and ability of get help if there is problem or question on ATM. In third item of the table the majority (46.7%) of respondents responds negatively. The fourth item indicates the majority (50.82) of respondents responds positively about the Willingness of employees to provide ATM services. The fifth item shows that 45.33% responds positively about All wegagen bank employees are read to help or support customer for any problem related to ATM immediately. Finally, in the sixth item of the table describe the majority (51.1%) of respondents disagree with wegagen bank immediate responses to the customer when cash withdraw without tendering of payments.

Table 11 Empathy

No	Dimensions or items	Frequency	Valid Percent	Cumulative Percent
1	Wegagen bank gives you individual attention in regard to ATM service			
	Strongly agree (5)	28	7.69	7.69
	Agree (4)	133	36.54	44.23
	Neutral (3)	82	22.53	66.76
	Disagree (2)	87	23.90	90.66
	Strongly disagree (1)	34	9.34	100
	Total	364	100	
2	At a personal level information about different types of ATM services is available			
	Strongly agree (5)	46	12.64	12.64
	Agree (4)	149	40.93	53.57
	Neutral (3)	87	23.90	77.47
	Disagree (2)	58	15.93	94.4
	Strongly disagree (1)	24	6.60	100
	Total	364	100	
3	Provision of caring and individualized attention to customers provided by call-center are available in time of request			
	Strongly agree (5)	21	5.77	5.77
	Agree (4)	88	24.18	29.95
	Neutral (3)	132	36.26	66.21
	Disagree (2)	74	20.33	86.54
	Strongly disagree (1)	49	13.46	100
	Total	364	100	
4	Specific individual needs are appreciated			

	Strongly agree (5)	67	18.41	18.41
	Agree (4)	135	37.09	55.5
	Neutral (3)	81	22.25	77.75
	Disagree (2)	53	14.56	92.3
	Strongly disagree (1)	28	7.70	100
	Total	364	100	
5	Wegagen bank treats the customer according to the interest of the customer?			
	Strongly agree (5)	46	12.64	12.64
	Agree (4)	128	35.16	47.8
	Neutral (3)	71	19.51	67.31
	Disagree (2)	96	26.37	93.68
	Strongly disagree (1)	23	6.32	100
	Total	364	100	

Own survey (2023)

From the above table 36.54% of the total respondents which represents (agreed) optimistic from revealing their decision about Provision of caring and individualized attention to customers provided by call-center are available in time of request, 22.53% were neutral, 7.69% were strongly agreed, only 23.90% disagreed and 9.34%strongly disagreed up on it. 40.93% of the total respondents claimed that they agreed to availability of Information regarding types of ATM services at personal level. 23.90%, 15.93%, 12.64% and 6.59% lied on neutral, disagree, strongly agree and strongly disagree respectively. This shows that information is available at personal level regarding types of wegagen bank's S.C ATM services. 36.26% of the total sample of the respondent were neutral about Provision of caring and individualized attention to customers provided by call-center are available in time of request. 24.18%, 20.33%, 13.46% and 5.77% lied on agreed, disagreed, strongly disagreed and strongly agreed. 37.09% of the total respondents about Specific individual needs are appreciated. The other one is that 22.25%, 14.56%, 18.41%, and 7.70% lied on neutral, disagreed, strongly agreed and strongly disagreed respectively. The construct, the bank gives you individual attention in regard to ATM service, had been positively perceived by 35.16% agree and 12.64% strongly agree whereas 26.37%

disagreed and 6.32% strongly disagreed with the item. Neutral respondents of the total sample accounted for 19.51%.

In short the table shows in the 1st item of table describe the majority (44.23) of respondents disagree on individual attention of wegagen bank in regard to ATM service. The 2nd item indicates the majority (53.57%) agree on the availability of information at personal level regarding types of wegagen bank's S.C ATM services. The 3rd item shows that majority (36.26) of respondents were neutral about Provision of caring and individualized attention to customers provided by call-center are available in time of request. The 4th indicates that the majority (55.5) responds positively about Specific individual needs are appreciated in the selected bank branches. And the final item in the above table shows the majority (47.8) respondents answer the question of positively about the treats of wegagen bank to the customer according to the interest of the customer.

Table 12 Assurance

No	Dimensions or items	Frequency	Valid Percent	Cumulative Percent
1	Employees of wegagen bank are always willing to help you			
	Strongly agree (5)	49	13.46	13.46
	Agree (4)	136	37.36	50.82
	Neutral (3)	98	26.92	77.74
	Disagree (2)	62	17.03	94.77
	Strongly disagree (1)	19	5.23	100
	Total	364	100	
2	Wegagen bank S.C provides 24/7 e-based monitoring and assistance for ATM services that need immediate support			
	Strongly agree (5)	22	6.04	6.04
	Agree (4)	87	23.90	29.94
	Neutral (3)	112	30.77	60.71

	Disagree (2)	119	32.70	93.41
	Strongly disagree (1)	24	6.59	100
	Total	364	100	
3	Employees of wegagen bank possess the required skills and knowledge to perform the service			
	Strongly agree (5)	37	10.16	10.16
	Agree (4)	129	35.44	45.6
	Neutral (3)	95	26.10	71.70
	Disagree (2)	89	24.45	96.15
	Strongly disagree (1)	14	3.85	100
	Total	364	100	
4	Employees of wegagen bank respect, Politeness, and friendliness of contact personnel			
	Strongly agree (5)	58	15.93	15.93
	Agree (4)	145	39.84	55.77
	Neutral (3)	93	25.55	81.32
	Disagree (2)	52	14.29	95.61
	Strongly disagree (1)	16	4.39	100
	Total	364	100	
5	All wegagen bank employees are skillful and knowledgeable about any question related with ATM services to support customers?			
	Strongly agree (5)	35	9.62	9.62
	Agree (4)	173	47.53	57.15
	Neutral (3)	73	20.05	77.02
	Disagree (2)	67	18.41	95.61
	Strongly disagree (1)	16	4.39	100
	Total	364	100	

6	All wegagen bank employees are serving the customer politely and honestly?			
	Strongly agree (5)	55	15.11	15.11
	Agree (4)	131	35.99	51.1
	Neutral (3)	107	29.40	80.5
	Disagree (2)	48	13.19	93.69
	Strongly disagree (1)	23	6.31	100
	Total	364	100	

Own survey (2023)

From the above table 37.36% of the total respondents were agreed about willingness of wegagen bank S.C employees about supporting the customer on ATM services. While the remaining of the other is that 26.92%, 17.03%, 13.46% and 5.23% lied on neutral, disagreed, strongly agreed and strongly disagreed. 32.70% of the total respondent were disagreed on wegagen bank S.C ATM provides 24/7 e-based monitoring and assistance for ATM services that need immediate support. While the other one is that 30.77%, 23.90% 6.60% and 6.04% lied on neutral, agreed, strongly disagreed and strongly agreed respectively. More than 35.44% of the total respondents agreed to item regarding employees of wegagen bank S.C possess the required skills and knowledge to perform the service while 26.10% were neutral, 24.45% disagreed, 10.16% strongly agreed and 3.85% strongly disagreed. 39.84% of the respondents agreed about identified the item concerning respect, Politeness, consideration and friendliness of contact personnel and the rest of the total sample 25.55% neutral, strongly agreed 15.93%, disagreed 14.29% and while the remaining is strongly disagreed 4.39%. From the total respondent 47.53% were agreed about wegagen bank employees are skillful and knowledgeable about any question related with ATM services to support customers. While the others were 20.05%, 18.41%, 9.62%, and 4.39% lied on neutral, disagreed, strongly agreed and strongly disagreed respectively. 35.99% of the total respondents were agreed or optimistic about All wegagen bank employees are serving the customer politely and honestly. While the other were 29.40%, 15.11%, 13.19% and 6.32 lied no neutral, strongly agreed, disagreed and strongly disagreed respectively.

Generally, in the above table we can observe that there is willingness of wegagen bank S.C employees about supporting the customer on ATM services in the first item of table. In the 2nd item of table depict that majority (39.29) of respondents disagree with wegagen bank S.C ATM provides 24/7 e-based monitoring and assistance for ATM services that need immediate support. In the third item the majority (45.6%) of respondents responds positively about posses required skills and knowledge employees of wegagen bank to perform the service. The 4th item shows the majority (55.97%) of respondents are agreed on respect, Politeness, and friendliness of contact personnel of wegagen bank employees. The 5th item of table indicate the majority (57.15%) respondents agree with skilful and knowledgeable about any question related with ATM services to support customers of all wegagen bank employees. The 6th item of the table shows the majority (51.1%) of the respondents agree on customer politely and honestly of wegagen bank employees.

Table 13 Tangibility

NO	Dimensions or items	Frequency	Valid Percent	Cumulative Percent
1	Appearance of the ATM is Attractive			
	Strongly agree (5)	62	17.03	17.03
	Agree (4)	129	35.44	52.47
	Neutral (3)	92	25.27	77.74
	Disagree (2)	58	15.93	93.67
	Strongly disagree (1)	23	6.33	100
	Total	364	100	
2	Appearance of the ATM is available in branch and different business area also in moll			
	Strongly agree (5)	13	3.57	3.57
	Agree (4)	87	23.90	27.47

	Neutral (3)	91	25	52.47
	Disagree (2)	135	37.09	89.56
	Strongly disagree (1)	38	10.44	100
	Total	364	100	
3	The currency note received from ATM is of good quality			
	Strongly agree (5)	41	11.26	11.26
	Agree (4)	154	42.31	53.57
	Neutral (3)	89	24.45	78.02
	Disagree (2)	61	16.76	94.78
	Strongly disagree (1)	19	5.22	100
	Total	364	100	
4	Wegagen bank ATM machine sufficient and enough to customers?			
	Strongly agree (5)	23	6.32	6.32
	Agree (4)	97	26.65	32.97
	Neutral (3)	86	23.63	56.6
	Disagree (2)	113	31.04	87.64
	Strongly disagree (1)	45	12.36	100
	Total	364	100	
5	ATM machine of wegagen bank where it's in appropriate location and visible area?			

	Strongly agree (5)	17	4.67	4.67
	Agree (4)	82	22.53	27.20
	Neutral (3)	86	23.63	50.83
	Disagree (2)	144	39.56	90.39
	Strongly disagree (1)	35	9.61	100
	Total	364	100	
6	Wegagen bank ATM cards are functional in other bank ATM machine?			
	Strongly agree (5)	13	3.57	3.57
	Agree (4)	90	24.73	28.30
	Neutral (3)	88	24.18	52.48
	Disagree (2)	135	37.08	89.56
	Strongly disagree (1)	38	10.44	100
	Total	364	100	
7	The card design is attractive and easy to hold			
	Strongly agree (5)	63	17.31	17.31
	Agree (4)	139	38.19	55.5
	Neutral (3)	92	25.27	80.77
	Disagree (2)	53	14.56	95.33
	Strongly disagree (1)	17	4.67	100
	Total	364	100	

Own survey (2023)

In regard to Appearance of the ATMs are Attractive 35.44% of the respondents agreed, 17.03% strongly agreed, 25.27% neutral, 15.93% disagreed and 6.34 were strongly disagreed. 37.09% of the total respondent were disagreed on the appearance of the ATM is available in the branch and different business area also moll. While the remaining were 25%, 23.90%, 10.44% and 3.57% lied on neutral, disagreed, strongly disagreed and strongly agreed respectively. Wegagen bank S.C uses 50 and 100 birr notes in its ATMs for the reason of ease of cash handling and security reason. Respondents are 42.31% agreed to the currency note received from ATM is of good quality item and the remaining respondents are 24.45% neutral, 11.26% strongly agree, 16.76% disagree and 5.22% strongly disagree to this item. 31.04% of the total respondent were disagreed about wegagen bank ATM machine sufficient and enough to the customer. While the others were 26.65%, 23.63%, 12.36% and 6.32% lied on agreed, neutral, strongly disagreed and strongly agreed respectively. 39.56% of the total respondents were disagreed about ATM machine of wegagen bank where it's in appropriate location and visible area. While the others were 23.63%, 22.53%, 9.62% and 4.67 lied on neutral, agreed, strongly disagreed and strongly agreed respectively. 37.08% of the total respondent were disagreed or optimistic about wegagen bank ATM cards are functional in others bank ATM machine. While the others were 24.73%, 24.18%, 10.44% and 3.57% lied on agreed, neutral, strongly disagreed and strongly agreed respectively. 38.19 of the total respondent were agreed on the card design is attractive and easy to hold. while the others were 25.27%, 17.31%, 14.56% and 4.67 lied on neutral, strongly agreed, disagreed and strongly disagreed.

Generally, the majority (52.47%) of respondents respond positively about Appearance of the ATM is Attractive in wegagen bank Addis Ababa branches. In the 2nd item of table shows the majority (47.43%) responds negatively on the appearance of the ATM is available in the branch and different business area also moll. The table shows in the 3rd item the majority (53.57%) of responds negatively on the currency note received from ATM is of good quality. The 4th item of table indicate the majority (43.4%) of negatively responds about Wegagen bank ATM machine sufficient and enough to customers. The 5th item of table shows the majority (46.17%) of respondents that about appropriateness and visibility of ATM. The 6th item of the table shows that the majority (47.52%) respondents about Wegagen bank ATM cards are functional in other

bank ATM machine. The last item of table indicate that more than 50% respondents responds positively on the card design of wegagen bank is attractive and easy to hold.

Part III Overall Customer Satisfaction

Please indicate your level of agreement on the below statement

Table 15 Overall customer satisfaction

Statement	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	total
Overall customer satisfaction in wegagen bank S.C. ATM services	12	172	45	113	22	364
	3.30%	47.25%	12.36%	31.04%	6.04%	100%

Own survey (2023)

The overall satisfaction of ATM customers table depicts that 47.25% of the total respondents agreed that they are satisfied with the overall service, 3.3% Highly Satisfied, 12.36% were moderate (neutral), 31.04% disagreement (dissatisfied) and (6.04%) are Highly Dissatisfied with the ATM service of the bank.

4.4. Correlations Analysis

4.4.1. Standard Multiple Regressions Analysis

Multiple regressions are 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, and convenience, 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 multi collinearity diagnosis were properly done to carry on analyzing multiple regressions.

4.4.2. Identifying Multi collinearity

Multi collinearity refers to the situation in which the independent/predictor variables are highly correlated. When independent variables are multi collinear, there is “overlap” or sharing of predictive power. This may lead to the paradoxical effect, whereby the regression model fits the data well, except empathy of the predictor variables has a significant impact in predicting the dependent variable. From the above output indicate that the independent variable affects the dependent variable above 69%. 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, multi collinearity does not seem to be a problem for this study (the lowest tolerance is 1.150 and the highest VIF is 1.52)

Dependent Variable: CUSTOMER_SATISFACTION

Method: Least Squares

Sample: 364

Included observations: 73

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.063189	0.026680	2.368402	0.0286
ASSURANCE	0.002211	0.000411	5.378664	0.0400
RELIABILITY	0.002083	0.000431	4.833566	0.0101
TANGABLITY	0.002391	0.000434	5.512194	0.0200
RESPONSIVENESS	0.002025	0.000442	4.579273	0.0302
EMAPTHY	-0.000429	0.000374	-1.147810	0.2653
R-squared	0.753918	Mean dependent var		0.196880

Adjusted R-squared	0.689159	S.D. dependent var	0.106802
S.E. of regression	0.059545	Akaike info criterion	-2.598590
Sum squared resid	0.067368	Schwarz criterion	-2.306060
Log likelihood	38.48238	Hannan-Quinn criter.	-2.517455
F-statistic	11.64200	Durbin-Watson stat	1.683363
Prob(F-statistic)	0.000030		

Fig 4.1 SPSS output

Interpretation of the results

Coefficient of determination

The adjusted R-square equals .689. Thus 68.9% of the variation customer satisfaction can be explained the independent variables.

Analysis of variance

The value of F-statistics is 11.64200 with a P-Value of less than 0.05. Thus we reject the null hypothesis at one percent level of significance and conclude that there is significant linear relationship between customer's satisfaction and their attributes (independent variables)

Interpretations of independent variables

Assurance; the P- Value of assurance is less than 0.05. Thus we can conclude that the assurance has significant influence on customer satisfaction at 5% level of significance

Reliability; the P- Value of reliability is less than 0.05. Thus we can conclude that the reliability has significant influence on customer satisfaction at 5% level of significance.

Tangibility; the P- Value of tangibility is less than 0.05. Thus we can conclude that the tangibility has significant influence on customer satisfaction at 5% level of significance.

Responsiveness; the P- Value of responsiveness is less than 0.05. Thus we can conclude that the responsiveness has significant influence on customer satisfaction at 5% level of significance.

Empathy; empathy has no significant influence on the customer satisfaction since its P-Value is higher than 0.05

Variance Inflation Factors

Sample: 1 25

Included observations: 25

Variable	Coefficient Variance	Un centered VIF	Centered VIF
C	0.000712	5.019043	NA
ASSURANCE	1.69E-07	1.807415	1.482258
RELIABILITY	1.86E-07	1.847633	1.502155
TANGABLITY	1.88E-07	1.827929	1.474500
RESPONSIVENESS	1.96E-07	1.839711	1.517684
EMAPTHY	1.40E-07	1.386573	1.150422

Fig 4.2 own sources

4.4.3 Evaluating the Regression Model

In this study, the results from the study are presented in the ANOVA; The F value serves to test how well the regression model (Model 1) fits the data. 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 68.9% of the variance in 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 also clearly depicts the statistical significance of the model explaining the dependent variable. Dependent Variable: Overall Customer Satisfaction. b. Predictors: (independent variable), reliability Responsiveness Assurance tangibility dimension and Empathy dimension. Once it has been established that multi collinearity 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 four-point scale, it is possible to make Beta values (see coefficient table) as a basis for comparing the variables' (the five 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 constant has the highest Beta (B=0.06,

Tangibility dimension has the second highest Beta coefficient of.00024

Assurance dimension is ranked third (B=0.0022)

Reliability dimension is ranked forth (beta coefficient .0021)

Responsiveness dimension is ranked (beta coefficient .00202)

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

$Y = -0.6 + 0.0024T + 0.22A + 0.21R + 0.202R$ where Y= Overall customer satisfaction

T=Tangibility dimension, A=assurance dimension, R=reliability dimension, R= responsiveness dimension

4.5. Normality of Regression Model

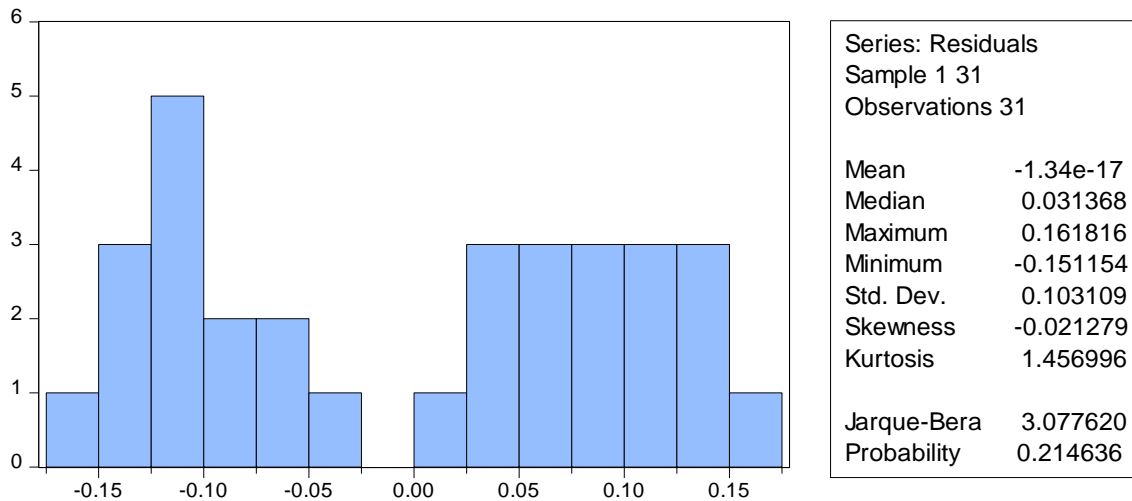


Fig 4.3 own sources

The normality test tells about you nothing about the alternatives distributions. It means that the null hypotheses' is that the data are sampled from a Gaussian distribution. It is also help for identifying accept or reject hypotheses. An indication of normality is that the probability of Jarque- Bera must be $>10\%$ and also the graph shows that bale shaped.

The following fig shows that normality dependent variable versa independent variable

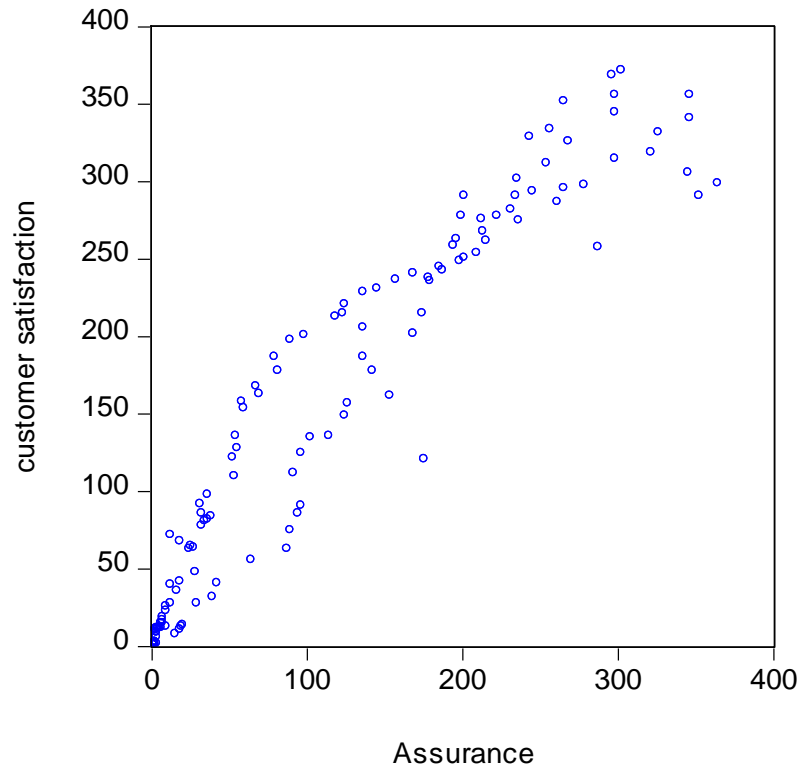


Figure 4.4 own sources

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 of assurances dimensions and customer satisfaction considering the partial regression plots discussed here under.

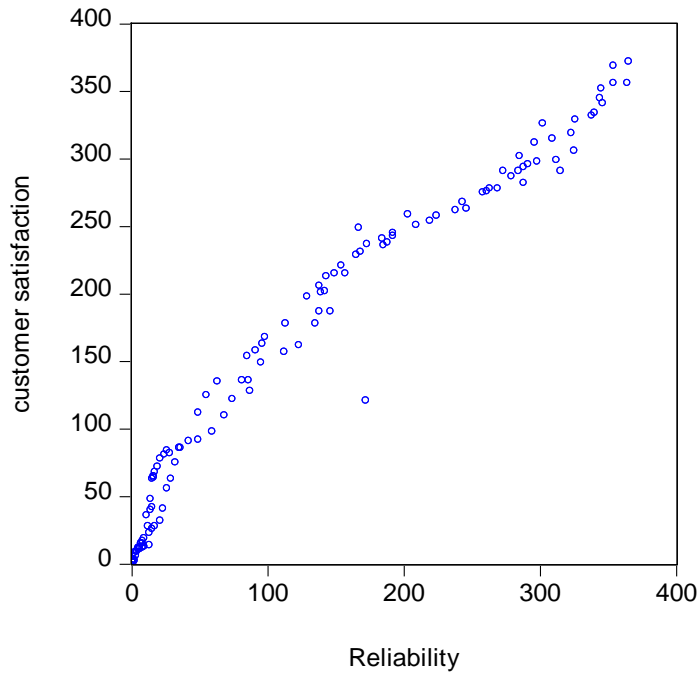


Fig 4.5 own sources

The above regression model of normality depicted is inflated in the lower left side it is a sign of linear relationship between service quality reliability dimensions and customer satisfaction considering the partial regression plots discussed here under. It indicates the most factors affecting customer satisfaction.

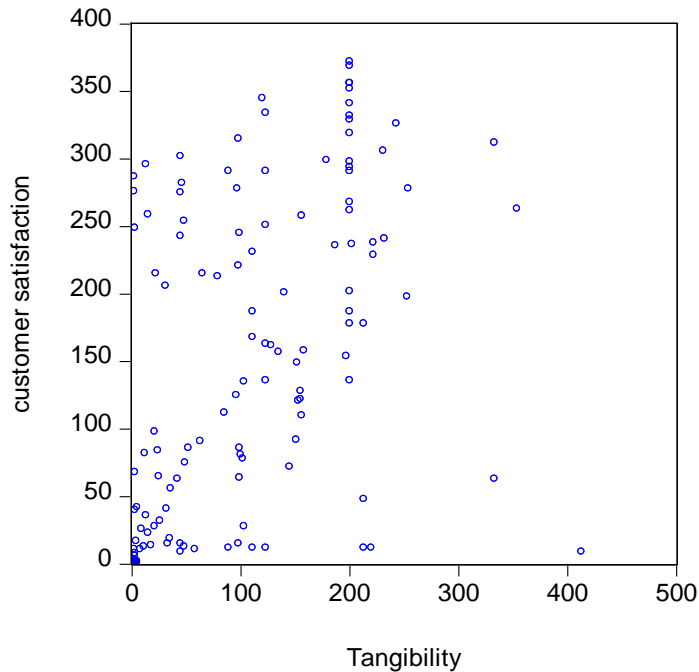


Fig 4.6 own sources

The above regression model of normality depicted is inflated in the lower left side it is a sign of linear relationship between service quality tangibility dimensions and customer satisfaction considering the partial regression plots discussed here under. It indicates the most factors affecting customer satisfaction.

Hypothesis results based on correlation analysis

H1: Reliability has a significant and positive relationship with customer satisfaction

Reliability is the ability to provide accurate and dependable services; consistently performing the service right. It is also range of services at ATMs, accurate transaction, speed of ATMs, ATMs not out of order, ATMs system usability and ease of accesses to ATMs. The analysis also shows that the p value is 0.000, which is less than 0.05. With this regard the hypothesis is supported, and the relation between the dependent variables and independent variables is that positive relation among them in the case of wegagen bank ATM users.

H2: Responsiveness has a significant and positive relationship with customer satisfaction.

Responsiveness is important to assist its customers by providing immediate, fast and efficient service performances; the willingness that employees exhibit to promptly and efficiently solve customer requests and problems. In addition to that cash availability, quick replacement of lost ATM, waiting times at ATMs and fast returns of swallowed ATM cards.

The analysis also shows that the p value is 0.000, which is less than 0.05. With this regard the hypothesis is supported, and the relation between the dependent variables and independent variables is that positive relation among them in the case of wegagen bank ATM users.

H3: Empathy has insignificant and negative relationship with customer satisfaction.

The service firm's readiness to provide each customer with personal service that is employee friendliness, ATM fees, ease of application processes and employee accessibility. With this regard the hypothesis is not supported (insignificant), and the relation between the dependent variables and independent variables is that negative relation among them in the case of wegagen bank ATM users. There for accept null hypothesis instead of reject.

H4: Assurances has a significant and positive relationship with customer satisfaction. Diverse features that provide confidence to customer's privacy at ATMs, ATM usage and security advice and security at ATM station (such as the firm's specific service knowledge polite and trustworthy behavior from employees). The analysis also shows that the p value is 0.000, which is less than 0.05. With this regard the hypothesis is supported, and the relation between the dependent variables and independent variables is that positive relation among them in the case of wegagen bank ATM users.

H5: Tangibility has a significant and positive relationship with customer satisfaction.

Tangibility refers to the physical characteristics associated with the service encounter. It includes that number of ATM station, convenient location, corporate brand appearances, readable ATM slips and issuing of clean notes. The analysis also shows that the p value is 0.000, which is less than 0.05. With this regard the hypothesis is supported, and the relation between the dependent variables and independent variables is that positive relation among them in the case of wegagen bank ATM users.

Table 15 Hypothesis result

Hypothesis	Independent variables	Dependent variable	Result(output)
H1	Reliability	Customer Satisfaction	Positive(supportive)
H2	Responsiveness	Customer Satisfaction	Positive(supportive)
H3	Empathy	Customer Satisfaction	negative (insignificant)
H4	Assurances	Customer Satisfaction	Positive (supportive)
H5	Tangibility	Customer Satisfaction	Positive (supportive)

Fig 4.7 our sources 2023

4.6. Discussion of findings

The main objective of this study was to examine the effect of ATM service quality on customer satisfaction. Accordingly, after the data were get collected and subsequent analyses were performed the following results or findings were obtained.

The result of the descriptive analysis shows that the highest dimension in customer's perception is assurances, which means customers find the ATM as being very easy to operate and understand. The lowest scoring dimensions in customer's perception of the ATM service are tangibility and reliability respectively. Wegagen bank S.C has to look closely at its ATM tangibility and reliability and build upon the rest of the service dimensions in order to create loyalty, repeat usage and positive word of mouth. And the overall satisfaction of ATM customers table shows that 47.25% of the total respondents agreed that they are satisfied with the overall service, 3.3% Highly Satisfied, 12.36% were moderate (neutral), 31.04% disagreement (dissatisfied) and (6.04%) are Highly Dissatisfied with the ATM service of the bank;

On the other hand, multiple regression analysis results, each specific objectives of the study is successfully achieved. The results of service quality dimensions in relation to the previous research findings were discussed as follows:

Effect of Reliability on Customer Satisfaction

The result of this study indicates that reliability is less than 0.05 has a positive and significant effect on customer satisfaction. This finding is supported by Hitesh (2015), found that reliability has a positive and significant effect on customer satisfaction. It is also supported by other authors (Areeba et al., 2016; Surafel, 2016; Simon, 2016 and Gezahegn, 2015). On the contrary, Amelework (2016) reported that reliability has a positive and insignificant effect on customer satisfaction towards E-banking services.

Effect of Responsiveness on Customer Satisfaction

The finding of this study also indicates that responsiveness ($p < 0.05$), has a positive and significant effect on customer satisfaction. This finding is also supported by Areeba et al. (2016) reported that responsiveness has high positive and significant effect on customer satisfaction. It is also supported by other authors (Surafel, 2016 and Gezahegn, 2015). On the contrary, Tizazu (2012) reported that responsiveness has a negative and insignificant effect on customer satisfaction satisfaction towards E-banking services.

Effect of Assurance on Customer Satisfaction

Furthermore, the result of this study also indicates that assurance ($p < 0.05$) has a positive and significant effect on customer satisfaction. This finding is consistent with the study of Amelework (2016) that find out assurance has high positive and significant effect on customer satisfaction. It is also supported by other authors (Areeba et al., 2016; Surafel, 2016; Tizazu, 2012 and Gezahegn, 2015). But, Simon (2016) reported that assurance has a negative and insignificant effect on customer satisfaction towards E-banking services.

Effect of Empathy on Customer Satisfaction

The finding this study indicates that empathy (p is higher than 0.05) has no significant influence on customer satisfaction. This finding is also supported by Simon (2016) found that empathy has positive and significant effect on customer satisfaction with relatively low coefficients value among the rest SERVQUAL dimensions. On the other hand, Areeba et al. (2016) reported that empathy has no significant effect on customer satisfaction towards E-banking services.

Effect of Tangibility on Customer Satisfaction

The finding further indicates that tangibility ($p < 0.05$) has significant effect on customer satisfaction. This finding is also supported by Simon (2016), found that tangibility has positive and significant effect on customer satisfaction but its coefficients is relatively low among the rest SERVQUAL dimensions. On the other hand, Surafel (2016) reported that tangibility has no impact on customer satisfaction towards E-banking

CHAPTER FIVE

5. SUMMARY FINDINGS, CONCLUSION AND RECOMMENDATION

5.1. Introduction

The end chapter of the study includes the summary findings, conclusion and recommendation of the study. The first part covers the summary of findings which was obtained while answering the research questions was presented in the conclusion part. Based on these findings the proposed recommendation was presented. Finally, further areas of study are presented.

5.2. Summary findings

The following findings of the study, which are obtained while answering the research questions; from the total respondent 40.7% were disagreed on the reliability analysis of ATM services, 36.2% of the total respondent were disagreed on tangibility analysis of ATM services and 33.15% of the respondent were disagreed on responsiveness of ATM services. The respondent's overall satisfaction with the ATM service is that 47.25% of the respondents are satisfied. The basic critical factors that affecting customer satisfactions of the independent variable are that reliability, tangibility and responsiveness. The findings also indicate that there is a positive and statistically significant relationship between overall service quality and customer satisfaction except empathy. This means that better service will assure higher customer satisfaction which leads to delighted customers that lead to increased revenue since maintaining customer satisfaction is basic in retaining customers and boosting the profitability of banks.

5.3. Conclusion

As presented above in the findings of the study all five ATM service quality dimensions except empathy have a positive and significant relationship with customer satisfaction. So working to improve these aspects will contribute to the overall customers' satisfaction and sustainability of the bank since the current customer satisfaction level can't be guarantee for the future.

The highest dimension in customer's perception is assurances, which means customers find the ATM as being very easy to operate and understand. The lowest scoring dimensions in customer's perception of the ATM service are tangibility and reliability respectively. Wegagen

bank S.C has to look closely at its ATM tangibility and reliability and build upon the rest of the service dimensions in order to create loyalty, repeat usage and positive word of mouth. Some of the respondents stated that they were overall satisfied with Wegagen bank S.C ATM service even though they raised critical issues with the ATMs tangibility and reliability. There is a positive and significant relationship between all the service quality dimensions and customer satisfaction except empathy, therefore the better the services get the higher customer satisfaction will become and this is imperative for the sustainable development and profitability of banks. Therefore, Wegagen bank should always try 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 aggressive 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. Recommendations

Based on the findings of the study the following recommendations are provided by the researcher to improve the quality of service and customer satisfaction of Wegagen bank S.C ATMs services.

Therefore, recommends management of Wegagen bank S.C.

- Wegagen bank S.C should be increases number of ATM cards in the branch and in different business or market center (molls) in order to increase satisfaction of the customer.
- Wegagen bank S.C strongly make ATM contact person clearly available and it should be labeled or displayed on the ATMs which branches they are tied to.
- Wegagen bank S.C should be providing immediate responses (action) regarding to ATM problems when cash withdrawal without tendering of payment.
- Wegagen bank S.C should be increase a number of capacity building training for employees related to ATM for immediate response to serve the customers effectively and efficiently. 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 and to promote intensively about its ATM banking services.

- The bank should be improving the function of ATM in order to allow deposit by ATM cards to make the bank competitive and preferable in the market.

The geographical area of the study only limited in Addis Ababa district and this means it is difficult to generalize the study. Other researchers can use more ATM service quality dimensions to measure a better understanding and even ask customers which services they would like to see added to the current ATM services being provided. The study applied a convenience sample of ATM card users. Given the current competition in the banking industry, a similar study needs to be conducted by using probabilistic sampling technique.

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APPENDIX

ADDIS ABEBA UNIVERSITY

SCHOOL OF POST GRADUATE

College of Business and Economics

**Department of Management Specialization in Quality Management and
Organisational Excellence**

Questioner for customer of Wegagen Bank

Dear Respondent;

The purpose of this questionnaire is designed to collect data for the study on “the effect of ATM service quality on customer satisfaction The case of wegagen bank S.C in Addis Ababa” branches to be used for partial fulfillment of the requirement for department of management specially in total quality management and organisational excellence 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 0922841867 or e-mail (banteamlakmenweye@gamil.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

Part I Demographic Profile

1. Gender

A. Male

B. Female

2. Age

A. 18-25 years

B. 26-30 years

C. 31-35 years

D. 36-40 years

E. 41-45 years

F. 46-50 years

G. Above 50 years

3. Education

A. High school

C. First degree

E. Others -----

B. Diploma

D. Master

4. Profession

A. Employee

B. Self-employee

C. Retired

D. Others -----

5. Monthly Income (in birr)

A. Up to 1,000

B. 1,001- 4,000

C. 4,001-7,000

D. 7,001-10,000

E. 10,001 -15000

F. Above 15000

6. Status of ATM usage

A. Less than Year

B. 1 Year – 2 year

C. 2 Year - 3 Yare

D. 3 year - 4 Year

E. 4 year - 5 Year

F. Above 5year

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

A. 1-4 times

B. 5-8 times

C. 9-12 times

D. Above 12 times

8. Type of your account linked with ATM card

A. Saving Account

C. Current Account

B. Women saving Account

D. Warka saving account

9. Occupation

A. Student

C. Self-employed

B. Salaried Worker

D. Pensioner

10. What was the most critical reason in your decision to work this particular bank? (You can tick more than one if you want)

A. Excellent service

B. the brand name of the bank

C. I have an account in the bank

D. Other, please specify-----

No	Dimensions or items	Strongly agree(5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly disagree (1)
	Reliability					
1	Wegagen bank ATM is operational at all times					
2	Wegagen bank ATM provides accurate consistent services					
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 ATM of wegagen bank at any time					
	Responsiveness					
5	Wegagen bank makes the effort to understand the customer's needs					
6	There is quick response and the ability to get help if there is a problem or question on ATM					
7	ATM contact person is available for rectify or correct of problem					
8	There is Willingness of employees to provide ATM services (timeliness of service, giving prompt service)					
	Empathy					
9	The bank gives you individual attention in regard to ATM service					
10	At a personal level information about different types of ATM services is available					

11	Provision of caring and individualized attention to customers provided by call-center are available in time of request					
12	Specific individual needs are appreciate					
	Assurance					
13	Employees of wegagen bank are always willing to help you					
14	Wegagen bank S.C provides 24/7 e-based monitoring and assistance for ATM services that need immediate support					
15	Employees of wegagen bank possess the required skills and knowledge to perform the service					
16	Employees of wegagen bank respect, Politeness, and friendliness of contact personnel					
	Tangibility					
17	Appearance of the ATM is Attractive					
18	Appearance of the ATM is available in branch and different business area also in moll					
19	The currency note received from ATM is of good quality					
20	The card design is attractive and easy to hold					

Part II Specific questions. Please evaluate your experience in regard to level of agreement for the following questions of each item.

የኤቲኤም አገልግሎት ጥራት ተፅኖ በደንበኞች እርካታ አዲስ አበባ በሚኖሩ የወጋገን ባንክ ኤቲኤም ተጠቃሚዎች የሚሞላ መጠይቅ፡፡

ውድ የጥናቱ ተሳታፊዎች

የዚህ መጠይቅ ወና ዓላማ ለሁለተኛ ድግሪ የሚሟሟ ጽሁፍ ለማዘጋጀት መረጃ ስለመሰብሰብ ሲሆን ይህም በወጋገን ባንክ የኤቲኤም አገልግሎት ጥራት በደንበኞች እርካታ ላይ የሚፈጥሩት ተፅኖዳሰሳን ይመለከታል፡፡

በመሆኑም እርስዎ ሚስጡት መረጃ ከላይ ለተገለጸው አላማ ብቻ የሚውል በሚስጥር የሚጠበቅ እንዲሁም ለሶስተኛ ወገን የማይተላለፍ መሆኑን ላረጋግጥሎ እወዳለሁ፡፡ መጠይቁን በተመለከተ ለሚኖሮት ማንኛውም ጥያቄ በ 0922841867/0941494362 ወይም በኢሜል banteamlakmenweye@gamil.com ሊያገኙኝ ይችላሉ፡፡

ጠቅላላ መረጃ

- ስሞን መጻፍ አያስፈልግም
- እባክዎን በመረጡት ሳጥን ውስጥ እራዬት ምልክቷን ያድርጉ ስለሰጡት ምላሽ በቅድሚያ አመሰግናለሁ

1. ጠቅላላ መረጃ

ሀ. ጾታ

ወንድ

ሴት

ለ. እድሜ

18-25

36-40

26-30

41-45

31-35

ከ 50 በላይ

ሐ. የትምህርት ደረጃ

ሁለተኛ ደረጃ

ማስጠንቀቂያ

ዲፕሎማ

ሌላ (ይገለጹ)

የመጀመሪያ ዲግሪ

መ. የተሰማሩበት ሞያ

ተቀጣሪ ጠራ
 የግል ስራ ሌላ ገለጽ

ሰ. ወርሃዊ ገቢ በብር

እስከ 1000 ከ7000-10000
 ከ1001-4000 ከ10000-15000
 ከ5001-7000 ከ15000 በላይ

ረ. ኤቲም አጠቃቀም ሁኔታ

ከአንድ አመት በታች ከ3-4 ዓመት
 ከ1-2 አመት ከ4-5 ዓመት
 ከ2-3 ዓመት ከ5 አመት በላይ

ሠ በወር በምን ያህል ድግግሞሽ የኤቲም አገልግሎት ይጠቀማሉ

ከ1-4 ጊዜ ከ9-12 ጊዜ
 ከ5-8 ጊዜ ከ12 ጊዜ በላይ

ሸ. ከኤቲም ካርድ ጋር የተገናኘ የባንክ ሂሳብ አይነት

የቁጠባ ሂሳብ የሴቶች ቁጠባ ሂሳብ
 የተንቀሳቃሽ ሂሳብ ዋርካ የቁጠባ ሂሳብ

ቀ. ወጋገን ባንክ እንድትጠቀሙ ያስቻሉት ዋና ምክንያት ምንድን ነው

ጥሩ አገልግሎት (መስተንግዶ) የባንኩ አርማ (ክፍት)
 ሌላ

2. የዳሰሳ ጥያቄዎች

ቀጣይ ክፍል የደንበኞችን እርካታ ለመመዘን የሚረዳ መለኪያዎችን ይዟል።

እባኩን እያንዳንዱን ነጥብ ከግል ተሞክሮ በመነሳት ይሙሉ።

ውጫዊ መለኪያ

ተ. ቁ	መዘርዘሮች	በፍጹም አልስማማ	አልስማማ ም	መካከለኛ	እስማማለሁ	በጣም እስማማለሁ

		ም				ሁ
1.	የገንዘብ መክፈያ ማሸነፍ ውጫዊ ገጽታው የሚሰጥ ነው					
2.	የገንዘብ መክፈያ ማሸነፍ በቅርንጫፍ፤ በገበያ ቦታ እና መዝናኛ አካባቢ የሚገኝ ነው					
3	የገንዘብ መክፈያ ማሸነፍ የሚወጡ የብር ኖቶች ጥራት ያላቸው ናቸው					
4	የካርድ አጠቃላይ ዲዛይን የሚሰጥ እና ላይ ያለ አመቺ ነው					
የአስተማማኝነት መለኪያ						
ተ. ቁ	መዘርዘሮች	በፍጹም አልሰማማ ም	አልሰማማ ም	መካከለ ኛ	እሰማማለ ሁ	በጣም እሰማማለ ሁ

1	የኤቲኤም አገልግሎት አፈጻጸም እና ወጥነት አስተማማኝነት አለው					
2	የወጋገን ባንክ ኤቲኤም ሁሌም አገልግሎት ይሰጣል					
3.	በማንኛውም ጊዜ በኤቲኤም ሳጥን ውስጥ በቂ ገንዘብ አለ					
4	የኤቲኤም አገልግሎት በድንገት ቢቋረጥ የአገልግሎት መስተጻጎል እንዳይፈጠር የሚያደርግ በቂ የሃይል ድጋፍ አለው					
የምላሽ አሰጣጥ						
ተ. ቁ	መዘርዘሮች	በፍጹም አልሰማም	አልሰማም	መካከለ ኛ	እሰማለሁ	በጣም እሰማለሁ

1.	<p>ወጋገን ባንክ የደንበኞችን ፍላጎት ለመረዳት ይጥራል</p>					
2.	<p>ደንበኞች ለሚያጋጥማቸው ችግርም ሆነ ለሚያነሳቸው ጥያቄ ፈጣን ምላሽ ይሰጣል</p>					
3.	<p>ወጋገን ባንክ ደንበኞችን በቀጥታ በስልክ ወይም በሌላ የመርጃ መሳሪያ ለመርዳት የሚያስችል አሰራር አለው</p>					
4.	<p>የባንኩ ሰራተኞች የኤቲኤም አገልግሎት ፈጣን በሆነ መልክ ለመስጠት ዝግጁነትና ፈቃደኝነት</p>					

	አላቸው፡፡					
የርግጠኝነት መለኪያዎች						
ተ. ቁ	መዘርዘሮች	በፍጹም አልሰማም	አልሰማም	መካከለኛ	እስማማለሁ	በጣም እስማማለሁ
1	የወጋገን ባንክ ሰራተኞች የኤቲኤም አገልግሎት ለመስጠት ሚያስችል በቂ ክህሎትና እውቀት አላቸው					
2	የወጋገን ባንክ ሰራተኞች ደንበኞችን በአክብሮት፣ በትህትና እና በጓደኝነት መንፈስ ያስተናግዳሉ					
3	የባንኩ ሰራተኞች እርሶን ለመርዳት ፈቃደኛ ናቸው					
4	የወጋገን ባንክ የኤቲኤም					

	<p>አገልግሎት ጊዜ አስቸኳይ መፍትሄ ለሚያስፈልጋቸው ችግር ምላሽ ለመስጠት ሳምንቱን ሙሉ ያገለግላሉ</p>					
የአንድ ለአንድ አገልግሎት						
ተ. ቁ	መዘርዘሮች	በፍጹም አልሰማም	አልሰማም	መካከለኛ	እሰማለሁ	በጣም እሰማለሁ
1.	<p>ባንኩ የእያንዳንዱን ሰው ወይም ደንበኛ ፍላጎት ከግምት ውስጥ ያስገባል</p>					
2.	<p>ባንኩ የኤቲኤም አገልግሎትን በተመለከተ ለየአንዳንዱ ደንበኛ በቂ ትኩረት ይሰጣል</p>					
3	<p>የኤቲኤም አገልግሎትን በተመለከተ</p>					

	<p>ለየአንዳንድ ደንበኛ እንደፍላጎታቸው መረጃ ማግኘት ይችላሉ</p>					
4	<p>ደንበኛው ኤቲኤም በተመለከተ ጥያቄ ሲያቀርብ በእንክብካቤ እና በሙሉ ትኩረት ይመለከታል</p>					