



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

**ASSESSMENT ON CHALLENGES AND
OPPORTUNITY OF ATM-BANKING ADOPTION
IN THE CASE OF DASHEN BANK**

**BY
HIWOT FEKEDE**

JUNE, 2018

Addis Ababa, Ethiopia

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DASHEN BANK**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY,
SCHOOL OF GRADUATE STUDIES IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE
DEGREE OF MASTER OF BUSINESS ADMINISTRATION**

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APPROVED BY BOARD OF EXAMINERS

Dean, Graduate Studies

Signature

Advisor

Signature

External Examiner

Signature

Internal Examiner

Signature

DECLARATION

I, the undersigned, declare that this thesis is my original work, has not been presented for degree in any other university and that all sources of materials used for the thesis have been duly acknowledged.

Name

Signature & Date

St. Mary's University Addis Ababa

June, 2018

ENDORSEMENT

This is to certify that **Hiwot Fekede Woldearegay** has carried out her research work on the topic entitled “**Assessment on Challenges and Opportunity of ATM-banking Adoption in the case of Dashen Bank**”. The work is original in nature and is suitable for the submission for the reward of MBA in General Management.

Advisor

St. Mary's University

Signature and Date

June, 2018

ACKNOWLEDGEMENTS

This study would have been a dream without the support of almighty God and His mother Saint Mary's.

First of all, I would like to thank the Almighty God and His Mother Saint Mary's for giving me the strength and tolerance all through the way.

Secondly I am especially indebted to my advisor Zemenu Ayndis (Asst.Prof.), for his patience and dedication in providing his continuous, valuable and constructive comments throughout the preceding of this study. I would like also to forward my heart full thanks to my family and friends for your support and encourages in my life. Lastly but not the least, I would like to extend my grateful thanks to Employees and Customers of Dashen Bank who participate in this research for their assistance and cooperation by answering the questionnaires.

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LIST OF ACRONYMS AND ABBREVIATIONS

AMEX	American Express
ATM	Automatic Teller Machine
E-banking	Electronic Banking
MC	Master Card
PIN	Personal Identification Number
POS	Point of Sale
VISA	Visa International Service Association (Card Company)
EFT	Electronic Fund Transfer
ABM	Automated Banking Machine
TID	Terminal Id Number
SMS	Short Message Service
MMS	Mobile messaging service
SQ	Service Quality
CBE	Commercial Bank of Ethiopia

Abstract

This study attempts to understand and evaluate the challenges and opportunity on ATM banking adoption in Dashen bank. Dashen bank customers those ATM-banking users are the primary source of data for working this paper and to adopt Quantitative research approach through the review of existing literature and distributed questionnaires. This study presents the results of the 380 survey questionnaires and the analysis of these results, with tabular to determine the extent that the factors studied influence customer adoption of ATM banking. The study use descriptive and quantitative method to analyses the findings According to findings the challenges include: customers lack of awareness on the benefits of new technologies related with ATM- banking The study also indicated the view point of the customer cost reduction, convenient time, are some of the benefits of using ATM- banking. Also some challenges like lower limits, no special services for disables and other challenges are stated. The study also indicated existing challenges and opportunities for ATM banking. The study recommended bank to facilitate proper and continuous training for their employees, increasing security for ATM-machines station, create deep awareness about E-banking technology.

Keywords: -ATM-banking, Adoption, Opportunities, Challenges and benefits of Dashen Bank.

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

The rapidly growing information and communication technology (ICT) is knocking the front door of every organization in the world, where Ethiopian banks would never be exceptional. In the face of rapid expansion of electronic payment (E-payment) systems throughout the developed and the developing world, Ethiopian's financial sector cannot remain an exception in expanding the use of the system (Gardachew 2010).

Technological innovations play a crucial role in banking industry by creating value for banks and customers, that it enables customers to perform banking transactions without visiting a brick and mortar banking system. On the other hand E-banking has enabled banking institutions to compete more effectively in the global environment by extending their products and services beyond the restriction of time and space (Turban 2008).

Mishra and Kiranamai (2009) stated that Technology is making a tremendous impact upon service companies in general and the financial services sector is no exception. The application of information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamentals importance and concerns to all banks and indeed a prerequisite for local and global competitiveness in banking industry. As a result of this technological improvement business environment in financial sector is extremely dynamic and experience rapid changes and demands banks to serve their customer electronically.

According to Rose (1999) using an ATM card, a debit card, or a credit card, bank patrons can electronically access their accounts and withdraw or deposit funds, make payments, or check balances. ATMs have eliminated the need to enter a bank for basic transactions and allow access to accounts at machines throughout the United States. Financial institutions started charging fees to use their ATMs in the mid-1990s, making the transactions very profitable for the host banks.

E-banking has been widely used in developed countries and in developing economies; however, the spread of e-banking is much limited, developing countries in general have

an advantage as they can learn from the experience of advanced economies. Claessens et al, (2000) stated that Today, almost all banks are adopting electronic banking as a means of enhancing service quality of banking services. They are providing electronic banking to their customers to increase customers' satisfaction in banking service.

Mitroff (2003) stated that, only the banks, businesses, industries, and whole by societies that clearly understand the new rules of doing business in a world economy will prosper. Global competition in the banking sectors has forced management and executives to recognize that they must think differently about banking activities and management. As a global banking, the only way to succeed is to develop an effective global banking management system with personnel capable of designing and implementing transnational business strategies through the use of modern technology such as automated teller machines (ATMs).

The bank will be need to follow the ATM, ATM allows a bank customer to conduct his/her banks transactions from almost every other ATM machine in the world. However, the spread of the machines has been generating a lot of heat, as customers face a frustration in using it; either the machines will not dispense cash, or debit transactions when cash is not dispensed or cards get stuck in them or the machine may out of services by different reason or user are not friendly with the technology (Ogbuji and Nemon 2012).

The achievements, goals, profit and attainment of banking sector depends largely on the proper management and technology such as ATM adopted in the banking activities. It's upon this basis that the level of efficiency, effectiveness and performance of banking sector and other organization is measured. Most banks in developed and some in developing parts of the world are now offering E-banking services with various levels of sophistication (Ackah, 2014). Hence, given the almost complete adoption of E-banking technology in developed countries, the reason for slow adoption of ATM-banking technology in developing countries, Like Ethiopia is an important research that is to be addressed by this paper in one of privet owned bank Dashen Bank.Total customers of the bank as of June 2017, 1.8 million but total card users are only 556,688 (internal report 2017). The data shows that only 30.93% of customers are used the service, within 11 years, and number of customers from the bank starts ATM services it's not enough. Therefore, the purpose of this research is to address the gap current challenges and opportunities of ATM banking adoption in Dashen Bank

1.2. Statement of the problem

The introduction of electronic banking is redefined the way banks were operating. Now a day customers of each business specially in banking industry prefer quality of service, modern technology and effectiveness. According to wisdom (2012) explained that in earlier time customers use bank only for security purpose, but currently they prefer quality of service delivery by the bank.

The modern E-banking methods like Automated teller machine (ATM), Point of sell (POS), Telephone banking, Internet banking, Mobile banking and agent banking is new to Ethiopian banking sectors. Hence, in order to tackle such problems and offer services that reduces the transactions costs and attracts more customers and make good profit evaluation of the card banking practice and suggesting the appropriate solution is unquestionable. Because of E-banking broadness the research is focused only on challenges and opportunities of ATM banking service in Dashen Bank.

The gap between the previous study and this study about Challenges and prospect of e-banking by,(Alayu c,Abebe z and Mathewos k) those previous studies are about e-banking in commercial bank of Ethiopia and in Ethiopia its focus on in general at E-banking services.

Dashen Bank is selected because of the bank is the first introducer of ATM- banking services and as a pioneer to the service, the number of cardholders are not applicable efficiently when we compare to total customer of the bank and ATM banking service user. Total customers of the bank as of June 2017, 1.8 million but total card users are only 556,688 (internal report 2017). The data shows that only 30.93% of customers are used the service, within 11 years, and number of customers from the bank starts ATM services it's not enough. Therefore, the purpose of this research is to address the gap current challenges and opportunities of ATM banking adoption in Dashen Bank to expand the services to all customers. Findings of this research are useful for the banking sector in formulating appropriate strategies to build customer satisfaction by checking current problems, to know the challenge and opportunity and a guide to create cashless society in Ethiopia.

1.3 Research Questions

Based on the problem stated in this study, the research develops the following research questions.

- What is the benefit of customers by using ATM-banking services in Dashen bank?
- What is the challenge of customers to use ATM –banking services in Dashen bank?
- What is the opportunity of customers by using ATM-banking services in Dashen bank?
- What is the attitude of customers about ATM-banking services in Dashen bank?

1.4. Objectives of the Study

General Objective

The main objective of this study is to assess challenges and opportunities of ATM-banking adoption in the case of Dashen bank.

Specific Objectives

1. To assess the benefit of customers by use ATM-banking service in Dashen bank.
2. To assess challenge of customers to use ATM-banking service in Dashen bank.
3. To assess opportunity of customers to use ATM-banking in Dashen bank.
4. To determine attitude of customer about ATM banking service in dashen bank.

1.5 Definition of terms

American Express: Also known as AMEX, this company is one of the main international credit card issuing schemes. It issues its own credit card –unlike Visa and Master Card-and is responsible for its own relationships with retailer.

Automated Teller Machine ATM: an interactive terminal with a touch Screen or keypad that allows consumers with debit or credit card to withdraw cash, check balance, to exchange money and or make deposit using magnetically encoded card to make transaction .Most ATM are interconnected via networks, allowing consumers to conduct debit or credit card business anywhere in the world.

Card (payment card): is a device that can be used by its holder to pay for goods and services or to withdraw money. (ECB, 2009)

Cardholder: to whom a payment card is issued and who is authorized to use that card. (ECB, 2009)

Chip card (smart card): a card with an embedded microprocessor (chip) loaded with the information necessary to enable payment transaction. . (ECB, 2009)

Magnetic Strip: A stripe of magnetic information that is affixed to the back of a plastic debit or credit card .This strip contains customer and account information that is required to complete electronic financial transaction.

Master Card: is a global bank card payments brand and net work that provides its service to bank and merchant.

Merchant: An entity that contracts with merchant banks.

Point –of Sale (POS): A device allow.ing the use of payment cards at a physical (not virtual) point of sale .the payment information is captured wither manually on paper or by electronic means (ECB, 2009).

Smart Card: a plastic card containing a computer chip with memory and CPU capabilities. Such a card may be used for identification or to store information, financial amounts or other forms of data also called an integrated circuit card or a chip card.

Visa card: A card that bears the visa symbol and which enables a Visa cardholder to obtain goods, services or cash from a Visa merchant or acquire

1.6. Significance of the study

The outcomes and results of this research will have potential value to financial institutions, particularly Dashen bank to understand the challenges and opportunities related with adoption of new technology and its advantages in providing service to their customers. Moreover, this study will help to other researchers who will be interested to conduct further study regarding the issue by providing use full information. Finally based on the factors found to be influencing bankers decision on ATM-banking system, the study may provide recommendations for banks about changes needed to accelerate adoption of the system to deliver service to customers.

1.7 Scope and Limitation of the Study

1.7.1 Scope of the study

The study was restricted itself on purposely selected dashen bank. Dashen bank have four districts in Addis Ababa and from those four districts the researcher randomly The researcher also distributes questioners for selected two branches customer of dashen bank for those ATM service users.

Initially the study will restrict itself to distribute, questioners and documentary analysis of the purposely selected Dashen Bank. The bank selected based on its pioneer to technological innovations in Ethiopia.

1.7.2 Limitation of the study

The study relied much on the responses of questionnaire that were filled out and answered by customer is so difficult because of customers are not voluntary, and they have no time. In addition the researcher also faced time, cost and financial limitation to conduct comprehensive, used only customers of Dashen Bank by taking a sample of two branches and detail study of opportunity and challenge of ATM banking adoption in all dashen bank Branches by taking large sample.

1.8 Organization of the Study

The research paper organized in to five chapters.

The Chapter One: This chapter gives an overview of background of the study, statement of the problem, basic research questions, objectives of the study, definition of terms, significance of the study, and scope of the study.

Chapter two include review of related literatures both theoretical and empirical literatures.

Chapter Three: Methods of the Study Under this chapter; the sources of given data; the data collection tools; the procedures of data collection; and the methods of data well be analyse.

Chapter Four: Results and Discussion this chapter should be summarize findings of the study, and interpret and/or discuss the findings. Here, there will be expected to make extensive use of the literature review.

Chapter five: Summary, Conclusions and Recommendations this chapter comprises three sections, which include summary of findings, conclusions, and recommendations. Summary of findings should be drawn from the results discussed under chapter four; conclusions and recommendation should be drawn from the summary of findings.

CHAPTER TWO

LITERATURE REVIEW

2.1 Definition of E-banking

E-banking has a variety of definitions all refer to the same meaning, the following section show

some of these definitions.

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

According to Giddens (2008) “an ATM combines a computer terminal, record-keeping system and cash vault in one unit, permitting customers to enter the bank’s book keeping system with a plastic card containing a Personal Identification Number (PIN) or by punching a special code number into the computer terminal linked to the bank’s computerized records 24 hours a day”. Once access is gained, it offers several retail banking services to customers. They are mostly located outside of banks, and are also found at airports, malls, and places far away from the home bank of customers. They were introduced first to function as cash dispensing machines. However, due to advancements in technology, ATMs are able to provide a wide range of services, such as making deposits, funds transfer between two or more accounts and bill payments. Banks tend to utilize this electronic banking device, as all others for competitive advantage.

An Automated teller machine (ATM) also known as automated banking machine (ABM) or Cash Machine and is a computerized telecommunications device that provides the clients of a financial institution with access to financial transactions in a public space without the assistance of bank’s cashier or bank teller. In most of the modern ATMs, the customer is identified by inserting a plastic card which is known as ATM card with a magnetic stripe or a plastics smart card with a chip, that contains a unique card number and some security information such as an expiration date etc. Authentication is provided by the customer entering a personal identification number (PIN). Using an ATM, customers can access their bank accounts in order to make cash

withdrawals, credit card cash advances, and check their account balances as well as purchase prepaid cell phone credit. If the currency being withdrawal from the ATM is different from that which the bank account is denominated, the money will be converted at a wholesale exchange rate, Thus, ATMs often provide the best possible exchange rate for foreign travellers and are heavily used for this purpose as well.

Automated Teller Machine (ATM) machine works on the ATM cards, as when a user inserts an ATM card into the card reader component of the ATM machine, then it prompt for the authentication through ATM PIN (Personal Identification Number. Each and every ATM machine is programmed with a unique TID (Terminal ID number) assigned to identify the ATM machine in different location. The ATM transactions are done through over the phone line via internet connection (lease line). All the ATM machines are globally interconnected with each other with the financial institutions through the global ATM network like Master Card, Maestro, Cirrus, Visa, American Express etc. In back side of every ATM card some logos are printed which refers to the ATM network. So the ATM machine connects to ATM network through processing canter and the card holder's bank. After the authorization step, if there is sufficient fund in the ATM card holder's account, then the transaction is completed successfully. (Aditi 2013).

2.2 Evolution of Payment Cards

The concept of payment card came to existence in the late 1940's and early 1950's in the United States. It was developed in response to people's high instant demand for bank loan to purchase household items. Considering the inconvenience of the long process it takes to follow the traditional loan processing system, a credit officer in one of the bank's in New York, has introduced a way of making approvals of loans in advance i.e. before the customer selects what to buy. The approved loan serves as a special currency which the merchant need to agree to accept. (Ibrahim 2004/5)

2.3. Debit Vs Credit Cards

Debit card are linked to a bank account and allow cardholders to charge purchases or ATM withdrawals directly and individually to this account .consequently when a cardholder uses a debit card, the amount is typically debited from the account either immediately or within a few days and there is no postponement of payment.

Credit cards provide cardholders with a credit facility and the possibility of delaying payment. The size and duration of the credit facility is the subject of an agreement between the cardholder and the card issuer. Generally, when the credit facility is used, the outstanding amount can be either

- (i) settled in full by the end of a specified period, or
- (ii) Settled in part, with the remaining balance extended as credit and subject to interest payments.(Tom K p31)

2.4 Type of E-banking

- i. Automated Teller Machines (ATM)** - It is an electronic terminal which gives consumers the opportunity to get banking service at almost any time. To withdraw cash, make deposits or transfer funds between accounts, a consumer needs an ATM card and a personal identification number (PIN).
- ii. Point-of-Sale Transfer Terminals (POS)** - The system allows consumers to pay for retail purchase with a check card, a new name for debit card. This card looks like a credit card but with a significant difference. The money for the purchase is transferred immediately from account of debit card holder to the store's account.(Ibrahim 2004/5)
- iii. Internet banking-** It is an electronic home banking system using web Technology in which Bank customers are able to conduct their business transactions with the bank through personal computers.
- iv. Mobile Banking-** Mobile banking is a system of providing services to a customer to carry out banking transactions on the mobile phone through a cellular service-provider. Banks have to provide facilities to their customers whenever they are in need and wherever they are. We can rather call this facility as Anywhere and any moment banking, but it is restricted to only information about a person's account and not the cash services. Mobile banking operates through short messages. Customers have to, therefore, configure Short Message Service (SMS). They have to activate Mobile Messaging Service (MMS) in the mobile phone. (IJACTE, P 81).
- v. Agent Banking** Some agents who are those agreed with the bank to give bank service on behalf of the bank. According to (Hassen et al., 2011) agent bank is a kind of branch which is cheaper related to branch which offer financial service outside of traditional bank premises.

2.5 Facial Recognition Technology (Image Processing)

In today's technology the ATM machine are recognize the customer by facial not need any pin code to inter only by recognizing the customer by ATM camera the machine will be give service like human. according to AJER, ' its digital camera is on 24hours a day, and its computer will automatically initiate a face recognition procedure, whenever the computer detects a human face in camera obtains a picture of your face, the computer compares the image of your face to the images of registered customers in its database .If your face (as seen by the ATMs camera) matches the picture of the in the data base you are automatically recognized by the machine'.

To use an ATM with facial recognition system, all you need is walk to the atm. its digital camera is on24hours a day, and its computer will automatically initiate a face recognition procedure, whenever the computer detects a human face in camera obtains a picture of your face, the computer compares the image of your face to the images of registered customers in its database .If your face (as seen by the ATMs camera) matches the picture of the in the data base you are automatically recognized by the machine. An Image may be defined as a two dimensional function $f(x,y)$ where x and y are spatial(plane)coordinates x, y is called intensity or gray level of the image at that point. When x, y and the amplitude values off are all finite, discrete quantities, we call the image a digital image .interest in digital image areas: improvement of pictorial information for human interpretation: and representation for autonomous machine perception. The entire process of Image Processing and starting from the receiving of visual information to the giving out of description of the scene may be divided into three major stages which are also considered as major sub areas, and are given below Discretization and representation: Converting visual information into a discrete form. (AJER, P. 190)

2.6. Face capturing technology

Face finding technology captures all the faces in a cameras view .Then is stores each image in a separate folder for quick reviews-or for use with another face key technology. Each face is saved with a time and date stamp. In addition to faces, facial profiles and images of human bodies can be captured and stored. Search and match advisory technology: Search and match advisory technology is available to assist in the identification of facial images extracted from the video stream or from a watch list

database. This function operates by comparing a subject's photo to a database of faces and selecting the faces from the database which look the most like the subjects face your face is your key. (AJER, P. 191)

2.7 Advantages of Facial Recognition Technology

As other ATM facial recognition ATM are many advantages than other ATM

- Deliver a practical and workable solution that addresses the requirements of the regulatory authorities.
- Limit the financial risks given that they were forced to take responsibility for financial loss [rather than being allowed to pass this on to the account-holder]
- Provide a framework that still allowed for high withdrawal limits to cater for the demands of a cash-focused customer base
- Take societal responsibility to reduce rising levels of crime that were associated with cash-card transactions
- Increase customer satisfaction For the account-holder, the potential advantages are:
- Different charges for transactions given that the transaction takes place in a more secure manner
- Higher withdrawal and transaction limits. (AJER,P.192)

2.8 Types of ATM's

2.8.1. ATM's by Nature:

- **Bank ATM's:** The ATM's which are owned, installed and managed by banks.
- **Brown Label ATM's:** They are outsourced to a company who installs, manages and look after the ATM's. These have a logo of the bank that ensures it is installed by the bank. These are mostly used by private sector banks.
- **White Label ATM's:** White Label ATM will be owned and operated by Non Bank entities. From such White Label ATM customer from any bank will be able to withdraw money, but will need to pay a fee for the services. These white label automated teller machines (ATMs) will not display logo of any particular bank and are likely to be located in non traditional places.

2.8.2 ATM's by Location

- ✓ **Onsite ATM's:** These are ATM machines that are set up in the premises where there is a bank branch so that both the physical branch and the ATM can be used. This is known as being on site and this can be used for several purposes. Many people can use this to avoid the lines that are present in the branch and hence save on the time required to complete their transactions.

- ✓ **Offsite ATM's:** These are the machines that are set up on a standalone basis. This means that the bank has a place where there is only an ATM machine then this becomes an offsite ATM. This is done to ensure that the bank reaches out to more geographical areas and that people are able to use its services even when there is no bank branch in the area.

- ✓ **Stand Alone ATM's:** These are similar to Offsite ATM's except they are nowhere in the bank or its branch area. Stand Alone ATMs are not connected with any ATM

network- hence their transactions are restricted to the ATM's branch and link branches only. It is mainly found in malls and stations, etc. (IJCBM, P. 816)

2.9 Features of Automated Teller Machine

An Automated Teller Machine is a computerised machine which was designed for certain transactions but today it can do much more like:

- View Bank Statement
- Cash Deposit
- Cheque Deposit
- Printing bank statements
- Updating passbooks
- Paying routine bills, fees, and taxes (utilities, phone bills, social security, legal fees, taxes, etc.)
- Paying (in full or partially) the credit balance on a card linked to a specific current account.
- Order a cheque book.

- Mini statements which give you 5 recent transactions conducted. (IJCBM, P. 817)

2.10 Advantages of Automated Teller Machine

From traditional banking modern electronic banking like ATM has many advantages and convenient to customer to use modern banking services many advantages like:

- ATM gives convenience to the bank's customers.
- ATM reduces the workload of bank's staff.
- ATM is very beneficial for travellers as they don't have to carry large amount of cash.
- ATM may give the consumers new currency notes and not soiled notes.
- It reduces the hustle and bustle which is involved in a transaction when done through teller.
- A lot of expansion of services can happen with an ATM to any corner of the world by providing electronic access to its customers.
- ATM's help in reducing the cost of operation as it reduces human intervention and increases profitability of banks.
- Alarm sensors are placed inside the ATM and in ATM servicing areas to alert their operators when doors have been opened by unauthorised person. (IJCBM, P 817)

2.11. Disadvantages of Automated Teller Machine

As any other services ATM banking has his owns advantages and also disadvantages to customers and the bank like;

- PIN crack
- If ATM networks do go out of service, customers could be left without the ability to maketransactions until the beginning of their bank's next time of opening hours.
- The ATM machine doesn't guarantee 100% availability of cash. It may run low of funds and the customers have to wait till the management takes care of it.
- Consumers were faced with an increase in ATM crimes and scams.
- ATM's cannot be provided in rural areas.
- The presence of various constraints makes it more difficult to introduce services in the country side like illiteracy, security concern, etc.
- There is a limitation of cash withdrawals from ATM's.

- The cash deposit facility is restricted and not safe as dropping of envelope in an ATM is not advisable. (IJCBM, P. 818).

2.12 ATM service quality attributes

At the center of measuring SQ are the product or service attributes. There has been growing literature on the measurement of customer satisfaction with banks and ATMs where the focus has been on developing measurement models, determining ATM SQ attributes and measuring customer satisfaction itself. The commonly used models have been SERVQUAL (Parasuraman et al., 1988), SERVPERF (Cronin and Taylor, 1992) and BANKSERV,

A model developed by Avkiran (1994) based on SERVQUAL. All these models are based on the similar dimension of SQ that include tangible, reliability, responsiveness, empathy and assurance. However, depending on the product or service under study, the attributes in each of the dimensions have been different. Several empirical studies have identified and verified a number of common elements within the five dimensions for ATM SQ. The attributes of ATM SQ identified by empirical researchers include: user friendliness of ATM systems (Joseph and Stone, 2003; Lovelock, 2000), the employee and the customer are needed to be user friendly with the system,

According to Patricio (2003), speed of the ATM transaction will be needed to be fast and to make a customer save time: (Yavas et al., 2004), cash availability in ATMs, the cash in ATM will be loaded by checking frequently, is that sufficient or not (Dilijonas et al., 2009), accuracy of transactions by ATMs, is all transaction completed successfully or not.

ATM not out of order. Islam et al. (2005) cited that need to be checked the network or the ATM if that functional or not, waiting time at ATMs (Moutihon and Brownlie, 1989), is the customer waste their time to get service, employee effectiveness in solving ATM problems, employee speed, knowledge in responding to ATM problem (Islam et al., 2005), is employee are enough knowledge about the system, is they interested, quick replacement of lost cards, bank employee friendliness, security at ATMs (Al Hawari and Ward, 2006)

Dilijonas et al. (2009) cited that is the customer are accept the fee charge by bank to the service, fees charged, is the ATM located in convenient location is that encourage customer to use the service.

Professionals are need near to customer to solve the problem, accessibility of employee to solve ATM problems, easy access, and any time to give support for ATM users (Joseph and Stone, 2003).

The bank also need to advice the customer about on ATM usage and security, the bank need to keep customer privacy when using ATMs (Shamsodouha et al., 2005).

To attract and satisfy customers the bank need to facilitate the service by; easy process of applying for ATM cards, cleanliness of ATMs and ATM stations, is the area clean, is it attract to use the services, appearance of corporate branding on ATMs, issuing of clean or new notes (Islam et al.,2005).

ATM service need follow up, is it Issuing of readable slips, accessibility of a wide range of services via ATMs and the number of ATMs per ATM locations (Dilijonas et al., 2009)

2.13. E-banking system in Ethiopian Banking Industry

The appearance of E-banking in Ethiopia goes back to the late 2001, when the largest state Owned, commercial bank of Ethiopia (CBE) introduced ATM to deliver service to the local users. In addition to eight ATM Located in Addis Ababa, CBE has had Visa membership since November 14, 2005. But, due to lack of appropriate infrastructure it failed to reap the fruit of its membership. Despite being the pioneer in introducing ATM based payment system and acquired visa membership, CBE Lagged behind Dashen bank, which worked aggressively to maintain its lead in E-payment system.

Certainly the banking industry in Ethiopia is underdeveloped and therefore, there is an all immediate need to embark on capacity building arrangements and modernize the banking system by employing the state of the art technology being used anywhere in the world. With a growing number of import-export businesses, and increased international trades and international relations, the current banking system is short of providing efficient and dependable services and therefore today's all banks operating in Ethiopia should recognize the need for introducing electronic banking system to satisfy their customers and meet the requirements of rapidly expanding domestic and international trades, and increasing international banking services. As CBE continues to move at a snail's pace in its turnkey solution for card based payment system, Dashen Bank remains so far the sole player in the field of E-Banking since 2006. (Gardachew, 2010)

Dashen bank, a forerunner in introducing E-banking in Ethiopia, has installed ATMs at convenient locations for its own cardholders. Dashen's ATM is available 24 hours a day, seven days a week and 365 days a year providing service to Debit Cardholders and International Visa, Master card, union pay ,maestro and American express debit and credit Cardholders coming to the country. Moreover, harnessing its leadership with advanced banking technology, Dashen Bank signed an agreement with iVeri, a South African electronic payment Technology Company, for the introduction of mobile commerce in April 21, 2009. According to the agreement, iVeri Payment Technologies has licensed its Gateway and Mi Card e-payment processing solution to Dashen Bank. This would make Dashen Bank the first bank in Ethiopia to acquire e-commerce and mobile merchant transactions. The younger United Bank is the first to introduce tele-banking - including text messages (SMS)- by the end of 2008. Wegagen Bank has signed an agreement with Technology Associates (TA), a Kenyan based IT firm, for the development of the solutions for the payment system and installation of a network of ATMs on December 30, 2008.

The memorandum of understanding signed by three private commercial banks to launch an Automated Teller Machine (ATM) and Point of Sale terminal (POS) network, in February 2009 is welcoming strategy to improve electronic card payment system in Ethiopia. Three private commercial banks - Awash Bank S.C., Nib International Bank S.C and United Bank S.C. – have agreed in principle to establish an ATM network called Fattan ATM network.

The first ever electronic banking gateway was signed between Ethiopian Commodity Exchange (ECX) and Dashen Bank and CBE. The electronic banking system being developed with both banks is designed to give a secure electronic data sharing gateway between clients, banks and ECX, facilitating a smooth transaction (Abiy, 2008).

2.14. E-banking and ATM banking services in Dashen Bank.






Dashen bank has been leveraging technological development to drive product and service innovation, improve operational efficiency and foster business growth over the years. the bank is reinforcing its investment in digital banking channels, including ATMs, POS terminals, mobile banking, internet banking and agency banking. Currently dashen has deployed 205ATMs and 837 POS terminals in the market. (Annual report of the bank 2017)

The bank growing network of ATMs and POS terminals accept international cards including Visa, Master card, Union Pay and American Express .during the reporting period,123,198 customers joined the card banking service, which raised the total number of card holders by28% to 556,688. A total of 10,353 customers have subscribed for the Bank’s internet banking service. Compared to the number of users in the previous fiscal year there is an increment of 33%.the uptake of the bank’s Mobile Banking service had been encouraging and is expected to be further boosted in the ensuring period. Dashen bank competitive edge in the card banking business, the bank strategic partnership with American Express has enabled the bank customers to enjoy privileges cash-backs, discounts on purchases and higher transaction limits. During this period, the bank was able to secure USD 50.6 million from acquiring international cards. (Annual report of the bank 2017).

Dashen Bank is service giving organization and their primary objective is to give efficient and effective service for customers. This requires a better knowledge, technology and services to fulfil the need of customer. The bank is used two main software that enables the bank to implement ATM-banking system. The first one is the core banking software called FLEX CUBE which enables the bank to run its day to day operation. The second one is called BASE 24 which enables the bank to link and make functional both the local and international debit and credit cards. These two software should be integrated in order to make payment with the help of cards.

E-banking Service is a modern payment service in which the merchant (Hotel, Restaurants, Supermarkets, Tour and Travel, Hospitals) is able to accept cards for payment. Installed by Dashen Bank. Moreover, Bank is serving its customers through the ATMs located in Adis Ababa and up countries at strategic locations.

Some of the available services on using ATM-banking are

-  Cash withdrawal,
-  Balance inquiry,
-  Mini-statement,
-  Fund transfer between accounts,
-  PIN (Personal Identification Number) change etc.

The ATM-banking service has continued recording growth in terms of attracting new customers it remains to be one of the key sources of foreign currency. Though the market is witnessing new entrants in electronic card business, the bank managed to attract new customers that raised the total number of cardholders to 556,688. As a result, the volume and value of transactions serviced on card banking from ATMs and

POS terminals have grown substantially. In regard, the acquisition of this business has remained pivotal in substantiating the investment on the card-banking system.

Currently, the bank issue two types of debit cards Visa card and American express card. Dashen bank clients can withdraw up to 5,000 birr in cash and can buy goods and services up to 8,000.00 total 13,000.00 birr per day by Visa card. And 60, 000.00 to buy goods and services, 15,000.00 withdraw money from ATM and withdraw by POS machine in each branch up to birr 25,000.00 every day by Green American express card; 100, 000.00 to buy goods and services, 30,000.00 withdraw money from ATM and withdraw by POS machine in each branch up to birr 50,000.00 every day by Gold American express card. And the customer also link more than two accounts with their debit card and access their account to withdraw and transfer money. Also to encourage AMEX card members the bank gives benefits like 1% cash back for those who use AMEX green card to purchase goods and services and 1.5% for those AMEX gold card members. (Internal document and brochures)

Dshen Bank use Jointly first start with Zemen Bank and know with other bank ATMs in card payment services any Dashen bank customer Withdraw Money from Zemen Bank and other bank which the system linked to deduct money, Like this Any Zemen Bank and other bank Customers Withdraw Money from Dashen Bank ATM . But dashen bank is not give credit card service because of the rule and regulation of national Bank, national bank is not give permeation of credit card in Ethiopia. (Internal report)

2.15 Empirical studies

There are prior studies conducted in different countries which are related to the topic of this study. In order to show the research gap and justify the importance of this study the following section presents review of the empirical evidence that have assess the challenges and opportunities of ATM banking

Paul (1998) Stated that “The relationship between banking efficiency and the use of ATM is a complex one. This is because the overall levels of efficiency and productivity do influence the organization overall success”. This explains why most modern banking sectors develop ways of increasing organization and workers’ efficiency. Some of these ways include goal setting, job enrichment, adoption information technology, globalization, training and development. All these represent several practical ways of increasing banking sector’s performance, which could also be a reflection of institutions efficiency.

Ugwu (2008) emphasized that ATMs are set up to provide 24 hour services to bank customers, who cannot expect to be able to transact with banks in the same period of time. ATM technology allows customers carry out the above-mentioned transactions using an ATM card, which could be a debit or a credit card. An ATM machine authenticates the card by reading and verifying the magnetic strip, card number, expiration date, and an already provided or pre-selected PIN number. Like with most technological advances, there is always a flaw which criminal-minded individuals identify and exploit to perpetuate fraud. Technology is being constantly evolved so that ATM transactions can be an enjoyable experience to its customers, especially if one has to pay for goods or services in cash in the morning and has no money.

Globally, Automatic Teller Machines (ATMs) have been adopted and are still being adopted by banks. They offer considerable benefits to both banks and their depositors. The machines can enable depositors to withdraw cash at more convenient times and places than during banking hours at branches. In addition, by automating services that were previously completed manually, ATMs reduce the costs of servicing some depositor demands. These potential benefits are multiplied when banks share their ATMs, allowing depositors of other banks to access their accounts through a bank's ATM (Mcandrews, 2003).

Banks have become the principal deplorers of ATMs. Two reasons for this are that they want to increase their market share, although due to the prevalence of ATMs, it is not likely to be the primary means by which ATMs increase profitability for most banks; or/and above a certain level of operations, the cost of a single transaction performed at an ATM is potentially less than the cost of a transaction conducted from a teller, as ATMs are capable of handling more transactions per unit of time than are tellers (Laderman, 1990).

ATM awareness also ranked higher than awareness level about current accounts and slightly below savings account (Omankhanlen, 2007). stated that In order to encourage customers to embrace the technology and overcome their fears of putting their checks into a machine's slot rather than a teller's hand, banks originally did not charge customers any fees for using ATMs. In time, some banks started charging customers for not using ATMs, through so-called "human teller fees"- a charge for each time a customer uses a teller for a service that could be performed by an ATM. Banks that embraced the ATM profited handsomely, often growing far faster. At first, a bank's

ATMs could only be used by customers who already had current or savings accounts with that bank, through the bank's proprietary ATM network (Ugwu, 2008).

The evolution of ATM showed how banks adopted on-line, real-time computing for the entire branch network and highlights the role of network externalities in financial markets. From a business history perspective, ATM characterized shift in bank strategy, namely how applications of computer technology moved from being potential sources of competitive advantage to being a minimum requirement for effective competition in retail finance. Batiz and Barrie (2005). argued that during the 1990s, Information Technology in banking (as measured by ATM) led to reduced operating costs, coupled with increased output (number of transactions) that resulted in greater efficiency. They concluded that the introduction of ATM was profitable for banks as well as customers. Their study indicated that banks' adoption of ATM was overall beneficial for banks.

Rogers et al, (1996) stated that the most technologically savvy bank customers sometimes had trouble comprehending the network of options available. A lot of people keep trying until they find solutions, but the elderly usually have problems using ATMs. Banks may be losing the elderly as ATM customers. Education and machine redesign could be the best hope for elderly customers. Most systems designers and bank officers assumed that ATM was easy to use and required no training. Evidence however showed that users of all ages had problems using ATMs initially when no training is provided, and that older adults have problems even after training. They indicated that banks could find better ways of teaching people how to use ATMs. Out of the 13 banks they randomly questioned, only two provided brochures that showed the user how to operate the ATM, and these brochures were perfunctory at best. In their study, non-users of ATMs did not use the machines as they did not see a need for the service, probably explained by their lack of knowledge about how the system worked and their discomfort in having to learn it while others waited.

Several reviews have pointed out opportunities and challenges in the adoption of E-banking, some of which include: Technological innovations play a crucial role in banking industry by creating value for banks and customers, that it enables customers to perform banking transactions without visiting a brick and mortar banking system. On the other hand E-banking has enabled banking institutions to compete more effectively in the global environment by extending their products and services beyond the restriction of time and space (Turban, 2008).

Adoption of E- banking requires knowledge to employer, employees and customers. In order to offer and maintain e- banking without any fault, banks need skilled manpower. Banks lacked skilled manpower and sometimes faced resistance from the staff members to establish these services because they fear to lose their jobs. They concluded that the bank should create awareness and provide training to the staff members before introducing the services. David cracknel (2004) explained that marketing e- banking for poor is likely to involve more financial education than for other products and services. Also concluded that a fit between task that is banking, technology (user interface and its reliability) and individuals that is customers and their knowledge about using the service is the key to success in the e- banking services.

Customers save their time when they use E-banking services, because they do not need to visit banks' branches. In addition, customers can perform their transactions at any time outside official working hours. Customers can access their accounts and perform their financial transactions from anywhere. Customers can access several services concurrently, as well as they can access services which are not found in the banks' branches (Baraghani, 2007).

Customers do not need to carry cash money which may be lost. All services can be done virtually; nothing appears on the ground. In addition, Customers will get quick response to their complaints; their complaints reach directly to bankers via E-banking channels without passing through intermediate processes. Therefore, customers will be satisfied and meet their requirements (Brogdon, 1999).

Attitude, subjective norms and perceived behavioural control are the components of theory of planned behaviour. These components influence customers to adopt E-banking technology. Attitude is Positive or negative evaluation on specific thing or person. Attitude is influenced by beliefs about the consequences. Customers should feel E-banking benefits to formulate positive attitude toward E-banking Technology (Liao et al.,1999).

Trust in banks is an important factor influencing E-banking adoption. Trust not only connected with security issues, but also related to banks' image, banks' reputation, banks' employees, and all banks' services (Aladwani, 2001).

Accessibility and availability of E-banking services are important factors influencing the adoption of E-banking. The competitive advantage of E-banking services over

traditional services that E-banking empowers customers to perform their transactions anytime from anywhere in efficient and effective manner (Tan and Teo, 2000).

Customers would realize the benefits of E-banking and get positive attitude toward E-banking technology through good communication channels, good customer service, good marketing and advertising strategies. Information is the basic process to achieve customers' attention (Sohail and Shanmugham, 2003).

Image of organization is an important factor influences banks to adopt new technology. Good image creates a mutual trust between customers and banks. Therefore, customers will accept new solutions from their banks. It is very important for banks to build Brand Name and be superior in their services, treatments, technologies, and workforces to adopt critical technology like E-banking. Reputation is competitive advantage for any bank to achieve customers' loyalty (Kuisma et al., 2007).

Relationships and communication channels among employees is an important issue for banks to adopt E-banking technology. E-banking technology needs coordination from all divisions in the bank. Therefore, banks need strong relationships among their employees to spread their strategies and goals (Khalfan et al., 2006). Skills, abilities, and well trained employees are required to adopt E-banking technology. Banks are influenced by the availability of information, communication channels, and Internet specialists. Banks need specialists in security, reliability, privacy, encryption, etc. In addition, marketing specialists are needed to influence people to adopt E-banking technology (Haghighi, et al., 2010).

Forward integration with customers influence and encourage banks to implement E-banking technology. Relationship between banks and customers is important to get benefits from E-banking services. Good pricing, quality, and good marketing policy will achieve customers' loyalty (Khan, 2009).

Bank's Strategies influence E-banking technology. Appropriate strategy should be formulated by top level management to adopt and implement E-banking services. Top management should motivate all departments to work toward achieving this technology, and should encourage workforces to introduce perfect services for customers (Toufaily and Daghfous, 2009).

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter will describe the research method uses by the study to carry out the study and it describes the Research Design, Sampling, Data Collection Method and Data Analysis. The research will be conducted using quantitative research approach.

3.1 Research Design

According to Singh (2006). ‘Research design is essentially a statement of the object of the inquiry and the strategies for collecting and analyzing the evidences and, reporting the findings.’” The purpose of this research is to study and answer the research question i.e. what are the challenges and opportunities of ATM banking adoption in Dashen Bank.

The study used quantitative approach, According to Kumar (2005) Quantitative research approach is used based on the purpose of the research, data collected, process and analysis, the purpose of quantitative research is to quantify the situation. Hence, the researcher implement quantitative type of approach to analyze and interpret the data collected through questionnaire.

Descriptive research design was chosen because it enabled the researcher to generalize the findings to a larger population. The descriptive research use collects data in order to answer questions concerning the current status of the subject under study Cooper (2014). The target populations are customers of the bank from two selected branches.

The research is aim to search the challenges and opportunities of ATM-banking adoption in Dashen Bank. Because it gives valuable insight of the problem and result drawn from this study resolve firms grasp of essential characters.

3.2 Population and Sampling Techniques

Sampling is process of choosing a smaller and more manageable number of people to take part in the research process and generalize the result to the whole of the research population (Catherine, 2002).The research population is composed of 22,637 customers

those ATM-banking service users. The researcher is used convenience sampling techniques, convenience sampling technique able researcher to obtaining those people or units that are most conveniently available .Dashen bank have four districts in Addis Ababa and by convenience sampling techniques, from those four district researcher select east Addis Ababa district and from those branches under east Addis Ababa district researcher also purposely selected two branch's Dashen main and Bole branch by their grade. The research selected sample size of 393 customers will be selected from branches by using the Taro Yamane's formula for a finite population standard with 95% confidence level of interval (0.05 margin of error).

Table 3. 1. Number of customers in selected branches

Branch's	Number of customers			
	Visa card	Amex green	Amex gold	Total
Bole	9,715	829	301	10,845
Main	10,291	1,339	162	11,792
Total population				22,637

Sample size of customers

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

$$n = \frac{22,637}{1 + 22,637(0.05)^2}$$

$$n = 22,637 \sim \underline{\underline{393}}$$

Where:

n=total number of sample size needed

e=margin of error (Tolerable error)

N=Total number of population

3.3 Data Collection and Sources of Data

The researcher used both primary and secondary data collection method. The primary data includes information from questioners. Secondary data used through a theoretical study comprised of articles, journals and annual reports of the Bank.

Questionnaires was distributed to DB customers for those ATM- banking service users from two purposely selected branches that have direct contact with the service; respondents are deemed to be knowledgeable about the existing opportunities and challenges in ATM-banking services and could provide important perspective in addressing the research objectives.

The questionnaires have two parts having demographic data or general information about the respondents and the second part with close-ended questions. The close-ended questions by which the respondent were asked to indicate their level of agreement using a five Likert rating scale measurement where: Strongly Agree (SA) = 5; Agree (A) = 4; Neutral (N) = 3; Disagree (D) = 2; and Strongly Disagree (SD) = 1. The Questioners sought about participant intention toward challenges and opportunities of ATM banking adoption in Dashen bank.

3.4. Methods of Data Analysis

The data was analyzed through descriptive analysis with frequency ,percentile and mean, for demographic background of respondents and to investigate the existing challenges and opportunities of ATM-banking adoption .The data obtained through questionnaire calculated through Statistical Package for Social Science (SPSS) soft ware IBM version 20 then; the data was grouped in to tables to be analysis summaries and recommend.

3.5 Ethical Consideration

Confidentiality and privacy are some of the honest corner stone of field research activities in order to get relevant and appropriate data .The research assured the purpose of the research paper and confidentiality of any information gathered on the introductory part of the research questioner.

3.6 Validity and Reliability

Table 3.2 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Number of Items
.857	.854	36

As indicated in the Table above, the Cronbach Alpha is 0.857, which is very high and showing a very strong internal consistency among the measurement items. According to George & Mallery(2003), the value of alpha should be greater than 0.7 so as to accept the instrument. And the closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. Moreover, to secure the content validity of the instrument.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRITATION

4.1 Response Rate

The purpose of this chapter is to summarize the collected data and the statistical treatment, and mechanics, which were described in chapter three, will be applied to the data, and the results obtained in this chapter. According to the population taken to calculate the sample size the total number of samples needed to represent the whole population, 393 samples are distributed and only 380 questioners used the remaining 13 questioners had not include on analysis because of incompleteness. Descriptive statistics frequency and percentages for definite variables are presented.

4.2 Respondents Profile

This part of analysis help the researcher to know about ATM- banking users personal information their age, sex and education level it helps to know who are the users of ATM banking.

Table 4.3 Demographic Background of Respondents

Gender of respondent	Frequency	Percentage	Cumulati ve percentag e
Male	212	55.8	55.8
Female	168	44.2	100
Total	380	100	
Age of respondents			
Less than 21	7	1.8	2.3
Between 21-35	300	78.9	80.7
Between 36-50	73	19.3	100.0
Total	380	100	
Educational Qualification of respondents			
less than diploma	56	14.8	14.8

Diploma	61	16	30.8
first Degree	190	50	80.8
Masters	60	15.8	96.8
Above masters	13	3.4	100.0
Total	380	100.0	
Respondent year of ATM banking usage			
less than 1 year	30	7.9	7.9
1-2 years	9	2.4	10.3
2-5years	240	63.2	73.5
5-9years	101	26.5	100.0
Total	380	100.0	

Source: own survey 2018

As illustrated in the above table 4.1 out of the total respondent 55.8% were male and the remaining 44.2% were female. From these result we can observe that male customers are more users of ATM banking than females. The researcher categorizes age group of respondents in four on the questionnaire to easy the analysis. Accordingly, out of 380 respondents who answered the questionnaires, only 1.8% of the respondents under 21 years of age which consist the list percentage in the respondents age and 19.3% of the respondents are between the ages of 36-50 years of age, the remaining 78.9% of the respondents are between 21-35 years which is the highest percentage of all. The researcher understand that majority ATM banking users are the youngest customers it shows that as ATM banking is a new technology to our country, majority ATM banking user customers of dashen bank are the most active population who are between ages 21 and 35 years. qualification of respondents were classified in to five categories as shown in the table. 50 % of respondents were first degree holder, 15.8% respondents have post graduate degree (masters) , 16 % are diploma holder, 14.8% of respondents are below diploma, and the remaining 4.1% respondent have above post graduate (masters).this implies that most of ATM banking users are degree holders and post graduates ,they are aware then others. 63.2% of respondents are users between 2-5 years, 26.5% of respondents are users between 5-9 years, 7.9 % of respondents less than one year and the remaining 2.4 %of respondents were 1-2 years. The survey shows that, ATM usage increased in the past 2 to 5 years and decreased for the past two years. The decline in the number of years of ATM usage for the past two years was shows that number of card holders decreased, it needs the bank to check the reason and correct action to increase the number of card holders.

4.3 Analysis of Data Collection for the Study

ATM banking is many benefits, opportunity, challenges and attitude of customers, and a researcher conduct different question to respondents, to investigate is customers are get benefits from ATM or not. Illustrate is done using frequency with total number of respondents of ATM banking users in dashen bank, frequency indicates the average result of respondents in each of questions under the questioners. The participant were asked to indicate the extent to which they agree with each statements ranging from strongly agree to strongly disagree.

Table 4.4 Benefits of ATM for Customers

Item	SA		A		N		D		SD	
	F	%	F	%	F	%	F	%	F	%
Using ATM banking enables me to utilize banking services more quickly.	150	39.5	214	56.4	11	2.9	5	1.2	-	-
Dashen bank ATM banking is Convenient hours of operation (24 X7).	54	14.2	218	57.3	44	13.4	50	11.5	14	3.6
Dashen bank ATM banking services is cost efficient.	43	11.3	251	66	59	15.5	20	5.4	7	1.8
I find it easy to do what I want to do in ATM banking.	90	23.7	92	24.3	179	47	19	5	-	-
My interaction with ATM banking is clear and understandable.	78	20.5	266	70	11	2.9	25	6.6	-	-
I prefer using ATM banking service than branches.	240	65.3	82	21.6	20	5.3	30	7.8	-	-

Source: own survey, 2018

The above table represent about speed of ATM banking to customers and 56.4% of respondent were agree, 39.5% respondents were strongly agree, 2.9 % of respondents are neutral and the remaining 1.2% of respondents are disagree .Therefore the total result would indicate that most of users are like to use ATM banking quickly, the acquired result would indicate that respondents get benefits dashen bank keep the

service quickly to users. (Mouthon and Brownlie,1989), views that ATM banking users no need wait any time ,its agree with the result.

Other questions related do Time of ATM banking 57.3 % of respondent were agree, 14.2 % of respondents were strongly agree and 13.4% of respondents neutral,11.5% of respondents are disagree and the remaining 3.6% of respondents are strongly disagree .Therefore the total result would indicate that most of users are use the service at any time. The acquired result would indicate that it encourage the bank .According to (Mcandrews, 2003). Views ‘‘the machines can enable depositors to withdraw cash at more convenient times’’.

The question related to cost efficient of ATM banking the result shows that 66 % of respondent were agree, 15.5 % of respondents were neutral, 11.3 % of respondents are strongly agree 5.4% of respondents were disagree and the remaining 1.8% of respondents are strongly disagree .The total result would indicate that most of users are believes that, they agree that ATM banking are cost efficient. Batiz and Barrie (2005) views, ATM banking is reduced operating costs. It also agrees with the total result of respondents.

With respect to the statement saying ‘I find it easy to do what I want to do in ATM banking ‘out of 380 the total respondent 47 % respondents have neither agree or disagree,24.3 % of respondents were agree and 23.7 % respondents were strongly agree.5 % of them disagree. The result shows that the bank ATM had no give many services like :deposit money, exchange foreign currency, cheque orders .the customers are not get a services that they want to use from ATM machine as branch services.

With respect to the statement about interaction with ATM banking, out of the total respondent 70 % of respondents agree,20.5 % respondents strongly agree,6.6 % of respondents were disagree and 2.9 % of respondents neutral. The result shows that majority of respondents are user friendly and they know how they use ATM machine. According to Rogers et al., (1996) the banks make simple and easy the services to users, the result agree with this view.

with respect to preferring ATM banking than branches, out of the total respondent 65.3 % of respondents strongly agree, 21.6 % respondents expressed their level of agreement,7.8 % of respondents disagree and the remaining 5.3 % of respondents neutral. The result shows that majority of Respondents are preferred ATM banking than branches which mean that the result encouraging the bank to expand ATM machines everywhere, this also decrease the burden of branches, respondents were asked to

compare ATMs and counter service (branches) in term of speed. Result indicates that the majority of respondent agreed that ATMs are faster because the technology used by ATMs is faster and it quickly updates an account of the customer once the transaction is made. According to (Laderman, 1990).Views “ATMs are capable of handling more transactions per unit of time than are tellers” the result is agree with this.

Table 4.5.Mean of Customer Benefits

Benefit of ATM banking	Number of response	Mean	Rank
Using ATM banking enables me to utilize banking services more quickly.	380	4.2875	2
Dashen bank ATM banking is Convenient hours of operation (24 X7).	380	3.6234	6
Dashen bank ATM banking services is cost efficient.	380	3.7710	4
I find it easy to do what I want to do in ATM banking.	380	3.6438	5
My interaction with ATM banking is clear and understandable.	380	4.0025	3
I prefer using ATM banking service than branches.	380	4.3868	1
Average mean	380	3.95	

Source: own survey,2018

Summarization of benefits of customers about ATM-banking positive attitude almost in all existed parameters, with this ATM–banking customers prefer ATM banking than branch service mean 4.38 , the next benefit customer believe that ATM banking able; them to utilize service quickly mean 4.28 In general customers of dashen bank they believe the get many benefits by using ATM banking . According to data the average respondents attitude is 3.95 this show far greater that an average 2.5 these leads to conclude almost all customers are strong positive attitude about dashen bank ATM banking services.

As ATM banking are a benefit also some challenges, based on the questions raised to respondents on questioners, the following tables shows the result and interpretation of each questions about challenges of ATM banking.

Table 4. 6.Challenges of ATM-banking

Item	SA		A		N		D		SD	
	F	%	F	%	F	%	F	%	F	%
Dashen bank ATM machine gets Card blocked.	10	2.6	57	15	104	27.4	194	52	15	3
Dashen bank ATM Machine is frequently out of cash.	23	6	112	29.5	46	12	199	52.5	-	-
Dashen bank ATM is always not printing statement.	30	7.8	107	28	61	16	173	45.5	9	2.7
Dashen bank ATM Machine is always out of service.	6	1.6	61	16	73	19	196	51.6	44	11.8
I found the ATM machine is always overcrowded.	10	2.6	24	6.3	96	25.3	223	58.6	27	7.2
Dashen bank ATM machine is Reduction in balance without cash payment.	11	2.9	212	55.8	35	9.2	73	19.2	49	12.9
Dashen bank ATM cash withdrawal limits is lower.	18	4.7	212	55.8	39	10.3	76	20	35	9.2
Dashen bank ATM and ATM stations cleanliness is attractive to use the services.	25	6.6	77	20.3	86	22.6	149	39.2	43	11.3

Source: own survey,2018

The above table express that ‘Dashen bank ATM machine gets Card blocked’ out of the total respondent 52 % of respondents are disagree,27.4 % neutral,15 % of respondents were agree ,3% of respondents were strongly disagree and 2.6% respondents expressed their level of agreement. The above result shows that the bank ATM machines not block card it encourage the bank to continue follow up on ATMs. The result agree with the view of, Ogbuji, Colin and Nemon (2012) views that’’ The bank will be need to follow the ATM the machines will not stuck cards.

With respect to the statement about the bank ATM Machine out of cash, out of the total respondent 52.5 % of respondents disagree,29.5% of respondents are agree,12%of respondents were neutral and the remaining 6 % of respondents are strongly agree. The result shows that customers are no face a challenge related to cash shortage on ATM

machines, it shows that the bank are follow and frequently loaded a cash on ATMs . According to (Yavas et al., 2004), ‘‘cash availability in ATMs the cash in ATM will be loaded by checking frequently is that sufficient or not’’. The result agrees with this view.

The other challenge related to the bank ATM is not printing statement, out of the total respondent 45.5% of respondents were disagree, 28 % of respondents were agree, 16% of respondents were neutral 7.8 % of respondents strongly agree and the remain 2.7% of respondents are strongly disagree. The result shows that majority of respondent agree with dashen bank ATM machines are printing statements; it makes the customer to know their account status.

The bank ATM Machine is out of service, from the total respondent 51.6% of respondents are disagree, 19% of respondents were neutral, 16 % of respondents agree, 11.8% of respondent were strongly disagree and the remaining 1.6% of respondents were strongly agree .The result shows that majority of respondents are agree with, the bank ATM machine not always out of services, its shows that the bank follow ATM machines,. Ogbuji, Colin and Nemon (2012).views that ‘‘the bank need will be to follow the machine may out of services by different reason’’. The results agree with this point.

The statement related to about ATM machine is overcrowded , 58.6% of respondent were disagree, 25.3% of respondents neutral, 7.2% of respondents were strongly disagree,6.3% of respondents agree and 2.6%, of respondents are strongly agree. The result shows majority of respondents agree, with the bank ATM machine always not crowded, it makes the customer to use easily any time without wasting time and they prefer it from other crowded ATMs.

The other challenge related to cash reduction without payment, out of the total respondents 55.8% of respondents were agree, 19.2% of respondents disagree, 12.9% of respondents are strongly disagree, 9.2% of respondents are neutral and the remaining 2.9 % of respondents were strongly agree .The total result would indicate that most of respondents are agree with, ATM machines are reduce cash without cash payments. It discourage customers to use ATM banking this is not good for the bank ,the bank lose his ATM banking user customers and also others are not willing to use the services.

Related to cash withdrawal limit, out of the total respondent 55.8%, of respondents were agree, 20% of respondent were disagree,10.3% of respondents neither agree or disagree, 9.2% of respondents strongly disagree the remaining 4.7% of respondents

were strongly agree. The total result would indicate that most of users are agree, with the bank ATM machine cash withdrawal limits are not enough, it makes the customer to go branches to withdraw more many and it also increase the burden of branches and make customers to wait more time to receive the services..

With respect to the statement saying ‘Dashen bank ATM and ATM stations cleanliness is attractive to use the services’ out of the total respondent 39.2% of respondents are disagree, 22.6% of respondents were neutral,20.3% of respondents are agree, 11.3 % of respondents were strongly disagree and the remaining 6.6% of respondents are strongly agree. The total result point out that the majority of customer are agree with the stations are not attractive, it shows that the bank are not give concentration and need to follow about the attractiveness of ATM stations.

Table 4.7.Mean of Customer challenges

Challenge of ATM banking	Number of response	Mean	Rank
Dashen bank ATM machine gets Card blocked.	380	2.6260	7
Dashen bank ATM Machine is frequently out of cash.	380	3.3181	1
Dashen bank ATM is always not printing statement.	380	2.9720	4
Dashen bank ATM Machine is always out of service.	380	2.4631	8
I found the ATM machine is always overcrowded.	380	2.6972	6
Dashen bank ATM machine is Reduction in balance without cash payment.	380	3.1603	3
Dashen bank ATM cash withdrawal limits are lower.	380	3.2265	2
Dashen bank ATM and ATM stations cleanliness is attractive to use the services.	380	2.7583	5

Source: own survey,2018

To summarize the challenges of ATM-banking in the view customers accordingly the above table 4.13. The ATM Machine out of cash are serious problem to smoothly running ATM- banking highest compared to other challenges on average 3.32, the next serious challenge according to respondents lower limit of cash withdrawal to smoothly running ATM- banking with mean 3.22 , the third related with other challenges ATM machines are reduce in balance without cash payment 3.16. the list is ATM machine always out of services 2.46, it shows that customers face different challenges related to using ATM machines.

Table4. 8 Opportunities of ATM-banking for Customers

Items	SA		A		N		D		SD	
	F	%	F	%	F	%	F	%	F	%
Dashen bank has Sufficient number of ATM machines.	18	4.7	85	22.4	39	10.3	202	53.2	36	9.4
Dashen bank employees are able to help me quickly in technical and non-technical issues related to AT banking.	37	9.7	92	24.2	62	16.4	148	38.9	41	10.8
I think the bank provides sufficient guides to use ATM banking.	11	2.9	89	23.4	78	20.5	171	45	31	8.2
Dashen bank ATM dispensing the denomination I require.	14	3.7	49	12.9	88	23.2	195	51.3	34	8.9
Dashen bank ATMs is suitably designed to my taste.	14	3.7	113	29.7	87	22.9	136	35.8	30	7.9
Dashen bank Employees has knowledge to answer my questions.	23	6	112	29.5	65	17.1	180	47.4	-	-
Dashen bank Employees is always willing to help customer.	100	26.3	168	44.2	42	11.1	70	18.4	-	-
Dashen bank Employees are capable of solving complaints adequately	56	14.7	75	19.7	43	11.3	200	52.6	6	1.7
My requests related to ATM banking in dashen bank are handled promptly.	48	12.6	49	12.9	54	14.2	223	58.7	6	1.6
Dashen bank ATM banking has Special services for disabled.	-	-	28	7.4	52	13.7	98	25.8	202	53.1
I can find Dashen bank ATM available every where.	17	4.5	53	13.9	32	8.4	226	59.5	52	13.7
The bank has brochures to educate ATM banking users.	15	3.9	75	19.7	67	17.6	184	48.4	39	10.4

There are always enough security guards to monitor the customers at ATM points.	16	4.2	53	13.9	27	7.1	90	23.7	194	51.1
Dashen bank ATM card process is easy to apply.	31	8.2	52	13.7	69	18.1	154	40.5	74	19.5

Source: own survey,2018

With respect to the statement saying ‘Dashen bank has Sufficient number of ATM machines’ out of the total respondent 53.2% of respondents are disagree,22.4% of respondents are agree,10.3% of respondents neutral, 9.4% strongly disagree the remaining 4.7% were strongly agree. The result shows that most of ATM banking users are says there is a shortage of ATM machine, it shows dashen bank ATM machines not available in everywhere, The result contradicts with the view, (Tan and Teo, 2000).’’Availability of ATM-banking empowers customers to perform their transactions anywhere in efficient and effective manner’’

With respect to the statement saying ‘Dashen bank employees are able to help me quickly in technical and non-technical issues related to ATM banking’ out of the total respondent 38.9% of respondents are disagree,24.2% of respondents agree 16.4% of respondents are neither agree or disagree, 10.8% strongly disagree and the remaining 9.7% of respondents are strongly agree. The total result shows that majority of respondents not happy by employee response, the bank need to follow employee whether they give quick response or not.

With respect to the statement saying ‘I think the bank provides sufficient guides to use ATM banking ’ out of the total respondent 45% of respondents are disagree, 23.4% of respondents agree,20.5% of respondents are neither agree or disagree, 8.2% of respondents strongly disagree and the remaining 2.9 % of respondents are strongly agree. The total result shows that majority of ATM banking users believes that the bank had not provided a guide to ATM banking users.the result contradict with the view of Rogers et al., (1996) ‘‘ that banks could find better ways of teaching people how to use’.

The above table represent about ‘‘Dashen bank ATM dispensing the denomination I required’’ 51.3% of respondent were disagree, 23.2% of respondents were neutral, 12.9% of respondents were agree, 8.9% of respondents strongly disagree and the remaining 3.7% of respondents are strongly agree. the result shows that customers are

not get the denomination they need ,the bank will be need to follow the denomination loaded on ATM machines from higher to lower denomination.

With respect to the statement saying’’ Dashen bank ATMs is suitably designed to my taste ‘‘ out of the total respondents 35.8% of respondents disagree,29.7% of respondents agree ,22.9% of respondents neither agree or disagree ,7.9%of respondents strongly disagree and the remaining 3.7% of respondents were strongly agree. The total results indicates that majority of ATM banking users are not like the design of ATMs, users are not motivated to use ATM banking, it discourage users to prefer ATM banking.

The above table represent about Dashen bank Employees has knowledge to answer my questions, out of the total respondents, 47.4% of respondents disagree, 29.5% of respondents were agree, 17.1% of respondents neither agree or disagree and the remaining 6% of respondents were strongly agree .The total result would indicate that respondents are not happy by employee answer they think employees have no knowledge related to ATM banking.

With respect to the statement saying ‘‘ Dashen bank Employees is always willing to help customers. Out of the total respondents 44.2% of respondents expressed their level of agreement,26.3% of respondents strongly agree,18.4%of them disagree and the remaining 11.1%of respondents neither agree or disagree .The total result would indicate that most of users are agree with that, dashen bank employees are willing to support customers, this encourage users to use ATM banking .

With respect to the statement saying ‘‘ Dashen bank Employees are capable of solving complaints adequately. Out of the total respondents 52.6% of respondents were disagree,19.7% of respondents agree,14.7% of them strongly agree ,11.3% of them neutral and the remaining 1.7%of respondents strongly disagree .The total result would indicate that majority of respondents are not believe in employee capability. The bank will be needed to follow employee about how they solve a problem. It also Contradict with the view of David cracknel (2004) ‘‘the bank should create awareness and provide training to the staff members before introducing the services’

The above table represent about’’ My requests related to ATM banking in dashen bank are handled promptly’’ out of the total respondents 58.7% of respondents were disagree,14.2% of them neither agree or disagree,12.9% of respondents agree,12.6% of respondents were strongly agree and the remaining 1.6% of respondents were strongly disagree. The total output shows that majority of respondents requests related to ATM banking are not handled on time. According to (Brogdon, 1999). Customers will get

quick response to their complaints; their complaints reach directly to bankers via E-banking channels without passing through intermediate processes. The result is contradicted with this.

The above table represent "Dashen bank ATM banking has Special services for disabled" out of the total respondents 53.1% of respondents were strongly disagree, 25.8% of respondents disagree, 13.7% of respondents neither agree or disagree and the remaining 7.4% of respondents were agree. The total result would indicate that most of users are same idea about the bank are not give any special services to disabled persons, it discourages disabled person to use modern technology.

With respect to the statement saying " I can find Dashen bank ATM available everywhere" from the total respondents 59.5% of respondents were disagree, 13.9% of respondents agree, 13.7% of respondents strongly disagree, 8.4% of respondents neither agree or disagree the remaining 4.5% of respondents were strongly agree. Based on this result majority of respondents are not found dashen bank ATM machine everywhere, on the empirical review of Tan and Teo, 2000). Says that 'ATM banking allows customers to get services anywhere, but the result is contra with this review.

The above table shows that from the total of respondents 48.4% of respondents disagree, 19.7% of respondents were agree 17.6% of them neutral, 10.4% of them strongly disagree and the remaining of 3.9% were strongly agree. From this result we show that majority of respondent says the bank have no brochures to users to guide how to use the services, this contradict with According to Rogers et al., (1996) the bank will be need to prepare brochures to guide users, the result is contradict with this view.

The above result shows from the total of respondents 51.1% of respondents strongly disagree, 23.7% of respondents disagree, 13.9% of respondents agree, 7.1% of respondents neither agree or disagree the remaining 4.2% of respondents are strongly agree. Therefore majority of respondents are agree with there is no security guards to monitor customers also this contradict with empirical review of (Shamsodouha et al., 2005) the bank need to secure the location of ATMs to protect customers.

With respect to the above table 40.5% of respondents were disagree, 19.5% of respondents were strongly disagree, 18.1% of respondents neutral, 13.7% of respondents agree and the remaining 8.2% of respondents were strongly agree. As the result shown majority of respondents are says dashen bank ATM banking is not easy to apply, its contradict with the review of (Islam et al., 2005) "to attract and satisfy

customers the bank need to facilitate the service by easy process of applying for ATM cards’.

Table4. 9. Mean of Customers opportunity

Opportunity of ATM banking	Number of response	Mean	Rank
Dashen bank has Sufficient number of ATM machines.	380	2.6438	9
Dashen bank employees are able to help me quickly in technical and non-technical issues related to ATM banking.	380	2.8702	5
I think the bank provides sufficient guides to use ATM banking.	380	2.6896	8
Dashen bank ATM dispensing the denomination I require.	380	2.5267	11
Dashen bank ATMs is suitably designed to my taste.	380	2.8931	4
Dashen bank Employees has knowledge to answer my questions.	380	3.2366	2
Dashen bank Employees is always willing to help customer.	380	3.7913	1
Dashen bank Employees are capable of solving complaints adequately	380	2.9695	3
My requests related to ATM banking in dashen bank are handled promptly.	380	2.7710	7
Dashen bank ATM banking has Special services for disabled.	380	1.9033	14
I can find Dashen bank ATM available everywhere.	380	2.4148	12
The bank has brochures to educate ATM banking users.	380	2.6005	10
There are always enough security guards to monitor the customers at ATM points.	380	2.0331	13
Dashen bank ATM card process is easy to apply.	380	2.8244	6

Source: own survey,2018

To summarize the opportunity of customers in table 4.11 above about ATM-banking, the critical points that customers are agree about employee willingness to help customers with a mean 3.79 , the list the bank have no service to disabled persons. Overall the opportunity of customers are not that much good.

Table 4. 10. Attitude of Customers to wards ATM banking.

This section gives information about how the respondents feel towards ATM-banking. These results were useful because they help in analyzing the various issues that could influence customers’ ATM banking usage and to direct the bank effort towards

addressing these issues. different Questions that were asked towards customers view on the ATM-banking.

Item	SA		A		N		D		SD	
	F	%	F	%	F	%	F	%	F	%
I believe that using ATM-banking has no risk.	-	-	213	56.1	75	19.7	74	19.5	18	4.7
I have Lack of confidence with the security of ATM machine.	6	1.6	219	57.6	28	7.4	75	19.7	52	13.7
I trust the technology provided by the bank.	52	13.7	238	62.7	22	5.8	57	15	11	2.8
Many dashen bank ATMs are not working effectively.	31	8.2	193	50.8	52	13.7	74	19.5	30	7.8
I am content with the personal service I get from the bank related to ATM banking.	9	2.4	108	28.4	106	27.9	148	38.9	9	2.4
I have received enough information about the benefits of using ATM banking services.	50	13.2	94	24.7	71	18.7	157	41.3	8	2.1
Dashen bank ATM machine Issue readable slips.	15	3.9	168	44.2	92	24.2	83	21.9	22	5.8
In dashen bank Any dispute related to ATM banking are handled effectively	21	5.5	65	17.1	64	16.9	205	53.9	25	6.6

Source: own survey,2018

The above table represent from out of all respondents 56.1% of respondents are agree, 19.7%ofrespondents were neutral 19.5% of respondents were disagree, the remaining 4.7% of respondents are strongly disagree .this result shows that majority of respondents are believes that using ATM banking have no risk it shows customers are not feat to use ATM banking they are familiar with the system, they know how to use it.

With respect to the above table from the total of respondents 57.6% of respondents were agree,19.7 %of respondents disagree,13.7% of respondents were strongly disagree,7.4% of respondents neutral and the remaining 1.6% of respondents were

strongly agree. the result shows that majority of respondents are no confidence related to the security of ATM machines.

The table shows that from the total respondents 62.7% of respondents were agree,13.7% of respondents strongly agree,15% of respondents were disagree,5.8% of respondents were neutral, and the remaining 2.8%of respondents were strongly disagree. The result shows that majority of respondents are trust the technology that provided by the bank .this also agree with the review of Aladwani, 2001). ‘ ‘ Trust in banks is an important factor influencing E-banking adoption’ ’

The above table shows that out of the total respondents 50.8%of the respondents are agree,19.5%of the respondents are disagree,13.7%of respondents were neutral ,8.2%of respondents were strongly agree and the remaining 7.2%of respondents were strongly disagree. This shows that majority of respondents are believes the bank ATM machine is not effective (Tan and Teo, 2000). Views that customer needs to use ATM banking effective manner, but the result is contradict with this.

With respect to the above table results 38.9% of respondents were disagree, 28.4% of respondents were agree 27.9% of respondents neither agree or disagree, the remaining respondents are 2.4% and2.4% strongly agree and strongly disagree respectively. This confirm that majority of respondents are not happy by ATM banking service provided by the bank.

The above table represent about the result of respondents from the total of respondents 41.3%of respondents are disagree,24.7% of respondents agree,18.7% of respondents neutral,13.2% of respondents strongly agree and the remaining 2.1% of respondents are strongly disagree. Therefore majority of respondents are not getting any information about ATM banking. But the result is contradict with Rogers et al., (1996) views, that says ‘ ‘banks could find better ways of teaching people how to use ATMs’ ’

With respect to the above table 44.2% of respondents were agree,24.2% of respondents were neutral,21.9% of respondents were disagree ,5.8 %of respondents are strongly disagree and the remaining 3.9% of respondents are strongly agree.the result shows that most of respondents agree with the readable slips of dashen bank ATM machines, it also agree with the empirical view of (Dilijonas et al., 2009) views that banks will be need to check the slips is readable or not also the result is agree with this view.

The above result shows that 53.9% of respondents are disagree,17.1% of respondents were agree,16.9%of respondents were neutran,6.6% of respondents were strongly disagree and the remaining 5.5%of them are strongly agree. This shows that majority of respondents are not believe that the disputes related to ATM banking services handled effectively.

Table 4. 11 Mean of Customers Attitudes

Attitude of Customers About ATM banking	Number of response	Mean	Rank
I believe that using ATM-banking has no risk.	380	3.2952	2
I have Lack of confidence with the security of ATM machine.	380	2.3333	8
I trust the technology provided by the bank.	380	3.6692	1
Many dashen bank ATMs are not working effectively.	380	3.2748	3
I am content with the personal service I get from the bank related to ATM banking.	380	2.8982	6
I have received enough information about the benefits of using ATM banking services.	380	3.0865	4
Dashen bank ATM machine Issue readable slips.	380	2.9542	5
In dashen bank Any dispute related to ATM banking are handled effectively.	380	2.6565	7
Average Attitude or mean	380	3.02	

Source: own survey,2018

Summarization of attitudes of customers about ATM-banking positive attitude almost in all existed parameters, with this ATM –banking services helps to customers for trust in technology by the bank, the next very good attitude is using ATM banking are no risk, and the least is lack of confidence with ATM machine. In general customers of dashen bank positive attitude for adoption of ATM banking. According to data the average respondents attitude is 3.02 this show far greater than an average 2.5 these leads to conclude almost all customers are strong positive attitude about dashen bank ATM banking lunning.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

The study intended to examine to assessment of challenges and opportunities of ATM-banking adoption in the case of dashen bank, researcher uses quantitative research approach .the purpose of this chapter is to describe summary of the findings in section 5.1, conclusion in section 5.2 and recommendation in 5.3.

5.1. Summary

Adoption of e-banking service have the benefit of attracting high value customers, enhanced image, larger customer coverage, improvement of organizational efficiency, and load reduction etc from the view point of the bank.

As the result of analysis depicted in tabular way, nearly every respondent give their idea by four points raised in the questioner. The respondents give their idea specifically for each questions the first point is related to benefit of ATM-banking services based on the total results related to benefits of ATM banking, respondents are agree with the benefit of ATM- banking they believes ATM banking are make them to save their time and they prefer using ATM banking than branches in general they believes they get a benefit from ATM banking.

The second point is related to challenges of ATM banking on this point researcher trays to raise different questions related to challenges of ATM banking the respondents also give their idea, based on the total results respondents had face a challenge related to ATM machines deduct cash without payment and the withdrawal limits of ATM machines is low.

The third points researcher raised about opportunities of ATM banking ,on this point respondents were give different ideas they like, they don't think the bank had a good opportunity for users like no mechanism to disabled persons to use the services, the process of ATM banking to get cards are not easy ,the design also not attractive ,they don't get the denomination they want ,dashen bank ATM machines not available everywhere ,the bank had no a guide line to users ,majority of respondents had face this kinds of challenges

The fourth point is about attitude of customer related to ATM banking services their attitude related to ATM banking is good.

To sum up the review of the findings the four basic research questions supported in deferent section of the study .as a result of these the researcher confirm that respondents like ATM banking but they face challenges ,this is also the challenges to the bank to adopting ATM banking particularly in the case of dashen bank.

5.2 Conclusions

As per the findings, the major driving forces that initiate banks to deliver banking services to the customer using electronic channels are existence of high competition in the banking industry, rapidly changing customers' needs and preferences, desire to improve organizational performance, desire to improve the relationship with customers, desire to reduce transaction cost, desire to cover wide geographical area, desire to build organizational reputation, desire to satisfy customers and to keep the international banking standard among others. Even though dashen bank has been in business of ATM-banking service since the year 2006, the rate at which the innovation is being diffused seems to be slow. As it is evidenced, only 30.93% of its customers use the card banking as at June 2017.

Certainly ATM banking is undeveloped in banking industry the study aims at investigating challenges and opportunities of ATM banking adoption in the case of dashen bank , based on the perception of customers those ATM banking services users. To address these objectives, a quantitative research approach was used and data was collected through survey questionnaires from a sample of 380 ATM – banking users. To achieve the proposed objectives, Frequencies and percentage were used to analyze the responses of dashen bank ATM-banking users.

- ✓ There are a lot of benefits discussed related with ATM banking those are dashen bank ATM-banking service is available 24/7 ,it save customers time, its cost efficient respondents are prefer to use ATM- banking than branch overall respondents are believes they get benefit by using ATM- banking.
- ✓ There are a lot of challenges discussed in the previous chapter are related with ATM-banking, those are: the bank ATM-machine gets card block, ATMs are reduce balance without cash payment, limit of ATMs are lower this challenges are discourage users to use ATM banking.

- ✓ Customer's attitude is not that much good because even they trust the technology provided by the bank, they had a lack of confidence to use ATM-banking, they don't agree with the security of ATM banking and they don't believe employees have knowledge.

5.3 Recommendations

As per the findings from the analysis of the collected data; the following recommendations are forwarded in order to promote and develop viable ATM-banking service in dashen bank.

Most Ethiopians are not aware of the benefits of electronic payments as a result slow to adopt it. ATM- banking is anew evolution in Ethiopia. Dashen bank needs more effort on different areas in order to familiarize customers with ATM-banking Technology, dashen bank should work on different fields to develop and spread ATM-banking technology among customers. On the other hand, this research talks about the bank role which is an internal factor which can help banks to understand their weaknesses and strengths according to customer's viewpoints.

- Developing the operational process ATM-banking technology needs effort from all levels in banks; operation managers should work and cooperate with top level management to achieve the following issues.
- The bank should explain to customers that ATM-banking technology does not have high risk to make customers feel more secure. As well as banks should introduce guarantees for customers, like compensate customers if any one loses his/her money while accessing ATM-banking systems.
- The Bank should encourage their customers to use ATM-banking technology through advertising.
- The bank to exert much effort to train its staff about the existing ATM-banking services to improve their know-how and service efficiency up on delivery to the customers.
- The bank should need to increase number of ATM machines to be available everywhere.
- The bank should prepare awards to encourage ATM banking users and to initiate other to use it.
- The bank should prepare security technology on ATM machine station to decrease attitude of customers with related to security issue.

- The bank should take fast response to customer complaints and make a corrective action to decrease the disputes.
- The bank will be need make easy and fast the process of ATM card issuance ,on today's competition market customers no need to wait.
- The bank should make design of machines by customer's preference.
- The bank should need to formulate strategies, formulating ATM-banking strategy is an important objective for dashen bank in order to understand the bank position and where they are heading in the future toward the objective of spreading ATM-banking technology.

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APPENDIX



ST.MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Dear respondents, my name is Hiwot Fekede, I am MBA student at St. Mary's University, And I am conducting a research on "ASSESSMENT ON CHALLENGES AND OPORTUNITIES OF ATM-BANKING ADOPTION ": IN THE CASE OF DASHEN BANK S.C. A THESIS FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENTS IN MASTER OF BUSINESS ADIMINSTRATION.

Dear Dashen Bank ATM-Banking users,

Your willingness and cooperation in giving genuine information is well appreciated and your involvement is regarded as a great input to the quality of the research results. Hence, I believe that you will enlarge your assistance by participating in the study. Your honest and thoughtful response is invaluable. The information you provide will be used only for academic purpose and will be kept in strict confidential.

- No need to write your name
- Thank you for your participation

Best regards,

General Instruction

This questionnaire contains two sections and four (4) pages that will be expected to take approximately 5 to 10 minutes to complete. You are kindly requested to respond to the questions based on the instructions under each section.

Section II: Demographic profile of respondents

Instruction: Please tick in the box of your response for the following questions.

1. Gender: Male Female
2. Age: <21 year s 21-35 years 36-50 above 50
3. Educational level: less than Diploma Diploma holder
 First degree holder Masters Degree
 Above Masters
4. for how many years you are using Dashen bank ATM –banking?
 Less than 1years between 1-2 years
 Between 2-5 years between 5– up to 9 years
 More than 9 years

Section II: Questionnaires related with benefit, attitude, challenge and opportunity in the adoption of ATM banking services.

Instruction: Below are lists of statements pertaining benefits, attitudes, challenges and opportunities to adoption of ATM-Banking in Dashen bank. Please indicate whether you agree or disagree with each statement by ticking (√) on the spaces that specify your choice from the options that range from “strongly agree ” to "strongly disagree ”. Each choice was identified by numbers ranged from 1to 5.

Note: SA- Strongly Agree, A- Agree, N- Neutral, D- Disagree, SD- Strongly Disagree

Benefit of dashen bank ATM banking.	SA	A	N	D	SD
	5	4	3	2	1
1. Using ATM banking enables me to utilize banking services more quickly.					
2. Dashen bank ATM banking is Convenient hours of operation (24 X7).					
3. Dashen bank ATM banking services is cost efficient.					
4. I find it easy to do what I want to do in ATM banking.					

5. My interaction with ATM banking is clear and understandable.					
6. I prefer using ATM banking service than branches.					
Challenges of dashen bank ATM banking.	SA	A	N	D	SD
	5	4	3	2	1
7. Dashen bank ATM machine gets Card blocked.					
8. Dashen bank ATM Machine is frequently out of cash.					
9. Dashen bank ATM is always not printing statement.					
10. Dashen bank ATM Machine is always out of service.					
11. I found the ATM machine is always overcrowded.					
12. Dashen bank ATM machine is Reduction in balance without cash payment.					
13. Dashen bank ATM cash withdrawal limits is lower.					
14. Dashen bank ATM and ATM stations cleanliness is attractive to use the services.					
Opportunities related to Dashen bank ATM banking	SA	A	N	D	SD
	5	4	3	2	1
15. Dashen bank has Sufficient number of ATM machines.					
16. Dashen bank employees are able to help me quickly in technical and non-technical issues related to ATM banking.					
17. I think the bank provides sufficient guides to use ATM banking.					

18. Dashen bank ATM dispensing the denomination I require.					
19. Dashen bank ATMs is suitably designed to my taste.					
20. Dashen bank Employees has knowledge to answer my questions.					
21. Dashen bank Employees is always willing to help customer.					
22. Dashen bank Employees are capable of solving complaints adequately					
23. My requests related to ATM banking in dashen bank are handled promptly.					
24. Dashen bank ATM banking has Special services for disabled.					
25. I can find Dashen bank ATM available every where.					
26. The bank has brochures to educate ATM banking users.					
27. There are always enough security guards to monitor the customers at ATM points.					
28. Dashen bank ATM card process is easy to apply.					
Attitude of customers about ATM banking	SA	A	N	D	SD
	5	4	3	2	1
29. I believe that using ATM-banking has no risk.					
30. I have Lack of confidence with the security of ATM machine.					
31. I trust the technology provided by the bank.					
32. Many dashen bank ATMs are not working effectively.					

33. I am content with the personal service I get from the bank related to ATM banking.					
34. I have received enough information about the benefits of using ATM banking services.					
35. Dashen bank ATM machine Issue readable slips.					
36. In dashen bank Any dispute related to ATM banking are handled effectively.					



ቅድስተ ማሪያም ዩኒቨርሲቲ

የድህረ ምረቃ ፕሮግራም

በዳሽን ባንክ የኤቲኤም ተጠቃሚ ሆኛ የሚሞላ መጠይቅ

ውድ የዳሽን ባንክ ኤቲኤም ተጠቃሚዎች ለምታደርጉልኝ እውነተኛ እና ቀና ትብብር ክልብ እያመሰገንኩ፡፡ የምትሰጡኝ ሀሳብ ለማድረግ ትምህርታዊ ጥናት ትልቅ እና ጠቃሚ ግብአት ነው ፡፡ ይህ መጠይቅ ለታሰበለት አላማ ብቻ የሚውል ሲሆን ስለተሳትፎአቸው ክልብ እያመሰገንኩ ይህን መጠይቅ ትሞሉልኝ ዘንድ በአክብሮት አጠይቃለው ፡፡

ህይወት ፈቀደ

** ስም መጻፍ አያስፈልግም

** ስለሞሉልኝ ክልብ አመሰግናለው

አጠቃላይ መመሪያ

ይህ መጠይቅ ሁለት ክፍል እና ሦስት ገፅ ሲኖረው ለመሙላት ቢበዛ ከ 5 እስከ 10 ደቂቃ ብቻ ይወስዳል፡፡ ሁሉንም መጠይቅ በትኩረት መሰረት እንዲሞሉ በትኩረት አጠይቃለው፡፡

ክፍል አንድ፡ ስለተጠያቂው የሚሞላ

1. ጾታ ወንድ ሴት

2. እድሜ ከ 21 በታች ከ 21-35 ከ36-50 ከ50 በላይ

3. የትምህርት ደረጃ ከዲፕሎማ በታች ዲፕሎማ ዲግሪ ማስተርስ ከዚህ በላይ

4. የዳሽን ባንክን ኤቲኤም ለምን ያህል ጊዜ ተጠቅመዋል ከአንድ አመት በታች ከ1-2 አመት ከ2-5 አመት ከ5-9 አመት ከ 9 አመት በላይ

ክፍል ሁለት : ስለ ዳሽን ባንክ ኤቲኤም አገልግሎትን ያሉት ጥቅሞች አማራጮች አመለካከቶች እና ችግሮች

ይህ መጠይቅ የሚሞላው ራይት(✓) በማድረግ ሲሆን መጠይቁም 5 (አምስት) አማራጮች አሉት እነሱም 1. በጣም እስማማለው 2. እስማማለው 3. ገለልተኛ 4. አልስማማም 5. በጣም አልስማማም ሲሆኑ የሚይዙት ደረጃም ከ 1- 5 ነው።

የዳሽን ባንክ ኤቲኤም አገልግሎትን ጠቀሟታ	በጣም እስማማለው	እስማማለው	ገለልተኛ	አልስማማም	በጣም አልስማማም
1. የዳሽን ባንክ ኤቲኤም አገልግሎት ጊዜዬን ይቆጥብልኛል።					
2. የዳሽን ባንክ ኤቲኤም አገልግሎት በማንኛውም ሰዐት አገልግሎት ይሰጣል (24/7)።					
3. የዳሽን ባንክ ኤቲኤም አገልግሎት ወጪን ይቀንሳል።					
4. የዳሽን ባንክ ኤቲኤም አገልግሎት ለመጠቀም ቀላል ነው።					
5. በዳሽን ባንክ ኤቲኤም አገልግሎት በቀላሉ እጠቀማለሁ ።					
6. ከቅርንጫፍ ባንክ አገልግሎት ይልቅ ኤቲኤም አገልግሎትን እመርጣለሁ።					
የዳሽን ባንክ ኤቲኤም አገልግሎት ችግሮች	በጣም እስማማለው	እስማማለው	ገለልተኛ	አልስማማም	በጣም አልስማማም
7. የዳሽን ባንክ ኤቲኤም ማሽን ካርድ ይይዛል።					
8. የዳሽን ባንክ ኤቲኤም ማሽን አብዛኛውን ጊዜ ብር አይኖረውም።					
9. የዳሽን ባንክ ኤቲኤም ማሽን አብዛኛውን ጊዜ ትኬት አይሰጥም።					
10. የዳሽን ባንክ ኤቲኤም ማሽን አብዛኛውን ጊዜ ከአገልግሎት ውጪ ነው።					
11. የዳሽን ባንክ ኤቲኤም ማሽን አብዛኛውን ጊዜ በሰው ይጨናነቃል።					
12. የዳሽን ባንክ ኤቲኤም ማሽን ገንዘብ ሳይሰጥ ከኢሳብ ላይ ይቆርጣል።					
13. የዳሽን ባንክ ኤቲኤም ማሽን የወጪ መጠኑ አነስተኛ ነው።					
14. የዳሽን ባንክ ኤቲኤም ማሽን እና አካባቢው ለመጠቀም ያነሳሳል።					

የዳሽን ባንክ ኤቲኤም ማሽን አማራጭ	በጣም እስማማለው	እስማማለው	ገለልተኛ	አልስማማም	በጣም አልስማማም
15. ዳሽን ባንክ በቂ ኤቲኤም ማሽን አለው።					
16. የዳሽን ባንክ ሰራተኞች ለሚገጥሙኝ ችግር አፋጣኝ ሙያዊ መልስ ይሰጡኛል።					
17. ዳሽን ባንክ ለ ኤቲኤም ተጠቃሚዎች በቂ ግንዛቤ ይሰጣል።					
18. የዳሽን ባንክ ኤቲኤም ማሽን የምፈልገውን አይነት ብር ይሰጠኛል።					
19. የዳሽን ባንክ ኤቲኤም ማሽን አሰራር (ቅርጽ) ምቹ ነው።					
20. የዳሽን ባንክ ሰራተኞች ለምጠይቀው ጥያቄ በቂ እውቀት አላቸው።					
21. የዳሽን ባንክ ሰራተኞች ስለ ኤቲኤም አገልግሎት ደንበኛን የመርዳት ፍላጎት አላቸው ።					
22. የዳሽን ባንክ ሰራተኞች ስለ ኤቲኤም አገልግሎት የሚገጥሙኝን ችግር የመፍታት አቅም አላቸው።					
23. ስለ ኤቲኤም አገልግሎት የምጠይቀው ጥያቄ በአግባቡ ይመለስልኛል።					
24. ዳሽን ባንክ ለአካል ጉዳተኞች ልዩ የኤቲኤም አገልግሎት ይሰጣል።					
25. የዳሽን ባንክ ኤቲኤም ማሽን ሁሉም ቦታ ይገኛል።					
26. ዳሽን ባንክ ለተጠቃሚዎቹ ያጠቃቀም ማሳወቂያ ጽሁፍ አለው።					
27. ዳሽን ባንክ ለኤቲኤም ተጠቃሚዎቹ በቂ ጥበቃ አለው።					
28. የዳሽን ባንክ ኤቲኤም ካርድ ለመውሰድ ቀላል ነው (በጥቂት ጊዜ ይደርሳል)።					

ስለ ዳሽን ባንክ ኤቲኤም የደንበኞች አመለካከት	በጣም እስማማለው	እስማማለው	ገለልተኛ	አልስማማም	በጣም አልስማማም
29. ኤቲኤም አገልግሎት መጠቀም አደጋ አለው ብዬ አምናለው።					
30. በኤቲኤም ማሽን ደክንነት አገልግሎት አመኔታ የለኝም።					
31. ባንኩ በሚሰጠው ዘመናዊ የባንክ አሰራር(ኤቲኤም) አተማመናለው።					
32. አብዛኛው የዳሽን ባንክ ኤቲኤም ማሽን በአግባቡ አይሰራም።					
33. በዳሽን ባንክ ኤቲኤም አገልግሎት ደስተኛ ነኝ።					
34. ስለ ዳሽን ባንክ ኤቲኤም ማሽን አገልግሎት ጥቅም በቂ መረጃ አለኝ።					
35. የዳሽን ባንክ ኤቲኤም ማሽን የሚሰጠው ደረሰኝ ይነበባል።					
36. ዳሽን ባንክ ኤቲኤም ማሽን አገልግሎትን በተመለከተ ለሚገጥሙኝ ችግር አጥጋቢ መልስ አገኛለው።					