The Influence of Service QualityonCustomer Satisfaction: the case of ATM Service in Commercial Bank of Ethiopia, Addis Ababa

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Declaration

I, the undersigned, declare that this thesis entitled ***"*The Influence of Service Quality on Customer Satisfaction: the case of ATM Service in Commercial Bank of Ethiopia, Addis Ababa*"*** is my own original work and that all sources have been accurately reported and acknowledged, and that this document has not been submitted for a degree in any other universities.

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Statement of Certificate

This is to certify that **Yidnekachew Girma**has completed her thesis entitled **"The Influence of Service Quality on Customer Satisfaction: the case of ATM Service in Commercial Bank of Ethiopia, Addis Ababa"** is his original work and is submitted for examination with my approval as a thesis.

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This is to certify that the thesis entitled, **"The Influence of Service Quality on Customer Satisfaction: the case of ATM Service in Commercial Bank of Ethiopia, Addis Ababa"** was carried out by Yidnekachew Girma under the supervision of Yohannes Workaferahu (Ph.D) submitted in partial fulfilment of the requirements for the degree of Master of Business Administration complies with the regulations of the University.

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Abstract

Service offering channels in banking sector has emerged on scene with a variety of forms such as internet banking, mobile banking, and ATM. Mature competition and global finance system has been forced to investigate the significance of customer satisfaction. This study was set to assess customers' satisfaction in ATM service the case of Commercial Bank of Ethiopia using SERVPERF model. A self-administered questionnaire was used to collect primary data from 385 valid respondents who are customers of CBE, using convenient sampling technique. Data was analyzed using SPSS's for frequencies, percentages, mean scores, Cronbach alpha, Pearson's linear correlation, and regression analysis. The study was based on the objective to assess on Automated Teller Machines service quality and customer satisfaction in Commercial Bank of Ethiopia. The finding revealed that all the service quality dimensions are significantly and positively associated with the overall customer satisfaction. Besides, tangibility, reliability, responsiveness, empathy and assurance are highlighted as significant predictors and key factors in determining the customer satisfaction. But reliability was found as the most influential predictor of customer satisfaction. The researcher recommended that in order to ensure customer satisfaction CBE should maintain the performance on all the dimensions of ATM service quality.

***Keywords**: service quality, customer satisfaction*

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Acronyms

ABM: Automated Banking Machine

ANOVA: Analysis of Variance

ATM: Automated Teller Machine

CBE: Commercial Bank of Ethiopia

PIN: Personal Identification Number

SERVPERF: Service Performance Model

SERVQUAL: Service Quality Model

SPSS: Statistical Package for Social Science

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the Study

Today's fast paced and increasingly competitive global market requires effective and efficient strategies to survive and to make profits which can contribute toward the growth of the organization. It is obvious that the customers are more important stakeholders in many organizations and their satisfaction is a priority in marketing management. Customer satisfaction and service quality has been a subject of interest to researchers and organizations as it has been proven by some researchers that service quality is related to customer satisfaction (Wilson, Zeithaml, Bitner, & Gremier, 2008).

Customers are constantly aiming to get the highest satisfaction from products or services that they buy from various organizations across the globe. Thus, it must be noted that winning in today's competitive marketplace demands that organizations need to build profitable and lasting customer relationship (Kotler, Wong, Saunders & Armstrong, 2002).

Service quality and customer satisfaction are global issues that affect all organizations whether private or business, small or large, global or local. Spreng and Mackoy (1996) indicated that service quality and customer satisfaction are inarguably the two core concepts that are at the crux of the marketing theory and Practice. According to Shemwell, Yavas and Bilgia (1998) in today's world of intense competition, the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customers. Leah (2005) opined that customer satisfaction is the holy grail of success for businesses in the customer service industry. The goal of every successful business is to maintain a high level of customer satisfaction by providing their customers with value added transactions through good quality service. The customer's overall satisfaction with the services of the organization is a function of all the encounters or experiences of the customers with that organization(Olsen & Johnson, 2003).

In services industries, the subject of service quality globally remains a critical one as service providers strive to maintain a comparative advantage in marketplace (Mukesh, Kee& Manshor, 2009). Financial services in general, particularly banks; compete in marketplace

with generally undifferentiated services and products, thereby service quality becomes a key competitive weapon (Stafford, 1996). A banking organization can only differentiate itself from competitors by providing high quality services. The developments of technologies have enabled organizations to provide superior services for customers' satisfaction (Surjadjaja, Ghosh & Antony, 2003). Banks are increasing their technology-based service options to remain competitive. The trend in banking sector has evolved from cash economy and transformed to cheque economy which has further been converted to plastic card economy (Pahwa & Saxena, 2011). Automated Teller Machine (ATM) is an innovative service delivery mode that offers diversified financial services like cash withdrawal, funds transfer, cash deposits, payment for utility and credit card bills, cheque book requests, and other financial enquiries(Garima& Sanjeev, 2015). The advantages of using ATM have given new impetus in dimensions of service quality and banks are offering new choices to customers.

The history of ATM can be traced back to the 1960s, when the first ATM machine was invented by John Shepherd-Barron he was managing director of De La Rue Instruments. That machine used by Barclays Bank (Barclays Bank in Enfield Town in North London, United Kingdom) in 27 June 1967 (Bernardo & Robert , 2008). However, the first bank to introduce the ATM concept in Ethiopia was the commercial Bank of Ethiopia(CBE) in the year 2001.(www.combanketh.et/AboutUs).

Ideally ATMs helps banks to competitive, improve customer service and cut down operation costs (Cabas, 2001) since they facilitated speed of transactions, improved accessibility and saved time for customer. And also ATMs helped to achieve customer satisfaction. But CBE customers still underutilized the ATM services capacity by queuing in the banking halls to make cash withdraws even when the amount may be withdrawn from the ATM. As the same time customers who use ATM service complained about frequent interruption, waiting in queue to use the ATM and other problems related to the service that are listed under problem statement.

Literatures suggest that most of the studies have been done on issues related to electronic banking (like internet banking, Mobile banking and ATM service) and customer satisfaction in developed countries. However, not sufficient work has been done in Ethiopia with regard to ATM service and customer satisfaction issues especially using SERVPERF. The present study intends to assess ATM service quality and customer satisfaction concern in Commercial Bank of Ethiopia (CBE).

Parasuraman, Zeithaml and Berry (1985, 1988, 2005) posited that Expectation-Performance Scale (Gap Analysis) is necessary to examine level of customer satisfaction in service industry. They argued that if there is expected quality of service and actual perceived performance is equal or near about equal there is customers can be satisfy, while a negative discrepancy between perceptions and expectations a 'performance-gap' as they call it causes dissatisfaction, a positive discrepancy leads to consumer delight. However, Cronin and Taylor (1994) argued that customer satisfaction can be obtainable with low quality, whenever one's expectations in a given situation are low and performance is adequate to the task. Emergency situation fit this scenario well. Similarly, dissatisfaction with high quality can ensue when some element of the service delivery is not up to personal expectations. Therefore performance only scale is suitable to assess service quality and customer satisfaction. Various researchers has used performance only scale and proved that it is an excellent for measuring service quality and customer satisfaction i.e. Pont and McQuilken (2002), Brady, Cronin and Brand (2002), Andronikidisa and Bellou (2010), Jain and Gupta (2004), Cohen, Gan, Hul and Choong (2006). Many empirical studies proved its validity, reliability, methodological soundness, superiority and psychometric soundness of the SERVPERF scale. More specifically Lianxi (2004) and Aaron and Robin (2010) mentioned that the performance-only measurement of service quality (SERVPERF) as determinants of consumer satisfaction and subsequent behavioral intentions associated with banking services. Therefore this study focused on performance only scale to measuring service quality and customer satisfaction in ATM banking in CBE.

1.2. Statement of the Problem

According to Ogbuji, Onuoha and Izogo (2012), the converging innovations of technological forces have changed the manual way of service delivery of banks tremendously and have subsequently paved way for electronic delivery platforms in recent time. The Automated Teller Machine is one of the outcomes of this situation which is replacing the paper based payment instruments. ATM system is an inter organizational system that links banks and other financial institutions to retail banking customers for several types of routine banking transactions. These include inquiries, deposits, cash withdrawals, cash transfers and payments (Dos Santos & Peffers, 1993).

Commercial Bank of Ethiopia is the pioneer to introduce ATM banking technology to the local users. The service the bank provides through ATM include: cash withdrawals, bill

payments, forex, fund transfer, mobile top up, balance inquiry, etc. Despite of all of the merited of ATM, Customers still complaining about network failure, long queues at ATM service point, retention of customers card, ATM cash out especially during weekends, limited language used for the operation of ATM and the like.

Various studies have been conducted to assess customer satisfaction with ATM banking and the key attributes that influence customer satisfaction with ATMs. However, many studies have been handledusing SERVQUAL model and identified the different dimensions that influence the customer satisfaction.An empirical study on automated teller machine service quality on customer satisfaction was conducted by Idowu & Fadiya (2015) and survey from 200 ATM users in Lagos indicated that among the ATM service quality dimensions, reliability, responsiveness, and empathy are the most important factors to increase the satisfaction level. Whereas in measuring the customer satisfaction as regards to ATM services, assurance dimension shows insignificant in comparison to other dimensions.

Study made by Munusamy, Chelliah and Mun (2010) showed that the assurance, empathy, and responsiveness have positive and insignificant effect on customer satisfaction and tangibility has a positive and significant impact on customer satisfaction. However, reliability has a negative and insignificant effect on customer satisfaction. In Jordan study on commercial banks by Mohammad and Alhamadani (2011) investigated that tangibility, reliability, responsiveness, assurance and empathy have a positive and significant effect on customer satisfaction.

Similarly, Al-Hawary, Alhamali and Alghanim (2011) investigated that tangibility; reliability, assurance, and responsiveness have a positive and significant effect on customer satisfaction. However, Empathy has a negative and significant effect on customer satisfaction. Similarly, the study of Malik, Naeem and Arif (2011) concluded that reliability and assurance have a significant and positive effect on customer satisfaction. However, tangibility, responsiveness and empathy have no contribution to customer satisfaction. Kassa (2012) conducted the study on the effect of customer service quality on customer satisfaction in selected private banks in Addis Ababa and found that, except responsiveness, tangibility, assurance, empathy and reliability have positive and significant relationship with customer satisfaction, especially, indicated that customers were most satisfied with the assurance dimensions of service quality. On the contrary, customers were less satisfied with reliability and empathy dimensions of service quality.

Nowadays, like any business sectors banks in Ethiopia are competing to provide different products or services in a better quality to meet the need of the customer. Developing ATM service is one of methods to increase the competitive position of a bank in the market. Indeed, ATM service is becoming a mean of transaction which is essential for banks to increase their competitiveness in the market. Together with the race of providing diversified services of transaction, Commercial Bank of Ethiopia also find out how to improve the quality of ATM service and satisfy customers. This study therefore analyzed ATM service attributes from SERVPERF dimensions and identifies factors that have significant effect on customers' satisfaction in using ATM banking.Thus, assessing the quality of ATM service and researching the relationship between service quality and customer satisfaction for ATM service are meaningful to improve the quality of ATM services of banks in the future and gain more understanding of the influence of service quality dimensions on customer satisfaction. This will also fill the research gap in this aspect, as not much is known about the subject of the research in the context of the study.

1.3. Objective of the research

1.3.1. Main Objective

The objective of this study is to assess on Automated Teller Machines service quality and customer satisfaction in commercial bank of Ethiopia.

1.3.2. Specific Objectives

- ✓ To measure ATM service quality corresponds to each SERVQUAL dimension.
- ✓ To analyze the customer satisfaction on ATM Service Quality of CBE.
- ✓ To investigate the level of customer satisfaction who uses CBE ATM.

1.4. Research Questions

This research paper tries to find answers to the following basic research questions:

- ✓ Which ATM service quality dimensions brings satisfaction to CBE customers?
- ✓ What are the factors hindering customer satisfaction in CBEATM?
- ✓ What should be done to improve customer satisfaction in CBE ATM?
- ✓ How do customers perceive ATM service quality in CBE?

1.5. Significance of the Study

The findings will help management of CBE understand how several dimensions of their ATM services affects customers' satisfaction, hence customer retention. Study will provide deeper insights into what is needed in order for bank to enhance customers' satisfaction and, thus, allow for improvement in bank strategies to attract and retain their customers. Besides, it will be helpful for other researchers who will be interested in doing advanced work on same topic.

1.6. Scope of the Study and Limitation of the study

1.6.1. Scope of the Study

The study focuses on the various dimensions of ATM service quality and customer satisfaction in order to assess the current ATM service quality of CBE and customer satisfaction.

Theoretical scope: the study was guided by the one of the service quality model called SERVPERF (only performance model) developed by Cronin and Taylor in 1992 which looks at service quality being determined by only customer perception of service performance.

Geographically: the study was conducted in 10 out of 121 branches of west Addis districted namely Bethel, Keranyo, Geja Sefer, 18 Adebabay, Mobile Akababi and Tabot Maderia, Weyra, Tropical, AlemBank and Torhayloch branches.

Content scope: The study specifically looks at the respondents' profile, the level of service quality, the level of customer satisfaction, the relationship between service quality and customer satisfaction, and recommends strategies to enhance customer satisfaction.

1.6.2. Limitation of the study

As of June 30, 2018 the total number of branches of CBE was found across the country reached 1277. Out of this, 420 branches were sited at Addis Ababa city under four different districts and the remaining 857 branches were found at different cities and towns in the country. Considering the geographical view, the study was limited to branches operating in Addis Ababa city specifically West Addis District branches this is not only due to time and monetary constraints but also proximity to the researcher to get intended data for the study.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. ATM Definition

Automated teller machine is an electronic terminal that let customer banks almost anytime. It's a computerized telecommunication device that provides the customer of a bank or financial institutions with access to financial transaction in public space without the need of bank teller. On modern, ATM the customers are identified by inserting a plastic ATM cards with magnetic stripes or a plastic smartcard with a chip, that contains a unique card number and some security information such as expiring date. Security is provided by customer entering a personal identification number (PIN). To withdraw cash, make deposit and transfer funds between accounts, customers generally insert an ATM card and enter their personal Identification number (PIN) (Peter& Emenike, 2016).

ATMs are known by various other names including automated banking machine (ABM) in the United States, Automated Transaction Machine or Cash point in the United Kingdom, Money Machine, Bank Machine, Cash Machine, Hole-In-The-Wall, Auto teller after the Bank of Scotland's usage, Cash line Machine as in the Royal Bank of Scotland's usage, MAC Machine in the Philadelphia area, Bankomat in various countries particularly in Europe and including Russia, Multibanco after a registered trade mark, in Portugal, Minibank in Norway, Geld Automaat in Belgium and the Netherlands, and All Time Money in India (Jegede, 2014).

2.2. ATM service

ATM is the most important customer touch point, providing an opportunity for banks and financial institutions to generate incremental revenue as well as attract new customers. Worldwide, ATM have made it easy for ATM users to get some bank services out of bank office which inter alia include provision of mini bank statement, cash withdrawal , cash deposit , transfer of funds from one account to another, balance enquiry , purchase of some utilities like electricity and air time, bill payments , and tax payments. ATM service quality is defined as the customer's overall evaluation of the excellence of the provision of services through electronic networks such as ATM(Joseph, 2013).

2.3. Importance of ATM

Today ATM machine is just like a boon for everyone .This is one of the best service provided by the banking industry to everyone having an account in a bank. Actually, ATM provides 24 hours service, meaning that ATMs provide service around the clock. The customer can withdraw cash up to a certain limit during any time of the day or night (Akrani, 2011). ATM gives convenience to bank's customers, which means that now a days, ATMs are located at convenient places, such as at the air ports , universities ,hotels , supermarkets ,petrol stations, and not necessarily at the bank's premises(Lovelock,2011). ATM provides mobility in banking services for withdrawal. Meaning that ATM reduces the workload of bank's staff-ATM reduces the work pressure on bank's staff and avoids queues in bank premises (Lovelock, 2011). ATM is very beneficial to travelers –ATMs are of great help to travelers. They need not to carry large amount of cash with them. They can withdraw cash from any city across the country and even from outside the country with the help of ATM (Khan, 2010). ATM provides privacy in banking transactions of the customer-most of all; ATMs provide privacy in banking transactions of the customer (Steve, 2012). Pandianand (2012) said that in this modern world where money plays an important role for survival, ATM helps the people to take money whenever needed by them.

2.4. Service and Quality concepts

2.4.1. Service

A service is an intangible product involving a deed, a performance or an effort that cannot be physically possessed (Zeithaml &Berry, 2003). Services are a form of product that consist of activities, benefits, or satisfactions offered for sale that are intangible and do not result in ownership of anything (Kotler &Armstrong, 2004).

Kotler and Armstrong (2006) defined as Service is any act or benefit that one party can provide to another that is fundamentally intangible or untouched and does not affect the ownership of anything. Its production can or cannot be tied to a physical product. While Gronroos (1990) Service is any activities and takes place in interaction between the client and services, products or systems of the service provider which are offered as solutions to solve problems for customers. On the other hand Lovelock (2003) defined Service is an act or performance that creates benefits for customers by bringing about a desired change in or on behalf of the recipient.

Gronroos (2000) defined service as a service is a process consisting of a series of more or less intangible activities that normally, but not necessarily always, take place in interactions between the customer and service employees and/or physical resources or goods and/ or systems of service provider, which are provided as solutions to customer problems.
Similarly Kotler (2000) defined service as any activity or benefit that one party offers to another which is essentially intangible and does not result in the ownership of anything, and it may or may not be tied to a physical product.

2.4.2. Characteristics of service

It is generally accepted that services have four main characteristics that differentiate them from goods: intangibility, inseparability, variability, and perishability (Armstrong & Kotler, 2011) these characteristics create unique challenges for services.

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

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

Service variability refers to the fact that the quality of services depends on who provides them as well as when, where, and how they are provided. This means that the quality of a service provided is not just determined by the company but by the service provider too. Therefore, understanding the role of service providers is crucial to understand perceptions of service quality.

Service perishability refers to the fact that services cannot be stored for later sale or use (Armstrong & Kotler, 2011); although Lovelock and Wirtz (2011) argue that not all service performances are perishable like video recordings of events and concerts. One problematic situation that accompanies this characteristic is when demand exceeds supply.

2.4.3. Quality

Quality is an unusually slippery concept, easy to visualize and yet exasperatingly difficult to define. According to Crosby (1979), quality is defined as conforming to requirements. Quality is defined as the summation of the affective evaluations by each customer of each attitude object that creates customer satisfaction (Wicks & Roethlein, 2009). Quality is the totality of features and characteristics in a product or service that bear upon its ability to satisfy needs (Haider, 2001) and Juran (1974) defines quality as fitness for use.

Deming (1983) as cited by Juran (1988) defined quality as those features of products which meet customer needs and thereby provide customer satisfaction. Adrian (1995) united these two definitions and stated the concept of customer perceived quality: quality can be defined only by customers and occurs when an organization supplies goods or services to a specification that satisfies their needs.

2.4.4. Service Quality

Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski,2001). Besides, there are many different definitions of what is meant by service quality. The most common definition used to define service quality is the extent to which a service meets customers' needs or expectations (Asubonteng, McCleaty, & Swan, 1996; Dotchin & Oakland, 1994; Lewis& Mitchell, 1990; Wisniewski &Donnelly, 1996). Service Quality can also be defined as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and the result is customer dissatisfaction (Lewis and Mitchell, 1990; Parasuraman, Zeithaml, & Berry, 1985).

Fogli (2006) defined term service quality as a global judgment or attitude relating to particular service; the customer's overall impression of the relative inferiority or superiority of the organization and its services.

Research has indicated that service quality has been increasingly recognized as a critical factor in the success of any business (Parasuraman, Zeithaml, & Berry, 1988), and the banking industry in this case is not exceptional (Hossain & Leo, 2009). Service quality has been widely used to evaluate the performance of banking services (Cowling & Newman,

1995). The banks understand that customers will be loyal if they provide greater value (quality services) than their competitors (Dawes & Swailes, 1999), and on other hand, banks can only earn high profits if they are able to position themselves better than competitor within specific market (Davies, Moutinho & Curry, 1995).

Parasuraman, Zeithaml and Berry (1985) define service quality as the comprehensive assessment or outlook of overall excellence of services being provided to a number of stakeholders including the organization's customers. Thus, it can be noted that service quality is the differentiation between the customer's expectation and perceptions of services delivered by firms. Nitecki and Hernon (2000) define service quality in terms of meeting or exceeding customer perceptions and expectations of service.

2.5. Customer satisfaction

The definition of customer satisfaction has been widely debated as organizations increasingly attempt to measure it. Customer satisfaction can be experienced in a variety of situations and connected to both goods and services. It is a highly personal assessment that is greatly affected by customer expectations.

The concept of customer satisfaction has various definitions generated by empirical researchers. Westbrook and Oliver (1981) has one of the commonly used definition of customer satisfaction which asserts that customer satisfaction is a mental state which results from customers' comparison of expectations prior to a purchase with the performance perceptions after a purchase. The comparison is transaction specific (Halstead, Hartman, & Schmidt, 1994) and Day (1984) refer to it as an evaluative judgment concerning a specific purchase selection whether it met the customers' expectations or not. What is common in definitions of customer satisfaction by Westbrook and Oliver (1981), Day (1984) and Halstead, Hartman and Schmidt (1994) among other empirical researchers is that, customer satisfaction is considered a response, emotional or cognitive pertaining to particular focus, either expectations about a product or consumption experience which occurs at a particular time and is based on customers' accumulated experience. Customer satisfaction with ATM banking therefore is a response to the use experience of ATM banking which occurs at a particular time and is based on customers' accumulated experience of ATM banking services from their respective banks.

Kotler defined customer satisfaction as the extent to which a product's perceived performance matches a buyer's expectations. If the product performance falls short of expectations, the buyer is dissatisfied. If performance matches or exceeds expectations, the buyer is satisfied or delighted (Kotler, Wong, Saunders, & Armstrong, 2005).

There are several definitions of customer satisfactions that come from the different point of views of researchers on customer satisfaction. For example, in opinion of Oliver (1981) satisfaction is a psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience'. While Kotler (2000) defined satisfaction as: a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. Hoyer and Maclnnis (2001) said that satisfaction can be associated with feelings of acceptance, happiness, relief, excitement, and delight. While Hansemark and Albinsson (2004) sated that satisfaction is an overall customer attitude towards a service provider ,or an emotional reaction to the difference between what customers anticipate and what they receive , regarding the fulfillment of some need, goal or desire.

2.6. Relationship between service Quality and Customer Satisfaction

The relationship between service quality and customer satisfaction has been discussed in numerous previous researcher papers. Most of those papers present that service quality has positive related relationship with customer satisfaction. In other words, service quality influence customer satisfaction and vice versa customer satisfaction influence quality (Jun &Cai, 2010). Parasuraman stated that there is a distinction between service quality and customer satisfaction: perceived service quality is a global judgment or attitude relating to the superiority of the service, whereas customer satisfaction is related to a specific transaction (Parasuraman, Zeithaml, & Berry, 1988). However, many researchers have investigated the relationship between service quality and customer satisfaction. Cronin and Taylor (1992) tested this relationship and conclude that perceived service quality leads to customer satisfaction. The other studies also conclude that service quality is the antecedent of satisfaction (Spreng &Mackoy, 1996; Brady & Robertson, 2001) and is the main factor which affects satisfaction (Ruyter, Bloemer & Pascal, 1997).There is no doubt that in the world's today intensive competition, once a business wants to survive, they have to improve the service quality that helps them to a different advantage over their rivalries. Service Quality

therefore has become one of the critical factors for satisfying and retaining valued customers in every industries and banking is not an exception. Many scholars indicate that high service quality results in customer satisfaction and loyalty with the product or service. A satisfied customer will have the willingness to recommend someone else, reduction in complaints and the bank can achieve the customer retention. According to Bedi (2010), the cost of retaining existing customer by improving the quality of product and services is perceived to be significantly lower than the cost of achieving the new customers.

2.7. Service Quality Models

Customer satisfaction is one of the frequently researched concepts in marketing. At the center of understanding customer satisfaction is the concept of service quality. Although there are no commonly accepted definitions of both concepts of customer satisfaction and service quality; service quality is defined as a measure of how well a service delivered matches the customers' expectations (Lewis & Booms, 1983). It is said that service quality is best defined by the consumer of the service thereby making it subjective in the sense that two persons could perceive service quality delivered differently.

Several models have been developed and used to conceptualize and measure service quality in the process of trying to understand customers' satisfaction. Seth, Deshmukh and Vrat (2005) provide a review of nineteen service quality models used to conceptualize and measure service quality and that include: Technical and Functional Model, GAP Model which is the basis of SERVQUAL Model, Attribute Service Quality Model, Synthesized Model of Service Quality, Performance Only Model, Ideal Value Model of Service Quality, Evaluated Performance and Normed Quality Model, IT Alignment Model, Attribute and Overall Affect Model, Model of Perceived Service Quality and Satisfaction, PCP Attribute Model, Retail Service Quality and Perceived Value, Service Quality Customer Value and Customer Satisfaction Model, Antecedents and Mediator Model and Internal Service Quality Model. Of these models the SERVQUAL and SERVPERF models are most widely used models in measuring service quality in the banking sector.

2.7.1. SERVQUAL Model

Based on the GAP analysis (Parasuraman, Zeithaml, & Berry, 1985, 1988) developed a customer satisfaction measurement framework popularly known as SERVQUAL.

SERVQUAL is a multi-dimension and multi-attribute measurement scale where customers rate a product/service on a set of general attributes on a Likert type scale. Parasuraman, Zeithaml and Berry (1988) identified ten service quality dimensions which were later collapsed into five service quality dimensions of tangibility, reliability, responsiveness, assurance and empathy with 22 general service quality attributes.

- Reliability (*The ability to perform the promised service dependably and accurately*)
- Responsiveness (*Willingness to help customers and to provide prompt services*)
- Tangibility (*Physical facilities, equipment, and appearance personnel*)
- Assurance (*Knowledge and courtesy of employees and their ability to convey trust and confidence*)
- Empathy (*Caring, individualized attention the firm provides its customer*)

Each dimension is measured by four to five items. Each of these combined 22 items is measured in two ways: the expectations of customers concerning a service and the perceived levels of service actually provided. In making these measurements, respondents asked to indicate their degree of agreement with certain statements on liker type scale. For each item, a gap score (G) is then calculated as the difference between the perception score (P) and the expectation score (E). The greater the gap scores the higher the score for perceived service quality.

SERVQUAL has been widely used in service quality and customer satisfaction studies across industries (Aldlaigan & Buttle, 2002; Andaleeb & Basu, 1994; Asubonteng, McCleaty, & Swan, 1996; Babakus & Boller, 1992; Boulding, Ajay, Richard, & Valarie, 1993; Brown & Swarth, 1989; Ennew, Reed & Binks, 1993; Yavas, Benkenstein, & Stuhldreier, 2004). SERVQUAL has drawn criticism from Carman (1990) who argues that subjects should rate a product/service on criteria that are relevant to the specific product/service supporting empirical researchers who argue that the general attributes have potential to carry in-built bias towards dissatisfaction since expectations are determined by the ideal product/service. Nonetheless SERVQUAL (Parasuraman, Zeithaml and Berry, 1988) is one of the popular measurement models of customer satisfaction which has been used in various studies (Fick & Ritchie, 1991) and remains one of the popular service quality measurement models.

2.7.2. SERVPERF Model

SERVPREF was developed by Cronin and Taylor in 1992. They developed this instrument to simplify the measurement of service quality and customer satisfaction. It has the same dimensions of the SERVQUAL model. The model is developed to study banking, pest control, dry cleaning, and fast food sectors. It is a modification of the SERVQUAL model and based upon the performance theory. The fact that SERVPREF does not consider customer expectations it becomes only difference between SERVPREF and SERVQUAL. It brings into consideration only customer perceptions of service performance. Therefore disconfirmation scale, which is the gap between expectations and perceived performance of service, is not used by this model; SERVPERF has only one part, which is the perceived performance of service. In this instrument, customers are only required to rate their perceptions of performance of the same attributes that are covered in the SERVQUAL model. The five dimensions, i.e. Reliability, responsiveness, tangibility, empathy and assurance, identified in the SERVQUAL model are equally applicable to the SERVPREF model.

SERVPERF directly measures the customer's perception of service performance and assumes that respondents automatically compare their perceptions of the service quality levels with their expectations of those services. Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL (Baumann, Burton, Elliot & Kehr, 2007). Instead of measuring the quality of service via the difference between the perception and expectation of customers as in SERVQUAL, SERVPERF operates on the perceived performance and did not assess the gap scores as expectation does not exist in the model.

The model adopts the five dimensions of SERVQUAL and the 22 items scale is used in measuring service quality. In the SERVPERF model, the results demonstrated that it had more predictive power on the overall service quality judgment than SERVQUAL (Cronin & Taylor, 1994).

Many studies have been conducted by adopting the SERVPERF model. The SERVPERF scale is found to be superior not only as the efficient scale but also more efficient in reducing the number of items to be measured by 50% (Hartline & Ferrell, 1996; Babakus & Boller, 1992; Bolton & Drew, 1991) cited by (Mesay, 2012). Wall and Payne (1973) also noted that when people are asked to indicate the "desired level" (expectations) of a service and the

"existing level" (perceptions) of the service, there is a psychological constraint that people always tend to rate the former higher than the latter (E>P). Babakus and Boller (1992) have found that service quality, as measured in the SERVQUAL scale, relies more significantly on the perception score than on the expectation score.

The researcher, therefore, preferred the SERVPERF model as it is found convenient to undertake this study with regard to the above mentioned points and its simplicity from the respondents' point of view in addressing the questionnaires.

2.8. Measurement Approaches of Customers' Satisfaction

Importance-Performance Model

Customers' satisfaction measurement approach, the *Importance–Performance model* after (Fishbone & Ajzen, 1975) proposes that customers' satisfaction with a product or service is a composite of the perceived importance of a range of the product/service attributed or benefits and their beliefs about the degree to which the product/service has each attribute. When the perceived performance of the product/service is measured, the importance scores are weighted against the performance scores on each attribute to determine the product/service strengths or weaknesses. The measurement model takes into account product/service attributes considered important by customers and what customers consider the product/service to have and that determines overall satisfaction with the product/service. This model has received considerable empirical support in literature (Sheppard, Hartwick, & Warshaw, 1988).

Expectations-Performance Model

The *Expectation-Performance* (Parasuraman, Zeithaml, & Berry, 1985) measurement approach is based on the proposition that customers evaluate the quality of a product or service by comparing pre-consumption expectations with their post-consumption perceptions (performance). With this approach expectations are measured before purchase, choice, use or consumption and perceived performance of the product/service is measured after purchase, choice, use or consumption to measure customers' satisfaction. This approach is the basis of a popular model, SERVQUAL by Parasuraman, Zeithaml and Berry (1988).

Performance Only Model

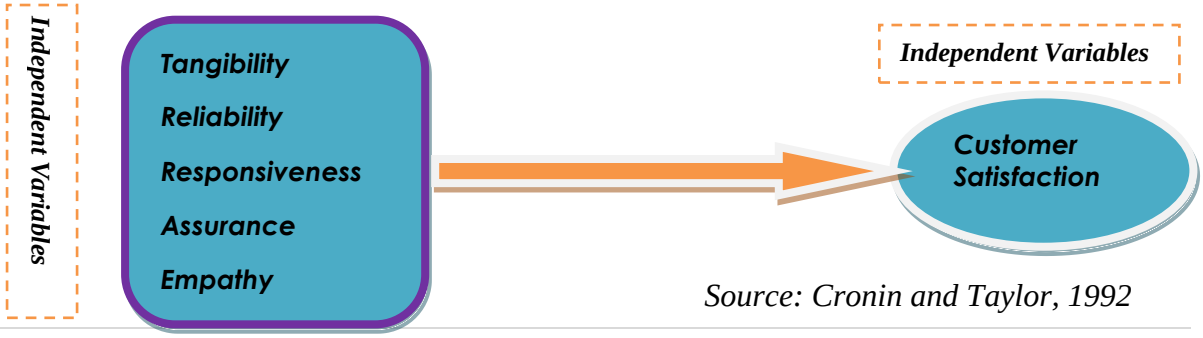
The *Performance Only* after (Cronin & Taylor, 1992) which challenges the other two approaches by proposing that evaluations of a product or service are affected by the perceptions of the performance (or experience) only. The approach by Cronin and Taylor (1992) therefore ignores the importance of attributes and customers' expectations in the consumer satisfaction equation creating a performance only based measure of service quality called the SERVPERF model.

From the three approaches there is a consensus that customer satisfaction comes after an overall judgment that elicits from comparing importance with performance of products/services attributes or comparing performance with expectations based on ideal standards or form perceptions of performance with alone. Therefore, customer satisfaction with ATMs could either be based on performance of ATMs only. However, customers have level of expectations on the performance of ATM services offered by their banks which could form the underlying basis when measuring their satisfaction with the services received important attributes about ATM services which carry weight when making judgments about the performance of ATM services and their satisfaction. The researcher prefers the last approach to measure customer satisfaction.

2.9. Conceptual frame work

The conceptual framework explains the underlying process, which was applied to guide this study. As discussed above, the SERVPERF model is suitable for measuring service quality and customer satisfaction in banking sectors the researcher was used SERVPERF model to assess CBE ATM services quality and customers satisfaction. Since SERVPERF uses the same five service quality dimensions of SERVQUAL and customer satisfaction is an antecedent of service quality the conceptual framework looks like the following.

Figure 2.1: The conceptual framework of relationship between the dimensions of SERVPERF and customer satisfaction.



Source: Cronin and Taylor, 1992

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. Research Strategy

Quantitative and qualitative strategies are the two main strategies used in research. Quantitative strategy emphasizes quantification in the collection and analysis of data and it entails a deductive approach to the relationship between theory and research, in which theory is tested. It assumes a natural scientific model of positivism in particular and involves a view of social reality as an external, objective reality (Bryman & Bell, 2007). The strategy of this research is quantitative in nature. The researcher uses this strategy because it is appropriate to answer the aforementioned research questions. This strategy will permit measure the variables adequately and come out with fine differences between people in terms of assessing their perceptions about service quality. Quantitative strategy is used because the findings will be generalized to the particular context in which the study is conducted.

3.2. Research Design

A research design provides a framework for the collection and analysis of data. A choice of research design reflects decisions about the priority being given to the following; expressing causal connections between variables, generalizing to larger groups of individuals than those actually forming part of the investigation, understanding behavior and meaning of that behavior in its specific social context and having a temporal appreciation of social phenomena and their interconnections (Bryman & Bell, 2007). Both descriptive and explanatory study designs were applied to conduct this research. Application of descriptive research design was chosen as the researcher was interested in describing the existing service quality dimensions that lead to customer satisfaction. And explanatory research design, to explaining, understands and controls the relationship between variables. An explanatory research design is a correlation design that enables the researcher to examine the extent to which two or more variables are associated. Moreover, this type of research design provides the researcher to collect data at one point in time (Creswell, 2012).

3.3. Study Population

Target population is the population which the researcher wants to generalize the results of the Study (Mugenda & Mugenda, 2003).The target population of the study was customers of the

Commercial banks of Ethiopia, in west district who hold and actively use CBE-ATM card. There are currently more than 1280 branches throughout the country and 121 branches in west district. On June 30, 2018 CBE has 4.4 million ATM card holders out of those the share of west district is 249,069 ATM card holders. Therefore, the target population of this research is 249,069 individuals. (www.combanketh.et/AboutUs).

3.4. Sampling techniques and Sample Size

3.4.1. Sample Size

Yamane (1967) suggested a simplified formula for calculation of sample size from a population which is an alternative to Cochran's formula. According to him, for a 95% confidence level and p =0.5, size of the sample should be

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

Where, N is the population size and e is the level of precision.

Let this formula be used for our population, in which N =249,069 with ±5% precision. Assuming 95% confidence level and p =0.5, we get the sample size as

$$n = \frac{249{,}069}{1 + 249{,}069(0.05^2)} = 400$$

3.4.2. Sampling Technique

Convenience sampling technique was used for data collection because responders were selected based on easy of access and availability. Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher (Black, 1999).The sample size used for this research is 400 respondents who were banking customers of 10 selected CBE branches in West Addis Ababa District. The number of branches was limited to ten as the ATM service offered with in CBE is quite homogenous. The branches used for the study were Bethel, Keranyo, Geja Sefer, 18 Adebabay, Mobile Akababi, Tabot Maderia, Weyra, Tropical, AlemBank and Torhayloch.

The researcher distribute this calculated sample size to each selected branches based on proportional ratio by dividing total ATM holders' of each branch to total number of ATM holders in the selected branches.

Table 3.1: Distribution of branch sample size

Selected Branches	Total number of ATM holders in selected Branches [A]	Ratio [B=A/28686]	Sample allocated to each branch [C=400*B]
Bethel	4238	0.15	59
Weyra	1064	0.04	15
Geja Sefer	2333	0.08	33
Torhayloch	5557	0.19	77
Keranyo	3998	0.14	56
Tropical	553	0.02	8
AlemBank	6689	0.23	93
Mobile Akababi	510	0.02	7
18 Adebabay	927	0.03	13
Tabot Maderia	2817	0.10	39
TOTAL	28686	1.00	400

Source: Internal Report of CBE

3.5. Source of Data

The choice of particular method of collecting data depend on the purpose of collecting data, the information being collected, the resource available for the research and the skill of the researcher (Kothari,2004). In order to achieve the stated objectives the data for this study was obtained from both primary and secondary source**.**

3.5.1. Primary Source of Data

Primary data sources are those data that were gathered for a specific research project. Primary data are more accurate and reliable compared to secondary data (Saundera, Lawis, & Thornhill, 2003). Primary data source is what the researcher originally collected from the

sample or target population of the study. The source of primary data for this research wasATM users of commercial bank of Ethiopia, in west Addis Ababa district.

3.5.2. Secondary Source of Data

The secondary source of data were obtain from publish article in business journal, Magazines, books, thesis, company report, public website and other related studies.

3.6. Data Gathering Instruments

In order to collect the above mentioned types of data the following instruments were employed:

- The primary data was acquired through structured questionnaire incorporating of 23 close-ended questions in which 22 items are divided into 5 components of service quality: Tangibility, Reliability, Responsiveness, Assurance, and Empathy; the remaining one itemis used to measure the overall customer satisfaction. This measurement based on a 5-point rating scale that ranged from 5 “strongly agree” to 1 “strongly Disagree”. The researcher was developed the questionnaire by adapting SERVPERF model by Cronin and Taylor’s (1994) with modification of items to suit the study context. The questionnaires has two parts the first part is about demographic characteristics of respondents and the second part consists the five points Likert rating scale questions about the five dimensions of ATM service Quality and Customer Satisfaction attributes.
- Secondary data were collected through reading secondary sources.

3.7. Procedure of Data Collection

The researcher was asked permission from the bank management to use the branch Quality Assurance Managers as survey data collector in their respective branches. The researcher also conducted orientation to the managers explaining that the outcome of the research has nothing to do with specific branch’s service performance and instead used for measuring the bank-wide ATM service quality. After the orientation, the questionnaires were dispatched to the branch, distributed to the respondents and responses were collected by Quality assurance managers.

3.8. Method of Data Analysis

Statistical Package for Social Science (SPSS) software version 20.0 was employed to analyze and present the collected data. Both descriptive and inferential statistics were applied. Descriptive statistics is used to interpret demographic variables of the respondents and mean scores of the service quality dimensions. Regression, correlation analysis and reliability test were examined through employing inferential statistics. Themultiple linear regression model is specified as follow:

$$CS = \beta_0 + \beta_1 TAN + \beta_2 REL + \beta_3 RES + \beta_4 ASS + \beta_5 EMP + \varepsilon$$

where CS= Customer Satisfaction, TAN= Mean score of Tangibility items, REL= Mean score of Reliability items, RES= Mean score ofResponsivenessitems, ASS= Mean score ofAssuranceitems, EMP= Mean score ofEmpathyitems, β_0 is an intercept and β_1,$\beta 2$, $\beta 3$, $\beta 4$, $\beta 5$ are regression coefficients and ε is the error term. The researcher used convenience sampling method and regression analysis as Charles (2016) has been applied in his study of Impact of ATM Banking Performance on Customer Satisfaction with the Bank in Malawi.

3.9. Validity and Reliability Analysis

Validity is the most criterions and indicates the degree to which an instrument measures what it is supposed to measure while reliability has to do with the accuracy and precision of a measurement procedure. The validity of the instrument in this research established through a pre-test by experienced 15 manager quality assurance and 5 employees of CBE from E payment department.

Reliability analysis seeks to establish the internal consistency of the variables in a research instrument, and in other words, seeks to establish the overall reliability of any research instrument (George & Mallery, 2003). By convention, the Cronbach's Alpha is the best method to use for reliability analysis. The alpha statistic ranges between 0 and 1. According to Bryman and Bell (2007), a minimum threshold of 0.7 is acceptable for instrument reliability.In this research, with a view to establishing the reliability of the research instrument used, the Cronbach's Alpha statistic was computed for the individual dimensions of tangibility (0.801), reliability (0.843), responsiveness (0.862), assurance (0.895) and empathy (0.739) were found to be within limits for further analysis. The results are shown in the Table 3.2 below.

Table 3.2: Reliability Statistics

	No. of Items	Cronbach's Alpha
Tangibility	4	0.801
Reliability	5	0.843
Responsiveness	5	0.862
Assurance	5	0.895
Empathy	3	0.739
Total	22	0.923

Source: Own Survey, 2019

The computed Cronbach's Alpha for the 22 SERVPERF items was found to be 0.923. This being greater than 0.7, it shows that there is greater internal consistency of the items in the scale, and that the research instrument used was very reliable.

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1. Response Rate

A total of 400 questionnaires were administered.Of these, 385 questionnaires were successful ly completed and returned by respondents, giving a response rate of 96.3 %. Table 4.1shows a summary of the questionnaires administered to each branch of respondent and the response rate. Most questionnaires given out were returned with an overall return rate of 96.3 percent. This percentage was deemed adequate for analysis to continue.

Table 4.1: Response Rate

Selected Branches	Administered	Returned	Response Rate
Bethel	59	59	100 %
Weyra	15	15	100 %
Geja Sefer	33	32	97 %
Torhayloch	77	74	96.1 %
Keranyo	56	53	94.6 %
Tropical	8	8	100 %
AlemBank	93	88	94.6 %
Mobile Akababi	7	7	100 %
18 Adebabay	13	12	92.3 %
Tabotmaderi	39	37	94.9 %
TOTAL	**400**	**385**	**96.3 %**

Source: Own Survey, 2019

4.2. Demographic Profile of Sample Respondents

In this study, the researcher desired respondents profile in terms of Age, Gender, educational level and monthly income level. The study employed a closed ended questionnaire to categorize respondent's profiles and their responses were analyzed using frequencies and percentage distribution as shown in the Table 4.2 to Table 4.5.below.

4.2.1. Age of the Respondents

The majority of the respondents constituting 48.1 %(or 185) lied in the 26-30 year age group. The second dominant age group was the 18-25 age group, comprising 29.9 %(or 115), followed by the 31-40 year age group with 19.7 %(or 76) and only 2.3 %(or 9) of the respondents belongs to the last two age groups (1.8 % from 41-50 years and 0.5 % from above 50 year).

Table 4.2: Age Distribution of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25 years	115	28.7	29.9	29.9
	26-30 years	185	46.3	48.1	77.9
	31-40 years	76	19.0	19.7	97.7
	41-50 years	7	1.8	1.8	99.5
	Above 50 years	2	.5	.5	100.0
	Total	385	96.3	100.0	
Missing	System	15	3.8		
Total		400	100.0		

Source: Own Survey, 2019

4.2.2. Gender of the Respondents

The following table depicts that from among the 385 respondents 59.7 % or 230 were males while the remaining 40.3 % (155) were females.

Table 4.3: Sex of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	230	57.5	59.7	59.7
	Female	155	38.8	40.3	100.0
	Total	385	96.3	100.0	
Missing	System	15	3.8		
Total		400	100.0		

Source: Own Survey, 2019

4.2.3. Educational Level of the Respondents

Concerning the educational qualification, over 95 % of the respondents are having Degree and Master's degree. This revealed by the respondents with degree and master's degree being 293(76.1%) and 69(17.9%) customers, respectively. Respondents in the category of diploma with 17(4.4%) and high school 6(1.6%).

Table 4.4: Educational Level of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	6	1.5	1.6	1.6
	Diploma	17	4.3	4.4	6.0
	Degree	293	73.3	76.1	82.1
	Master's Degree	69	17.3	17.9	100.0
	Total	385	96.3	100.0	
Missing	System	15	3.8		
Total		400	100.0		

Source: Own Survey, 2019

4.2.4. Monthly Income Level of the Respondents

The income level of the respondents showed that most of the respondents are having monthly income in the range of Birr 5,001-10,000 with 63.1% while 20% of respondents earn above Birr 10,000, 9.1 % lies in Birr 3001- 5000 income category. The remaining 5.2 % and 2.6 % goes to income category of Birr 1,001-3,000 and up to 1,000 respectively.

Table 4.5: Monthly Income Level of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Up to 1,000 Birr	10	2.5	2.6	2.6
	1,001- 3,000 Birr	20	5.0	5.2	7.8
	3,001-5,000 Birr	35	8.8	9.1	16.9
	5,001-10,000 Birr	243	60.8	63.1	80.0
	Above 10,000 Birr	77	19.3	20.0	100.0
	Total	385	96.3	100.0	
Missing	System	15	3.8		
Total		400	100.0		

Source: Own Survey, 2019

4.3. Descriptive Analysis of Service Quality Measurements

This study used SERVPERF model to measure the customers' perception on the ATM service provided by Commercial Bank of Ethiopia. The model contains 22 questions related to the five service quality dimensions namely, Tangibility, Reliability, Responsiveness, Assurance and Empathy. It used the five Likert scale to measure the performances of ATM service.

The mean scores of perception of customers in terms of service quality attributes have been demonstrated in table 4.6valuesranged from 3.11 to 3.79. In terms of the five dimensions the highest mean score was tangibility (3.72) with standard deviation(SD) 0.839, followed by empathy (3.50; *SD*=0.901), Reliability (3.48; *SD*= 0890), responsiveness (3.44; *SD*=0.943) and assurance (3.44; *SD*=0.991) in descending order. These values indicate satisfaction of customers as most of the mean scores are above 3.

The response of tangibility was however more satisfactory relative to the other four dimensions of service quality. Thus in addressing the ATM service quality delivered by Commercial Bank of Ethiopia emphasis should be placed on these four dimensions(Empathy, Reliability,Responsiveness,and Assurance) though there is more room for improvement in the Tangibility dimensions.

Table 4.6: Service quality attributes and Dimensional mean score and Standard Deviation

Attributes& Service Quality Dimensions	Mean	Std. Deviation
ATM card has good appearance and suitable size.	3.73	1.046
The screen of ATM always displays clearly.	3.59	1.142
There is always instruction signboards put at the place ATMs installed which is easy for customers to identify.	3.79	1.034
Materials and equipments associated with ATM Service are visually appealing.	3.76	1.012
Tangibility	**3.72**	**.839**
CBE commits to provide customers all the ATM services (Withdrawals, Account Management, Money Transaction, etc.) in accordance with the term specified in the signed contract.	3.51	1.095
Any clients' questions, complaints or concerns about ATM Card service are satisfactorily resolved by CBE.	3.40	1.168
Customers are informed after every transaction done on ATM.	3.57	1.119
ATM carries out exactly what customers required.	3.50	1.111
Customers received ATM Card at the time committed by CBE.	3.48	1.193
Reliability	**3.48**	**.890**
CBE staff is willing to answer any questions or concern of customers.	3.56	1.140
CBE staff is NOT willing to help customers solving their problems or concerns.	3.52	1.246
CBE staff does NOT heartedly to help customers in peak hours.	3.48	1.179
ATMs are installed at places which are convenient for customers to make transactions.	3.53	1.120
ATM always provides enough cash for customers to withdraw on special occasions or holidays.	3.11	1.187
Responsiveness	**3.44**	**.943**
ATM card issuing staff always clearly gets information about cards and policies while consulting with customers.	3.33	1.184
ATM card issuing staff has a clear and understandable explanation to customers.	3.48	1.179
Customers feel safety when make any transaction at ATM.	3.43	1.184
CBE staff is always gentle and polite.	3.48	1.139
Customers put more and more trust and confidence in ATM staff after each transaction.	3.37	1.216
Assurance	**3.42**	**.991**
CBE staff always spends a lot of time to understand the concerns of customers.	3.54	1.094
CBE staff always takes care for each and every individual customer.	3.47	1.097
Provision of caring and individualized attention to customers provided by call centeris available in time of request.	3.51	1.141
Empathy	**3.50**	**.901**

Source: Own Survey, 2019

4.4. Level of Customer Satisfaction

Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customers' expectation. Parasuraman, Zeithaml, and Berry (1985) proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction.

In order to measure the level of customer satisfaction in CBE ATM card holders, this study comprised a question that asked the perception level of the respondents with a statement "I am totally satisfied with the overall ATM service quality of CBE" and alternative answers of "strongly disagree, disagree, neutral, agree and strongly agree". The customers' response for the above mentioned statement is summarized and presented in the table 4.7 below.

Table 4.7: The overall customer satisfaction Level

I am totally satisfied with the overall ATM service quality of CBE.CS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	.5	.5	.5
	Disagree	23	5.8	6.0	6.5
	Neutral	81	20.3	21.0	27.5
	Agree	169	42.3	43.9	71.4
	strongly agree	110	27.5	28.6	100.0
	Total	385	96.3	100.0	
Missing	System	15	3.8		
Total		400	100.0		

Source: Own Survey, 2019

The above table exhibited that 169 or 43.9 % of the respondents are satisfied and 110 or 28.6 % of the respondents are highly satisfied with the ATM services of CBE. However, 2 or 0.5% of the respondents are highly dissatisfied, 23 or 6.0 % of the respondents are dissatisfied and the remaining 81 or 21.0 % of the respondents are neither dissatisfied nor satisfied.

Table 4.8: Customer Satisfaction Statistics Description

	N	Minimum	Maximum	Mean	Std. Deviation
I am totally satisfied with the overall ATM service quality of CBE.	385	1	5	3.94	.883
Valid N (listwise)	385				

Source: Own Survey, 2019

As observed from table 4.8, the mean value of customer satisfaction is 3.94 (which is equivalent to agree on the Likert scale) and its standard deviation is 0.883.To summarize, out of the 385 respondents, 279 or 72.5 % of the respondents are satisfied, 5 or 6.5 % of the respondents are not satisfied with the service of the Bank and 81 or 21.0% of the respondents are indifferent. This indicates that the management and employees of the Bank should work hard in order to improve the ATM service quality level of the Bank and satisfy the unsatisfied customers.

4.5. Tests of Assumptions of multiple Regression Model

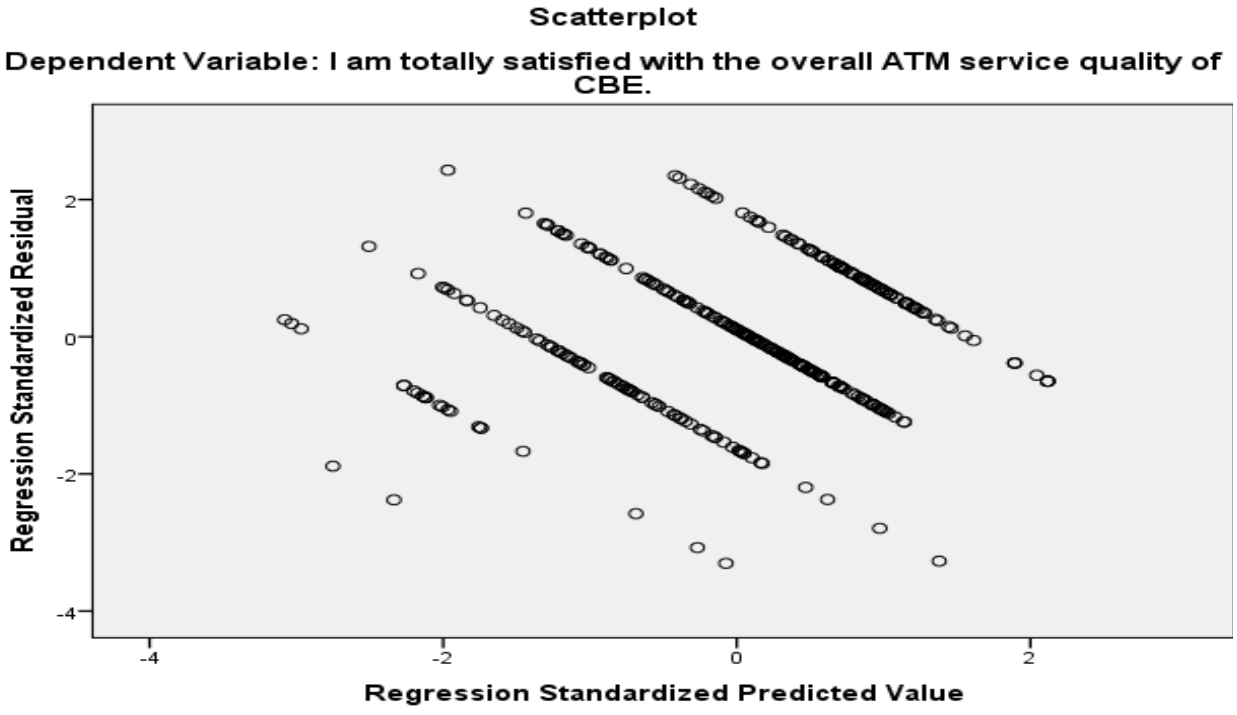
Most statistical tests rely on certain assumptions about the variables used within an analysis to ensure that the analysis is as accurate and true as possible, and therefore valid(Osborne &Waters, 2002; Stevens, 2009). Assumptions are critical in statistics because if the underlying assumptions are not valid, then the process is unreliable, unpredictable, and out of the researcher's control (Stevens, 2009). This could lead the researcher to draw conclusions that are not valid or scientifically unsupported by the data. A Multiple regression examines the relationship between a single outcome measure and several predictor or independent variables (Jaccard, Guilamo-Ramos, Johansson & Bouris, 2006). The assumptions of multiple regressions include the assumptions of linearity, normality, independence of errors, andHomoscedasticty, and Collinearity which will be discussed separately in the proceeding sections before a complete regression analysis can be performed.

4.5.1. Linearity

Relationships between variables are considered linear when they are consistent and directly proportional to each other (Stevens, 2009; Tabachnick & Fidell, 2006). Violations of this assumption may result in the estimates obtained from the analysis, such as R^2, regression coefficients, standard errors, and statistical significance, being biased; therefore, not portraying the accurate or true population values (Osborne & Waters, 2002; Tabachnick & Fidell, 2006). According to Hoxx (1995), the results from the analysis will underestimate the true relationship between the independent variables (predictor variables) and dependent variable if the relationship is not linear.

The linearity assumption can be tested through the visual examination of residual plots (Kivilu, 2003; Osborne & Waters, 2002; Stevens, 2009). A residual scatter plot is a figure that depicts one axis for the standardized residuals and the other axis for the predicted values (Stevens, 2009). If the linearity assumption is met, the standardized residuals will scatter randomly around a horizontal line which represents the standardized residuals equaling zero (Stevens, 2009; Tabachnick & Fidell, 2006).As can be seen from the figure 4.1 the data in this research met linearity assumption.

Figure 4.1: Residual vs. Predicted plot

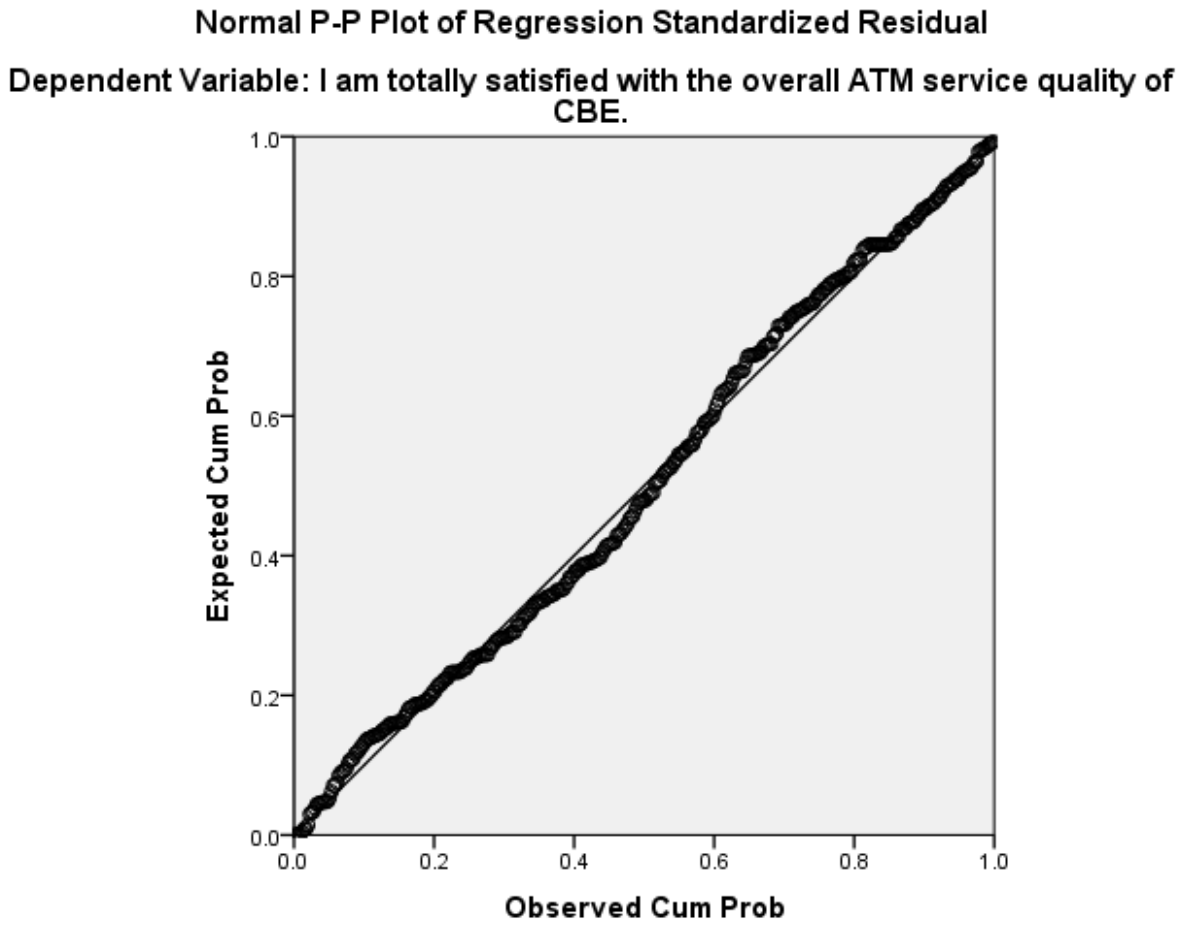


Source: Own Survey, 2019

4.5.2. Normality

Screening for normality is an important early step when conducting a multiple regression, as residuals are normally distributed is assumed (Stevens, 2009; Tabachnick & Fidell, 2006). Non-normal distributions that are positively or negatively skewed, contain large kurtosis, or have extreme outliers can distort the obtained significance levels of the analysis, resulting in the standard errors becoming biased (Osborne & Waters, 2002). Though a multiple regression is generally considered to be quite robust to violations of normality, a small sample size can actually increase the seriousness of non-normality of a distribution (Osborne & Waters, 2002). Outliers may have stronger influence on normal distribution when the sample size is small, whereas standard errors for both skewness and kurtosis decrease with larger samples, as there will most likely be only minor deviations from normality (Tabachnick & Fidell, 2006).

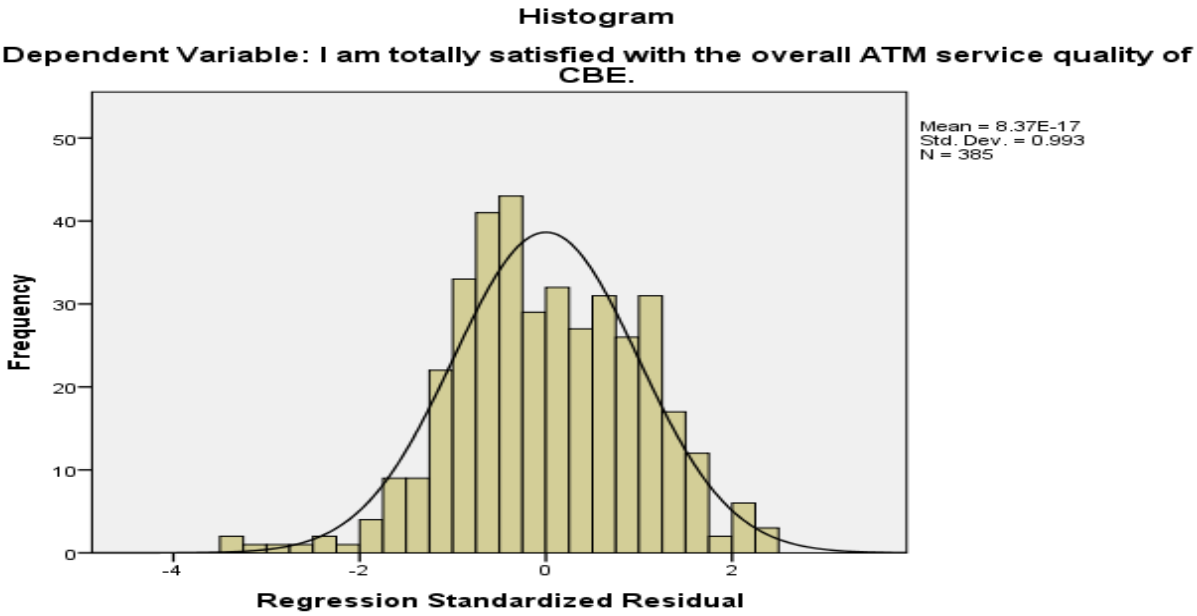
Figure 4.2: Normal P-P Plot of Regression Standardized Residual



Source: Own Survey, 2019

The normality assumption can be tested through the visual examination of normal probability plots (P-P plots) of the standardized residuals. In a P-P plot, the normal distribution is depicted by a random scatter of plots around a 45 degree line. Figure 4.2 showed the normality of data in this research.

Figure 4.3: Histogram of Regression Standardized Residual



Source: Own Survey, 2019

In addition to Normal Probability plots of residuals, the histogram was used to test the normality of data. Hence, Figure 4.3 revealed that the residuals are normally distributed around its mean of zero.

4.5.3. Independence of Errors

A Multiple regression assumes that the errors, which are the residuals between the actual score and the estimated score obtained through the regression equation, are independent and there is no serial correlation (Stevens, 2009). Having no serial correlation between the residuals implies that the size of the residual for one variable has no impact on the size of the residual for another variable. Therefore, the independence assumption requires that the variables and residuals are independent and the subjects are responding independently of each other (Stevens, 2009). The independence assumption is a significant assumption that should be investigated prior to any interpretation of multiple regression analysis, as violation of this assumption could hold critical implications (Stevens, 2009). Even a slight violation of the independence assumption should be taken seriously, as it can greatly increase the risk of

Type I error, resulting in the risk of falsely rejecting the null hypothesis several times greater than the level of error assumed for the test (Stevens, 2009).

The Durbin-Watson is a statistic test which can be used to test for the occurrence of serial correlation between residuals. The value of Durbin-Watson (DW) statistics ranges between 0 and 4. A Durbin –Watson close to 2.0 is consistent with no serial correlation, while a number closer to 0 means there is, probably, serial correlation. In this study, DW has the value as 1.988 which is closer to 2.0. Thus, there is no serial correlation between the variables which have been used in this study.

Table 4.9: Durbin-Watson Statistic

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.765[a]	.586	.580	.572	**1.988**

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

b. Dependent Variable: I am totally satisfied with the overall ATM service quality of CBE.

Source: Own Survey,2019

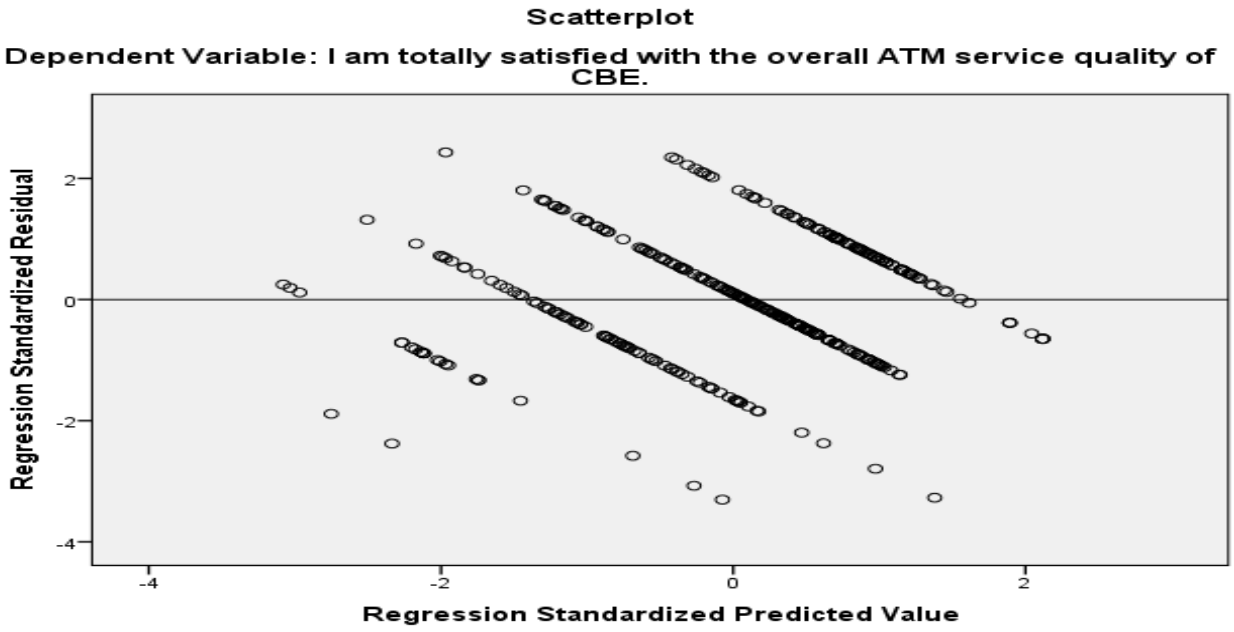
4.5.4. Homoscedasticty

The assumption of Homoscedasticty refers to equal variance of errors across all levels of the independent variables (Osborne & Waters, 2002). This means that researchers assume that errors are spread out consistently between the variables (Keith, 2006). This is evident when the variance around the regression line is the same for all values of the predictor variable. When Heteroscedasticity is marked it can lead to distortion of the findings and weaken the overall analysis and statistical power of the analysis, which result in an increased possibility of Type I error, erratic and untrustworthy F-test results, and erroneous conclusions (Aguinis, Petersen, & Pierce, 1999; Osborne & Waters, 2002).

Homoscedasticty can be checked by visual examination of a plot of the standardized residuals by the regression standardized predicted value (Osborne & Waters, 2002). Specifically, statistical software scatter plots of residuals with independent variables are the method for examining this assumption (Keith, 2006). Ideally, residuals are randomly scattered around zero (the horizontal line) providing even distribution (Osborne & Waters, 2002).

Heteroscedasticity is indicated when the scatter is not even; fan and butterfly shapes are common patterns of violations. Figure4.4 depicts the Homoscedasticty of the data in this research.

Figure 4.4: Scattered residual plot



Source: Own Survey, 2019

4.5.5. Collinearity

Collinearity (also called Multicollinearity) refers to the assumption that the independent variables are uncorrelated (Darlington, 1968; Keith, 2006).Multicollinearity occurs when several independent variables correlate at high levels with one another, or when one independent variable is a near linear combination of other independent variables (Keith, 2006). The more variables overlap (correlate) the less able researchers can separate the effects of variables. In a Multiple regression the independent variables are allowed to be correlated to some degree (Cohen, 1968; Darlington, 1968; Hoyt, Leierer & Millington, 2006; Neale, Eaves, Kendler, Heath, & Kessler, 1994). The regression is designed to allow for this, and provides the proportions of the overlapping variance (Cohen, 2968). Ideally, independent variables are more highly correlated with the dependent variables than with other independent variables. If this assumption is not satisfied, autocorrelation is present (Poole & O'Farrell, 1971). Multicollinearity can result in misleading and unusual results, inflated standard errors,

reduced power of the regression coefficients that create a need for larger sample sizes (Jaccard, Guilamo-Ramos, Johansson, & Bouris, 2006; Keith, 2006). One way to prevent Multicollinearity is to combine overlapping variables in the analysis, and avoid including multiple measures of the same construct in a regression (Keith, 2006). Widely used procedures examine the correlation matrix of the predictor variables, computing the coefficients of determination, R^2, and measures of the eigenvalues of the data matrix including VIF (Mason & Perreault Jr, 1991). Tolerance measures the influence of one independent variable on all other independent variables. Tolerance levels for correlations range from zero (no independence) to one (completely independent) (Keith, 2006). The VIF is an index of the amount that the variance of each regression coefficient is increased over that with uncorrelated independent variables (Keith, 2006). When a predictor variable has a strong linear association with other predictor variables, the associated VIF is large and is evidence of Multicollinearity (Shieh, 2010). The rule of thumb for a large VIF value is ten (Keith, 2006; Shieh, 2010).

Table 4.10: Collinearity Statistics for the Service Quality Dimensions

Independent Variables	Collinearity Statistics	
	Tolerance	VIF
Tangibility	.782	1.278
Reliability	.357	2.804
Responsiveness	.485	2.064
Assurance	.355	2.819
Empathy	.713	1.403

Source: Own Survey, 2019

The results from the Table 4.10 showed that there is no Multicollinearity problem among all the independent variables as tolerance value and variance inflation value are above 0.1 and below 10 respectively (Hair, Andrson, Tatham, & Blank, 1998).According to Bryman and Cramer (2001), the Pearson's **r** between each pair of independent variables should not be exceed 0.80, otherwise independent variables that show a relationship at or in excess of 0.80 may be suspected of exhibiting multi-Collinearity. Table 4.11 exhibits the association between different dimensions of service quality and the correlation was found below of 0.80 in each case so, the data in this research has no Multicollinearity problem.

4.6. Correlation Analysis

A correlation coefficient is a statistical tool used to summaries the relationship between two variables with a single number that falls between -1.00 and +1.00 (Welkowitz, Cohen, & Ewen, 2006). Morgan, Leech, Gloeckner, and Barrett (2004) stated that: -1.0 indicates perfect negative correlation, 0.0 indicate no correlation, and + 1.00 shows perfect positive correlation. In order to observe the individual linear correlation between the customer satisfaction and the each variable under the service quality, Pearson's product moment correlation test was done. For the correlation analysis, the mean scores for each dimension across the items were used. According to Table 4.11, there are positive linear correlations between each dimension of service quality and customer satisfaction. Moreover Table4.12 indicates that the level of significance for each service quality dimension is lower than 0.0001. The highest correlation is observed between assurance and customer satisfaction (0.667) followed by reliability (0.665), responsiveness (0.626), and empathy (0.471). The lowest Correlation is observed between tangibility and customer satisfaction (0.418). As all the coefficients of correlation are positive, it can be conclude that the better service quality leads to the higher level of customer satisfaction.

Table 4.11: Correlation results between the customer satisfaction and the service quality

		Customer Satisfaction	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Tangibility	Pearson Correlation	**.418****	1				
Reliability	Pearson Correlation	**.665****	.305**	1			
Responsiveness	Pearson Correlation	**.626****	.372**	.667**	1		
Assurance	Pearson Correlation	**.667****	.269**	.764**	.633**	1	
Empathy	Pearson Correlation	**.471****	.364**	.390**	.281**	.465**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	

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

Source: Own Survey, 2019

4.7. Multiple Linear Regression Analysis

Multiple linear regression analysis is a method which uses more than one independent variable to explain variance in a dependent variable. The purpose of this analysis is to examine the dimensions of ATM service quality towards the customer satisfaction in CBE and to identify which of the dimension of service quality causes the most significant effect toward customer satisfaction in CBE**.**

Table 4.12: Model Summary between service quality dimensions and customer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.765[a]	**.586**	.580	.572

Source: Own Survey, 2019

The above model summary table presents how much of the variance in the customer satisfaction is explained by the five SERVPERF dimensions of service quality. The predictor variables have accounted for 58.6 % of the variance in the dependent variable; the remaining 41.4 % unexplained variance could be attributed to other factors outside this regression model. The R value (0.765) indicates that the presence of strong correlation between predictors and dependent variable.

Table 4.13: ANOVA Table

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	175.501	5	35.100	107.174	.000[b]
	Residual	124.125	379	.328		
	Total	299.626	384			

a. Dependent Variable: I am totally satisfied with the overall ATM service quality of CBE.

b. Predictors: (Constant), Empathy, Responsiveness, Tangibility, Reliability, Assurance

Source: Own Survey, 2019

ANOVA summary in Table 4.13 presents the overall significance of the regression model in terms of goodness of fit. The F-value was significant as p was less than 0.05. Hence, the model was statistically significant at 0.05. This implies that combination of the variables (SERVPERF dimensions) significantly predicts the dependent variable-customer satisfaction ($F(5,379) = 107.147$; $p<0.05$). It indicates that the model and the data are well fit in explaining customer satisfaction. Therefore, to increase overall customer satisfaction, it is rational to concentrate on the improvement of the 5-SERVPERF dimensions.

Table 4.14: Model Coefficients between service quality dimensions and customer satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.599	.163		3.674	.000
	Tangibility	.150	.039	.145	3.866	.000
	Reliability	.225	.055	.226	4.091	.000
	Responsiveness	.211	.044	.225	4.733	.000
	Assurance	.215	.049	.241	4.344	.000
	Empathy	.152	.038	.155	3.957	.000

Source: Own Survey, 2019

As per the multiple regression result, customer satisfaction is positively influenced by tangibility, reliability, responsiveness, assurance and empathy. Based on the Unstandardized coefficients, reliability has a coefficient of B= 0.225, with significant value =0.000(<0.05).Thus, reliability dimension has the most significant impact on customer satisfaction followed by assurance (B=0.215, sig. =0.000(<0.05)), Responsiveness (B=0.211, sig. =0.000<0.05)), empathy (B=0.152, sig. =0.000<0.05) and tangibility dimensions (B=0.150, sig. =0.000<0.05)) ranked last.

4.8. Discussion

In this section the finding of other researchers in the area are stated to see the level of consistency with the findings of this study.

From the descriptive analysis, the research found out that assurance has least mean score. This result is inconsistence with the work of (Vijay & Selvaraj, 2013) which indicated assurance is having a high dimensional mean score and the bank should concentrate on reliability as it has the least mean score.

The findings revealed that there is a strong positive and statistically significant relationship between each service quality dimensions with the customer satisfaction. The result of this study is supported by work of (Chanaka, Wijeratne, & Samantha, 2014) measures customers' perceived service quality in state banks and its impact on customer satisfaction in Sri Lanka by applying SERVPERF scale. The result showed that there is a strong positive individual linear correlation between each service quality dimensions with customer satisfaction.

Additionally, the finding of this study goes in line with that of Charles (2014).The research documented positive and significant relationship between customers' satisfaction and five service quality dimensions. It is further consistent with(Khan, 2010) who argued that all service quality dimensions significantly correlate to customer satisfaction at varying degree depending on the type of service quality attributes they contain.

Furthering the discussion, the regression results of this study showed that the five service quality dimensions contributed significantly and positively to the customer satisfaction. Reliability has the highest contribution to customer satisfaction among the SERVPERF dimension. Other dimensions were also significantly and positively found to contribute to customer satisfaction, arranged in descending order: Assurance, Responsiveness, Empathy, and Tangibility. The result indicated that reliability is the most significant dimension that the bank should put priority focus in order to improve customer satisfaction. This result is consistent with the finding of (Charles, 2016)confirmed that reliability of ATM banking has more influence on customers' satisfaction and managers needs to pay attention to, to achieve customers' satisfaction and support by (Parasuraman, Zeithaml, & Berry, 1988) who found that regardless of the service studied, reliability is the most important dimension and have statistically significant association with customer satisfaction. Siddiqi(2011)and Munusamy, Chelliah, and Hor (2010)indicated reliabilitydimension is positively correlated to customer

satisfaction which mean by improving reliability dimension in service quality will lead to high customer satisfaction.

The result indicated that tangibility dimension showed least influence in determining customer satisfaction in CBE ATM service when compare with other dimension. This result is supported by work of (Johnston, 1995) study about critical determinant of service quality in retail banking. The empirical result tells that the tangibility elements were the least concern to service quality. But this result is inconsistent with the finding of (Kincaid, Baloglu, Mao, & Busser, 2010) which indicated that tangibility factor was more important to bank customer than assurance, responsiveness, reliability, and empathy in determining quality.

To conclude, as observed from the above studies, most of the service quality dimensions have positive and significant correlation with customer satisfaction. However, the dominant service quality dimension differs from study to study.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

Based on the results of the study obtained through the questionnaire distributed to 385 customers of CBE, the following summary, conclusion and recommendations were made.

5.1. Summary of Findings

The analysis carried out in order to meet the objectives and answer research questions of the study that include; finding out how customers perceive ATM service quality, factor hindering customer satisfaction, identifying what dimensions brings satisfaction and what should be done to improve customer satisfaction in CBE ATM service.

As can be seen in Table 4.6 above the mean score of the dimensions of service quality ranges from 3.42 to 3.72 on five point Likert scales. It indicates the fact that customer's perception regarding the service quality in ATM banking in CBE is approximately agreeable. Therefore, all the five dimensions are important for customer satisfaction.

From the correlation analysis between the service quality dimensions and customer satisfaction indicated that tangibility, reliability, responsiveness, assurance and empathy are significantly and positively associated with overall customer satisfaction.

The study revealed the relative importance of service quality dimensions; multiple-regression was made to identify the contribution of each service quality dimensions in predicting overall customer satisfaction. Reliability scored the highest (B=0.225,p<0.001),followed by four dimensions assurance(B=0.215,P<0.001),responsiveness(B=0.211,P<0.001),empathy(B=0.152,P<0.001) and tangibility(B=0.150, P<0.001).

The finding from the analysis revealed that there were two dimensions that customers were most satisfied with the ATM service provided by CBE. These dimensions were Empathy and Tangibility. These dimensions had mean score of 3.50 and 3.72 respectively. The scores obtained show that the level of satisfaction with these dimensions was high relative to the other dimensions. The dimensions that scored least in satisfaction and therefore a score of concern since they eroded the competitiveness of the bank were three. These factors were

reliability, responsiveness and assurance. These dimensions had mean scores of 3.48, 3.44 and 3.42 respectively, which implied that customer satisfaction levels were less relative to the other dimensions. Since these dimensions play vital role in every business, therefore CBE should focus on ability to perform the promised service dependently and accurately, willingness or readiness of employees to help customers and provide prompt service and developing the knowledge and courtesy of employees and their ability to convey trust and confidence.

Regarding, the antecedent of customer satisfaction, in ATM banking, empathy, tangibility, assurance, reliability and responsiveness are highlighted as significant predictors of customer satisfaction since the p value is statistically significant ($p<0.05$).

From the result of the study, it is clearly seen that the performance of quality in ATM service of CBE considered is having a positive impact on customer satisfaction.

5.2. Conclusion

The main purpose of this study was to assesscustomers' satisfaction in ATM service using SERVPERF model in CBE. It also addressed the following objectives of the research: to measure ATM service quality corresponds to each dimensions of SERVPERF, to analyze the customer satisfaction on ATM service quality and to investigate the level of customer satisfaction and intended to provide answers for the research questions.

Cronin and Taylor (1992, 1994) developed the SERVPERF model, which is based solely on the perception of the customers regarding the performance of the service (SERVice PERFormance). In it, the quality must not be measured through the differences between expectation and performance. A higher perception indicates higher satisfaction as service quality and satisfaction are positively related. The perception of customers for overall ATM service quality in CBE is at satisfactory level as the dimensional mean values above 3. The highest dimensional mean are scored by tangibility followed by empathy, reliability, and responsiveness. Hence CBE customers are having high level ofservice qualityperception in tangibility. Thus it points out that the bank performing at satisfactory level in Physical facilities, equipment, and appearance associated with ATM service. The least mean score is noted for assurance. This indicates that CBE may be performing relatively low in trustworthiness of their employees and as a bank, employees' courteousness towards customers, and their knowledge to answering customers' questions.

The study reveals factors (attributes) under service quality dimensions with lowest mean scores that hinder customer satisfaction. Amongst the various dimensions, the lowest mean score was found for 'ATM always provides enough cash for customers to withdraw on special occasions or holidays'(Responsiveness) followed by the 'ATM card issuing staff always clearly gets information about cards and policies while consulting with Customers'(Assurance) and 'customers put more trust and confidence in ATM staff after each transaction'(Assurance) and then 'Any clients' questions, complaints or concerns about ATM card service are satisfactorily resolved by CBE'(Reliability).

This study has also alarmed the bank to keep on maintaining the performance on all the dimensions of service quality (tangibility, reliability, responsiveness, assurance and empathy) especially reliability dimension in order to increase customer satisfaction. From the analysis customer of CBE were highly satisfied by tangibility dimension relative to the other dimensions but in general all the five service quality dimensions bring satisfaction to the customers to certain level even if the degree is varying.

In conclusion, knowing how consumers perceive service quality and being able to measure quality can benefit management of service organizations. Measuring service quality can help management provide reliable data that can be used to monitor and maintain improved service quality. Therefore, CBE must focus on improving these quality dimensions to better gain customer satisfaction. It can be seen that these quality dimensions mostly rely on bank staff's knowledge and attitude. So the bank should appropriate allocate resources to provide trainings for the bank staff. As a result, bank staff will be more confident with occupational skills and knowledge to serve and help customers.

5.3. Recommendation

This section tackles the recommendations obtained from the study findings and conclusions. According to the study findings, the researcher would recommend CBE to maintain the quality of its ATM service in order to increase the level of customer satisfaction by increasing knowledge and courtesy of employees and their ability to convey trust and confidence, the willingness or readiness of employees to help customers and provide service and the ability of the organization to perform the promised service dependently and accurately.

CBE management should consistently be updated where ATM service has failed and look for a solution without delay. And Plan ahead for peak usage time, such as holidays and weekends to prevent running out of money.

It is also recommended that banks invest in understanding the needs of customers of ATM banking and try as much as possible to meet their various needs associated with the services provided by ATM card.

Having been recognized in this study that ATMs service quality determines customer satisfaction, banks are advised to maintain on their service quality for them to remain relevant in the face of market competition. In last, managers should always consider the fact that a good service covers the flaws or loop holes of overall service system.

5.4. Recommendation for further studies

In this research convenience sampling method was used. In future research, researcher used other sampling technique like random sampling. This research conducted in selected branches of CBE in west district so the researcher suggestion future researchers would focus on expanding the geographical reach of this study by selecting branches from other districts in Ethiopia to better generalize the results. A similar type of study can be undertaken for assessing service quality and customer satisfaction on the service of private banks in the same geographic area and in the other locality also.

Although this study has been expensive as possible there is the need for other dimensions of services quality associated with ATM service and assess its impact of customer satisfaction. This will enables strength the generalization of the findings to the banking sectors.

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Appendix: **Questionnaire**

ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS FACULTY
PROGRAM OF BUSINESS ADMINSTRATION

Questionnaire to be filled with selected customers of CBE who are using ATM service.

Dear Respondent,

You have been selected to respond to this questionnaire for the study of "**The Influence of Service Quality on Customer Satisfaction: the case of ATM Service in Commercial Bank of Ethiopia, Addis Ababa**". You are assured that any information you provide is solely meant for the research and nothing else. Your response to the questions will be kept confidential.
Thank You.

PART – I: PERSONAL INFORMATION

INSTRUCTION: Please put tick mark (√) front of the answers that apply to you.

(Please choose only one option).

1. Gender Male ☐ Female ☐
2. Age
   - i. 18-25 years ☐
   - ii. 26-30 years ☐
   - iii. 31-40 years ☐
   - iv. 41-50 years ☐
   - v. Above 50 years ☐
3. Educational Level
   - i. High School ☐
   - ii. Diploma ☐
   - iii. Degree ☐
   - iv. Master's Degree ☐
   - v. Other ☐
4. Monthly Income level(in Birr)
   - i. Up to 1,000 ☐
   - ii. 1,001- 3,000 ☐
   - iii. 3,001-5,000 ☐
   - iv. 5,001-10,000 ☐
   - v. Above 10,000 ☐

PART- II: SERVICE QUALITY AND CUSTOMER SATISFACTION

For each of the following please indicate to what extent you agree

5= strongly agree 4= Agree 3= Neutral 2= Disagree 1= strongly disagree

Please choose only one option that suits your level of agreement or disagreement for each of the following statements (put tick mark (√) in the appropriate box)

Tangibility Dimension						
No	Items	1	2	3	4	5
1	ATM Card has good appearance and suitable size.					
2	The screen of ATM always displays clearly.					
3	There is always instruction signboards put at the place ATMs installed which is easy for customers to identify.					
4	Materials and equipments associated with ATM service are visually appealing.					
Reliability Dimension						
No	Items	1	2	3	4	5
5	CBE commits to provide customers all the ATM services (withdrawals, account management, money transaction etc) in accordance with the terms specified in the signed contract.					
6	Any clients' questions, complaints or concerns about ATM Card Service are satisfactorily resolved by CBE.					
7	Customers are informed after every transaction done on ATM.					
8	ATM carries out exactly what customers required.					
9	Customers received ATM Card at the time committed by CBE.					
Responsiveness Dimension						
No	Items	1	2	3	4	5
10	CBE staff is willing to answer any questions or concern of customers.					
11	CBE staff is not willing to help customers solving their problems or concerns.					

12	CBE staff does not heartedly serve customers in peak hours.					
13	ATMs are installed at places which are convenient for customers to make transactions.					
14	ATM always provides enough cash for customers to withdraw on special occasions or holidays.					
Assurance Dimension						
No	Items	1	2	3	4	5
15	ATM card Issuing staff always clearly gets information about cards and policies while consulting with customers.					
16	ATM card Issuing staff has a clear and understandable explanation to customers.					
17	Customers feel safety when make any transaction at ATM.					
18	CBE staff is always gentle and polite.					
19	Customers put more and more trust and confidence in ATM staff after each transaction.					
Empathy Dimension						
No	Items	1	2	3	4	5
20	CBE staff always spends a lot of time to understand the concerns of customers.					
21	CBE staff always takes care for each and every individual customer.					
22	Provision of caring and individualized attention to customers provided by call centre is available in time of request.					
Overall Customer Satisfaction						
No	Items	1	2	3	4	5
23	I am totally satisfied with the overall ATM Service quality of CBE.					