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RELATIONSHIP BETWEEN SERVICE QUALITY AND CUSTOMER SATSFACTION WITH SPECIAL FOCUS ON AUTOMETED TELLER MACHINE IN COMMERCIAL BANK WEST ADDIS ABEBA DISTRICT

BY

KIDIST TSEGA (ID: SGS/0176/2009A)

JUNE, 2018 `

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DECLARATION

I Kidist Tsega, I.D. Number SGS/0176/2009A, do here by declare that this Thesis is my original work and that it has not been submitted partially; or in full, by any other person for an award of any other Degree or other similar titles of any other university or institution and all sources of materials used for the study have been duly acknowledged.

Name of the Participant: Kidist Tsega

   Signature……………………………   Date…………………………..

ENDORSEMENT

This Thesis has been submitted to St Mary's university, school of Graduates studies for examination with my approval as a university advisor.

Name of the Advisor………………………………

Signature………………………………...........................

Date…………………………………………………..

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LIST OF ACRONYMS /Abbreviations

ATM	Automated teller machine
CBE	Commercial Bank of Ethiopia
ABM	Automated banking machine
ACSI	American customer satisfaction index
CS	customer satisfaction
CSO	Customer Service Officer
DACS	De La Rue Automatic Cash system
E_BANKING	Electronic Banking
E_CHANNEL	Electronic Channel
E_SERQUAL	Electronic service quality
ICT	information technology
PIN	personal identification number
POS	point of sale
SCSB	Swedish customer satisfaction barometer
SERVPERF	service performance
SMS	Short Message Service

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Abstract

In today's ever changing competitive environment, business cannot survive unless they satisfy their customers. The delivery claim service in banking industry is critical in satisfying customer needs and wants in order to retain existing customers &to attract potential customer to get competitive advantage from its competitors, then sustainable business growth. The research significant to examine relation between ATM service quality dimensions on customer satisfaction. In order to have quality claim service examining a proper delivery system has to be in place. To attain this objective, questionnaire was designed self-administered, close ended which consist demographic character and categorized under nine dimensions of the SERVEQUAL model. The sample consists of 250 respondents selected based on convenience sampling procedure. This study used quantitative research design and both primary and secondary data. The collected data was analyzed by using causal design with the help of SPSS version 16. The correlation and multivariate analysis results indicate that there is a positive correlation between the dimensions of service quality and customer satisfaction. The results of test showed that offering quality service have positive impact on overall customer satisfaction. And also the highest correlation is between Responsiveness and customer satisfaction followed by Reliability. The finding of the analysis showed that, the performance of CBE Low service quality leads low customer satisfaction. Based on this, in order to improve performance of the Bank, the researcher suggested that, the company should prepare power back, data recovery mechanisms, relevant support call center like 951 to get response compliant plus promoting the culture of technology and by giving special attention for the dimension which have weak relationship. The overall level of customer satisfaction shows that above half of the147 (66.52%) were satisfied, 42(19.00%) were stayed neutral and 32(14.48%) were highly satisfied with the ATM service of CBE.

Key words: service quality, expectation, perception, satisfaction, SERVQUAL

CHAPTER ONE

INTRODUCTION

As the competitive environment become more unsettled in the banking industry, there is the need to assure and ensure customer satisfaction, in order to enjoy high market share and competitive advantage. Customer satisfaction, the reason for the choice of the study in this area service sector such banks is briefly detailed in the background of the study. The study therefore was conducted to assess customer satisfaction in the banking Industry specifically on Automated Teller Machine(ATM), taking The CBE in Ethiopia as a case study of the research.

1.1 Background of the study

Business organizations are aware that satisfied customers are the basis of their sustainable profitability and ongoing productivity. Customer satisfaction is easily affected by company's Service quality which is important in analyzing the performance of banks and their branches; since their survival mostly depends on their service quality levels they provide (Portela and Thanassolis, 2006). Customer satisfaction is defined as an "evaluation of the perceived difference between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999).Satisfaction of customers with products and services of a company is considered as the most important factor that leads toward competitiveness and success (Hennig-Thurau and Klee, 1997).

Customer satisfaction is actually how customer evaluates the ongoing performance (Gustafson, Johnson and Roos, 2005). According to Kim, Park and Jeong (2004) customer satisfaction is customer's reaction to the state of satisfaction, and customer's judgment of satisfaction level. Customer satisfaction is very important in today's business world as according to Deng et al.,(2009) the ability of a service provider to create high degree of satisfaction is crucial for product differentiation and developing strong relationship with customers. Excellence in service quality is the key to achieve customer loyalty which is the primary goal of business organizations, due to the advantages of customer retention. Today, the increasing awareness among bank customers of their rights, changing demands and highly competition requires constant progress in service quality from the bank for their customers to stay loyal.

Banks as service providing institutions need to attract, retain and satisfy their customers through utilizing various methods and tools to stay in the industry so they can compete with their rivals. They should manage the level of the service quality they provide to their customers to improve their profitability and competitiveness. E-Banking implies provision of banking products and services through electronic delivery Channels.

Electronic banking service qualities have become a competitive weapon because it is easy to duplicate a bank product, but not the level of services. Understanding the outcomes of automated quality service, benefits are available to banks in terms of quality service, gaining competitive advantage, expanding their market share, increasing their innovation ability and finally improving the bank performance.

1.1.2 Background of Commercial Bank of Ethiopia

Commercial Bank of Ethiopia (CBE) was established in 1942 as a state bank. CBE was legally established as a share company in 1963. In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing a significant role in the development of the country.

The Commercial Bank of Ethiopia provides the following functions to its customers: saving deposit, demand and time deposits, providing short and medium term loans with a limited ceiling of long term loans, buying and selling of foreign exchanges, export and import services, buying and selling negotiable instruments and securities issued by the government and also it provides electronic banking services such as POS, ATM, Mobile banking and internet banking.

Commercial Bank of Ethiopia carries on its business through more than 1,350 branches and five subsidiary branches in South Sudan (June 30, 2016). The nation-wide branches execute their functions under the supervision of 15 district offices. Among these branches, more than 1,200 of them are connected/networked with each other with latest banking system.

From the company's profile, Commercial Bank of Ethiopia has long-standing relationships with more than 800 internationally acclaimed banks throughout the world and it has more than 32, 000 employees(CBE Profile 2017/18).

CBE is pioneer to introduce ATM service for local users in 2001 with eight ATMs located in Addis Ababa Moreover; CBE has had visa membership since November 14, 2005. The major city limited

operation has now changed and many woreda towns, universities, malls, airport terminals, tourist destinations and supermarkets became the selected areas for providing ATM services.

The most commonly used delivery channel introduced for financial services is the Automated Teller Machine (ATM). It is most recognized e-banking channel as compared to other e-channels in Ethiopian banking industry. Certainly the banking industry in Ethiopia is underdeveloped in providing e-banking services due to low infrastructure development in the country.

ATM is a cash rending teller machine which helps a bank customer to withdraw money from his/her account without having to go to the bank. ATM is a user-friendly, computer driven system, which operates 24 hours a day, 7 days a week. A totally menu-driven system, it displays easy-to-follow, step-by-step instructions for the customer. ATM technology when properly used can make the building of cashless society possible.

On the most modern ATM's the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smart card with a chip, that contains a unique card number and some security information such as an expire date . Authentication is provided to the customer entering a Personal Identification Number (PIN). The newest ATM card (also known as bank card, client card, key card or cash card) is a payment card provided by a financial institution to its customers which enables the customer to use an (ATM) for transactions such as cash withdrawals, obtaining account information and other type of banking information's.

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

1.2 Statement of the problem

The success of our present day organization on how to satisfy customer by providing a good service of economic growth this end the research's preoccupied with the service quality of automated teller machine on customer satisfaction in CBE and create customer loyalty.

However, despite the importance of these adoptions, there is limitation of studies in number and in scope this are currently available in developing countries, especially in Ethiopia. Therefore, more studies are still required to understand the relevance of ATM. So as to address the current gap in the literature, the following slits have been identified while evaluating other researchers. From the limited researches that have been done, Assefa (2014) conducted a study on the impact Of E-Banking on customer satisfaction in two branches of private banks in Gondar City. The Researcher used qualitative approach in analyzing this study and it was limited to customers of private bank.

Adoption and diffusion. A further study by Sara (2016) studied the challenges and Prospects of E-Banking on the Commercial Bank of Ethiopia, but the research has limitations regarding the depth of the paper since it focused on mobile banking only.

The number of customers that uses ATM is increasing time after time and CBE is trying to install ATM station in every corner, so it is important to study the customer's satisfaction towards the quality of ATM services at this stage of expansion in CBE. Customers want a bank which offers them the services that will meet their particular needs and support their business goals at any given time, even after working hours. All these are only achievable through the use of ATMs.

ATM is introduced into the banking system to enhance good service delivery and efficient customer satisfaction. Presently Ethiopia's problem in ATM is the use of outdated or inappropriate technology plus lack of adequate knowledge and experience about the machine that the use.

In spite of this worthy impact of ATMs to bank customers, a lot of them do not subscribe to its use, owing to several protests from some ATM users who complain about problems arising from false activities of ATM fraudsters and normal challenges, such as telecommunication break down, age which makes most ATM machines in Ethiopia to run on generators, UPS and inverters.

As such doubt is expressed about the impact of Automated Teller Machines (ATM) on bank customer satisfactions. It is against this, the researcher focused the relationship between customer's satisfaction and service quality.

1.3Basic research questions

The study try's to answer the following questions

1. What are the most significant service dimension that ATM users weighted most to their satisfaction?
2. Is there any considerable relationship between dimension of service quality and CBE ATM banking?
3. What are the problems Faced while using ATM?
4. To know the relationship between determinant factor and overall customers face not to claim satisfaction level?

1.4 Objectives of the study

1.4.1General Objective

The general objective of the study is to identify the relationship between service quality and customer satisfaction in ATM and future prospects based on perceived perception of the CBE ATM card holders. The significant factors (service quality dimensions) affecting customers' satisfaction in ATM service in one of the state owned Bank in Ethiopia i.e. CBE case in Addis Abeba.

1.4.2Specific objectives

- To examine which service quality dimension weighted most to their satisfaction.
- To examine the relationship between dimension of service quality and CBEATM banking.
- To examine the problem faced while using ATM.
- To examine the overall level of customers' satisfaction face not to claim satisfaction level and determinant.

1.5 Significance of the study

The significance of the study is to examine the relation between ATM service quality dimensions on customer satisfaction. Customers judge service quality on a number of factors that are relevant to the context. Many attempts have been made to measure the satisfactions of customers. CBE is undergoing in a very different and attractive ways to satisfy customers in all aspects of the services provided. Among ATM service is one. In the growing needs of customers who want to use ATM services it is a must to provide the most possible quality of services, therefore it is mandatory to know what customer needs and wants in order to fulfill the gap between their need and the quality.

It's also significant for the employers of the bank to reduce work stress on CSO's it increase branch performance so it motivate the employees it attract new customers to use ATM.

Moreover the result of the study might be used as a reference material for studies that could be done in this area. This study, therefore, is significant to provide information that would help the management of the bank to evaluate and re-design its current marketing strategies in order to improve the overall customer satisfaction levels and also the research is vital to fill the literature gap that exists in this area of study.

1.6 Scope of the study

Conceptual Scope

The constructs service quality, and satisfaction, has measured using an existing scale. For multi-channel integration quality, the researcher used to construct measurement scale by following the recommendations of) Yang and Fang (2004) and Marianne and Jean (2013). The measurement of physical service quality using five dimensions (reliability, Empathy, Assurance, Responsiveness and tangibles). This scale, applied to bank incorporates the main dimensions and items of the SERVQUAL scale. The second part is concerned the measurement of virtual service quality using 4 dimensions adopted from Marianne and Jean (2013): Accessibility, Speed, convenience, and security. The measurement of multi-channel integration quality has a scale based on the literature Sousa & Voss, (2006) and Marianne and Jean (2013) due to the absence of studies developing a measurement of this construct (independent variables) that affect customer satisfaction CBE

measured through four items, three of these items were adopted from Marianne and Jean (2013) scale (Dependent variable).

Target Scope

The scope of study limited in Addis Ababa on west district part of the bank because of the fact that it is difficult to address all and costly to undertake in CBE In general to manage the research flow only CBE ATM cardholders.

Methodological Scope

According to Adams et al. (2007), the three types of research design that are employed by researches are descriptive, explanatory and predictive researches. Adams et al. (2007), further explained "Researchers usually handle numerous problems and apply research methods to get the best guess answers to their questions. They may use a single study or a combination of two designs. Accordingly, the study has used a casual research design. Since causal studies helps the researcher to seek to discover the effect that a variable(s) has on another (or others) or why certain outcomes are obtained. Furthermore, the concept of causality is grounded in the logic of hypothesis testing. Broadly speaking, there are two main domains of research approach frequently observed in the literature, and these include Quantitative and Qualitative research approach. Accordingly, the researcher used quantitative research approach and interpretation has been done qualitatively.

1.8 Definitions of terms

- **Customer:** a party that receive or consume product or service and that have ability to choose between different product and supplier
- **Satisfaction:** Satisfaction reflects a person's judgment of a product perceived performance in relationship to expectations. Kotler and Keller (2012)
- **Expectation**: expectations are beliefs about a service that serve as standards against which service performance is judged (Zeithaml *et al*., 1993
- **Perceived quality:** perceived quality is evaluation of recent consumption experience by the market served. Erkan et al (2012)
- **Service quality:** Service quality is the consumer's judgment about an entity's overall excellence or superiority (Zethimal et al., 1986)

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- **Servqual:** is a service quality framework, It measures the gap between customer expectations and experience.
- E-Banking: can be defined as a variety of platforms such as internet banking or (online banking), TV-based banking, mobile phone banking, and PC (personal computer) banking(Or offline banking) whereby customers access these services using an intelligent electronic device, like PC, personal digital assistant (PDA), automated teller machine (ATM), point of sale (POS), kiosk, or touch tone telephone (Malak,2007)

1.9 Organization of the study

The study is organized in five chapters, Chapter one deals with the introduction of the study. Chapter two provides a review of both theoretical and empirical literature on the research topic. Chapter three presents the research methodologies. The fourth chapter presents analysis and discussion of the empirical results. In conclusion, chapter five deals with the summary of findings, conclusions as well as recommendations

CHAPTER TWO

REVIEW OF RELATED LITRATURES

This literature review examines the main issues surrounding and the summary gap that the study aims to bridge on service quality, customer satisfaction, customer expectation, customer perception,the relationship between service quality and customer satisfaction, the relationship among customer satisfaction perception and expectation, perception of service quality with in the bank sector and SERVQUAL model. The study within this review of literature focuses on the objectives stated in chapter one. The value of studying the fore mentioned literature areas are to provide a meaningful discussion and analysis of service quality in a structured way. At the end of this major section it is hoped that a critical understanding of key issues is exhibited, that the reader is better informed and that there is a clear justification for the research in this area.

2.1. 1 Definition of ATM

Computerized machine that permits bank customers to gain access to their accounts with a magnetically encoded plastic card and a code number. It enables the customers to perform several banking operations without the help of a teller, such as to withdraw cash, make deposits, pay bills, obtain bank statements, effect cash transfers. It's an electronic telecommunications device that enables the clients of a financial institution to perform financial transactions without the need for a cashier, human clerk or bank teller. According to Sultan and Komal (2009) ATM's were the first well-known machines to provide electronic access to customers. With advent of ATM, banks are able to serve customers outside the banking hall. It is designed to perform the most important function of bank. It is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hour's restrictions and paper based verification. ATMs have made hard cash just seconds away all throughout the day at every corner of the globe. ATMs allow you to do a number of banking functions – such as withdrawing cash from one's account, making balance inquiries and transferring money from one account to another using a plastic, magnetic-stripe card and personal identification number issued by the financial institution. ATM does not mean the plastic card and PIN but the services for which you can use it are the most important part.

2.1.2. Evolution of ATM

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

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

1967 – First Cash Dispenser installation – In 1967 at Barclays Bank branch near London debuted the first cash dispenser, made by De La Rue Instruments. It used paper vouchers bought from tellers in advance. The machine was called the De La Rue Automatic Cash System, or DACS.

According to an interview with the inventor, John Shepherd-Barron, the paper vouchers were actually checks impregnated with Carbon 14.According to John Shepherd-Barron, the reason we have ATMs is his love of chocolate and him running late on Saturday. He managed to miss the mid-day closing time of his local bank on a Saturday in 1965, meaning he couldn't take out any cash for the weekend. He got thinking that cash ought to be as easy to get as chocolate bars from a dispensing machine. Shepherd-Barron's inspiration struck in the bath, where he was relaxing after a long day working for De La Rue, a global currency printer. Switching out chocolate bars for cash, the laborer took his idea to his bosses, who in turn presented them to Barclays Bank. The company was keen, and on June 27, 1967, the Enfield High Street branch of Barclays began dispensing cash, £10 at a time. Users inserted a single-use paper voucher (which would be mailed back to the customer to prevent fraud) and keyed in a four-digit code that we know now as a PIN, and they were given their money.

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

1969 – First use of ATM magnetic stripe cards – In 1969 Docutel installed its Docuteller machine at New York's Chemical Bank – This is the first use of magnetically encoded plastic. Chemical

Bank's ad campaign said: "On September 3, 1969, our branch will open its doors at 9:00 a.m. and we'll never close again! Of course other manufacturers got into the game, but Docutel was the first to apply for a patent and is therefore credited by the Smithsonian Museum as inventor of the ATM, even though to us in the industry we see it primarily as the first modern magnetic stripe machine. Donald C. Wetzel is given credit for developing the machine for Docutel. Docutel met initial resistance, though, from bankers – their first concern was that the annual cost was higher than the cost of a human teller by about $8,000. And secondly, they thought customers would probably be afraid to let a machine handle their money.

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

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

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

2.1.3. Service Quality Dimensions in ATM

Automated service quality is defined as the customer's overall evaluation of the excellence of the provision of services through electronic networks such as the internet, Automated Teller Machine (ATM), and telephone banking (Santos, 2003). Researches, Davies et al., (as cited in Vijay, 2011); Mcandrews, 2003; Komal& Singh, 2009) relating to especially ATM service quality, realized that the Automated Teller Machine (ATM) is one type of innovation that can mechanically accept deposits, issue withdrawals, transfer funds between accounts, and collect bills and It has altered the relationship between banks and their depositors, as well as the level of service quality of banking services. The Researchers identified secure and convenient location, adequate number of ATM, user-friendly system, and functionality of ATM plays important role in customers' satisfaction. While, Joseph and Stone (2003); Mobarek (2007) and Dilijonas, Sakalauskas & Simutis (2009) mentioned that adequate number of ATMs are convenient, secure location, user-friendly system, speed, minimum errors, high uptime, cash backup, cost, and service coverage are

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

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

2.1.4. Functions of ATM

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

1. Accessing Accounts (Mini Statement / Balance Enquiry/Cash Withdrawal)

2. Paying Bills

3. Cheque book request

4. Mobile recharging

5. Fund Transfer

6. Deposit cash & cheque

2.1.5. Challenge of ATM customers

- Dysfunction of ATM due to network failure
- Inadequate cash in the ATM
- Electric power interruption
- Delivering the PIN and ATM Card to the customer without creating usage awareness
- Unable to get ATM in the nearby location (shortage of number of ATMs)
- Capture of Card by ATM and failure to deliver the captured card to the customer timely
- The Banks incompetence to keep promises (reliability problem)
- Lack of dispute handling problem such as customers may not get cash timely after the ATM deducts money from the customers' account.
- The core banking system and the ATM system are not parallel (offline/disconnection between the core banking and ATM systems).
- There is no online support available to customers through technological channels
- Notification is not given to the customer when all ATMs are down due to bank's system failure. Yonatan, Y. (2014)

2.1.6. Customer Satisfaction

2.1.6.1. What is customer satisfaction?

Customers experience various levels of satisfaction or dissatisfaction after each service experience according to the extent to which their expectations were met or exceeded. Because satisfaction is an emotional state, their post purchase reactions can involve anger, dissatisfaction, irritation, neutrality, pleasure, or delight Lovelock (2001).

Kotler and Keller (2012) define satisfaction as follows:

'Satisfaction reflects a person's judgment of a product perceived performance in relationship to expectations. If the performance falls short of expectations the customer is disappointed .if it matches expectations, the customer is satisfied if it exceeds them, the customer is delighted".

2.1.7 The Relationship between Satisfaction and Service Quality

To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction (Cronin, Brady, and Hult, 2000; Anderson etal., 1994; Cronin and Taylor, 1992). However, the exact relationship between satisfaction and service quality has been described as a complex issue, characterized by debate regarding the distinction between the two constructs and the casual direction of their relationship (Brady, Cronin and Brand, 2002). Parasuraman, Zeithaml, and Berry (1994) concluded that the confusion surrounding the distinction between the two constructs was partly attributed to practitioners and the popular press using the terms interchangeable, which make theoretical distinctions difficult. Interpretations of the role of service quality and satisfaction have varied considerably (Brady etal., 2002; Cronin and Taylor, 1992; Parasuraman, Zeithaml, and Berry, 1988). Parasuraman ET al.confined satisfaction to relate to a specific transaction as service quality was defined as an attitude. This meant that perceived service quality was a global judgment, or attitude, relating to

The superiority of the service. Cronin and Taylor (1992) argued against Parasuraman et al.'scategorization. Cronin and Taylor (1992) found empirical support for the idea that perceived service quality led to satisfaction and argued that service quality was actually an antecedent of consumer satisfaction. Cronin and Taylor (1992) asserted that consumer satisfaction appeared to exert a stronger influence on purchase intention than service quality, and concluded that the strategic emphasis of service organizations should focus on total customer satisfaction programs. The authors reasoned that consumers may not buy the highest quality service because of factor such as convenience, price, or availability and that these constructs may enhance satisfaction while not actually affecting consumers' perceptions of service quality .Cronin and Taylor (1994) later conceded that the directionality of the service quality/satisfaction relationship was still in question and that future research on the subject should incorporate multi item measures.

The authors suggested restricting the domain of service quality to long-term attitudes and consumer satisfaction to transaction-specific judgments. However, Bitner and Hubbert (1994) determined that service encounter satisfaction was quite distinct from overall satisfaction and perceived quality. The authors concluded that the constructs exhibited independence.

Adding to the debate about the distinction between service quality and satisfaction, customer satisfaction has also been operationalized as a multidimensional construct along the same dimensions that constitute service quality (Sureshchandar, Rajendran, and Anantharaman, 2002). Despite strong correlations between service quality and customer satisfaction in their study, the authors determined that the two constructs exhibited independence and concluded that they were in fact different constructs, at least from the customer's point of view .Brady and Cronin (1992) had endeavored to clarify the specification and nature of the service quality and satisfaction constructs and found empirical support for the conceptualization that service quality was an antecedent of the super ordinate satisfaction construct. In addition, the authors found that explained a greater portion of the variance in consumers' purchase intention than service quality. A reverse causal relationship has also been hypothesized between the two constructs. Rust and Oliver (1994) maintained that while quality was only one of many dimensions on which satisfaction was based, satisfaction was also one potential influence on future quality perceptions.

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

2.1.8 Customer Expectation

"Customer expectation is understood as "desires or wants of consumers". Or "what they feel the service provider should offer rather than would offer" (Parasuraman et al., 1988)Customer expectations are beliefs about a service that serve as standards against which service performance is judged (Zeithaml *et al*., 1993); what customers think a service provider should offer rather than what might be on offer (Parasuraman *et al*., 1988). (Zeithaml, 1990) stated that the following are factors that shape the levels of expectation:

- **Word-of-mouth Communications**: it is very important determinant of expectation. Most of the time, satisfied people like to talk the good things to others. Positive word-of-mouth creates superior expectation which also change their behavioral intention and perception.

- **Personal needs:** The customer's need vary person to person regarding to individual characteristics. Personal needs are moderating the expectations of individuals.

- **Past experience:** Past experience is the most distinctive determinant for arousing expectation. If the past experience is good, the expectation will follow the positive way. It's the only way by which customers can predict the service well.

- **External communication:** External communication has a positive effect on the customer's mind. Advertisement, social event, TV programs are the examples of the external communication. Through this communication, many direct and indirect messages reach to the customer's ear from the producer's side.

(Lovelock, 2007, as cited S.Sultan, 2010) has mentioned three levels of expectations: desired, adequate and predicted. Desired level is related to the customer's hope for what can be delivered according to their personal needs. The adequate service is exposing on the minimum level of service which customers expect from the service provider. The last level is known as predicted level which is described as the anticipation of the customers before receiving service and shaping the adequate service level. Before purchasing, customers have their own expectations about service quality, service delivery, employee's behavior. As though their expectations have impact on the behavioral intentions and satisfaction, customer experiences at the time of service delivery can change their mind positively or negatively (Sultana and Rana, 2010).

2.1.9. Perceived Quality

Perceived quality has been customarily defined as one of the key determinants of customer satisfaction (Anderson et al., 1994; Rust& Oliver, 1994). There is evidence that this relationship is valid in the banking sector as well (Muñoz-Gallego & Cruz, 2005), and the same conclusion has been achieved specifically in e-bank studies (Waite & Harrison, 2002).Recent findings (Cristobal, Flavián, &Guinalíu, 2007) give proof of a positive relationship between customer satisfaction and e-loyalty. Erkan et al (2012) argued that perceived quality is evaluation of recent consumption experience by the market served. This construct evaluates customization and reliability of a given product or service. Customization is the degree to which a product or service meets a customer's requirements, and reliability is the degree to which firm's offering is reliable, standardized, and free from deficiencies. Perceived quality is expected to have a positive effect on customer satisfaction (Fornellet al., 1996).In their study, Parasuraman et al., (1985), proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction. Mohammad et al (2013) recommends companies have to improve their performance to keep customers satisfied so as to achieve a sustainable competitive advantage in a highly competitive business environment, because the main result is customer satisfaction and loyalty. Given the intensification of competition in the field of service throughout the world, retaining customers and increasing their loyalty in such Atmosphere becomes more difficult day by day. Customer satisfaction is undeniably one of the most strategic issues in recent decades. Now that in the global economy, customers determine a company's sustainability, the companies can no longer be indifferent to the expectations and demands of their customers: They must direct all their activities and capabilities towards customer satisfaction because the only source of return on investment is the customers.

Biljana and Jusuf (2011) describe that Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction. In many cases, customer perception is subjective, but it provides some useful insights for organizations to develop their marketing strategies. Providing high level of quality service has become the selling point to attract customer's attention and is the most important driver that leads to satisfaction. Therefore, as many Academicians and Practitioners agree, customer perception and

customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectations it leads to satisfaction.

2.1.10. Virtual Service Quality Dimensions

Yang and Fang (2004), also deeply studied the online service quality aspects by reviewing the work of different researchers. They categorize the extant research on online service quality into studies focusing on: online retailing .For more comprehensive review, see Zeithaml et al. (2002) and Yang and Jun (2002). Web site design quality and narrowly defined online services other than retailing (e.g. portal services, online travel services). These studies reflect various aspects of online service quality, which facilitate the development of the coding scheme in their study. Drawing upon the traditional SERVQUAL scale, Zeithaml et al. (2001, 2002) have developed e-SERVQUAL for measuring e-service quality. In a series of focus group interviews, Zeithaml et al. (2001) have identified eleven dimensions of online service quality: access, ease of navigation, efficiency flexibility, reliability, personalization, security/privacy, responsiveness, assurance/trust, site aesthetics, and price knowledge. The further comparison of e-service quality and traditional service quality indicates that consumers use some common dimensions such as reliability, responsiveness, access, and assurance to evaluate both traditional service quality and e-service quality.

2.1.11 SERVQUAL Model

It has been generally agreed that service quality has many dimensions (Gronroos 1984; Parasuraman et al. 1985). However, there is no consensus on the exact nature and content of these dimensions (Brady & Cronin 2001). Different scholars have different definitions and focuses about the dimensionality of service quality. Scholars have varied as to the number of dimensions included in each of their models.

The most popular conceptualization of service quality is Parasuraman et al.'s (1985) SERVQUAL model. Originally containing 10 dimensions, Parasuraman et al. (1988) later reduced the SERVQUAL instrument to its present five dimensions: a) tangibles; b) reliability; c) responsiveness; d) assurance; and e) empathy (pp. 12-37)

2.1.11.1 Tangibles and Customer Satisfaction

Association between service quality and customer satisfaction in banking sector of Sweden is examined by Zineldin (2005). He found that by combining tangible and intangible attributes of premium quality in products and services provided by banks, they may create a strong and long-term relationship with their customers. This service quality dimension comprises of bank ambience, service equipment, human resources (staff) and the means of communication. In simple words tangibles are about creating foremost impressions. All organizations desire that their consumers get an exceptional and positive foremost impression. Focusing on this particular dimension will help them to gain maximum benefit (Swar & Sahoo, 2012).Ladhari et al., (2011) concisely explain the idea of tangibles role in banking sector. Service quality is key tool to achieve customer's attention. Varying behaviors and attitudes of customers demand high service quality to attain their perception of service. Service quality has linear relationship with success and profitability of business.

2.1.11.2 Reliability and Customer Satisfaction

The association between dimensions of service quality and customer satisfaction was investigated by Ibanez et al. (2006). They found a significant relationship between reliability of services on the satisfaction level of customers. The literature reveals an increased degree of positive relationship between service quality, customer satisfaction and performance (both financial and non-financial) where face-to-face dealing between customer and employee is the only focus. Technology expansion has had a great impact on the choice of service delivery standard and services marketing strategies. This has yielded many prospective competitive advantages including augmenting of productivity and enhanced revenue creation from new services (Muyeed, 2012).

2.1.11.3 Assurance and Customer Satisfaction

In addition to tangibles, reliability and responsiveness; assurance has been identified as Significant dimension of service quality by Parasuraman et al. (1988). They propose that all of these dimensions significantly enhance customer satisfaction. It is believed that if the employees of financial institutions display trustworthy behavior, the satisfaction level of customers can be

enhanced significantly. It may also positively influence repurchase intension of customers (Ndubisi, 2006; and Ndubisi & Wah, 2005).

2.1.11.4 Empathy and Customer Satisfaction

A positive and significant relationship is found between empathy and customer satisfaction by Iglesias and Guillén (2004). It was proposed in another research study, that customers may remain unsatisfied with service quality if a gap is left in empathy. Wieseke et al. (2012) empirically investigated the role of empathy in service quality and its impact on customer satisfaction. It was established that customers treated emphatically are more often visitors and prone forgive any mistakes that may occur. Empathy creates an emotional relationship with customer, providing customer a touch of importance for business. This leads to retention and creation of new customer's pool. Karatepe (2011) explored the service environment impact with empathy and reliability on loyalty. Empathy works as a moderator between quality and customer satisfaction. Empathy can change the behavior of customer ultimately.

2.1.11.5 Responsiveness and Customer Satisfaction

Fitzsimmons (2001) argues that when the customer is kept waiting for no apparent reason creates unnecessary negative perceptions of quality. Conversely, the ability for the bank to recover quickly when service fails and exhibit professionalism will also create very positive perceptions of quality. The readiness to provide timely service by the service provider includes paying attention to the customer, and dealing with the customer's complaints and problems in a timely manner. Responsiveness is being flexible with the customer and trying to accommodate the customer's demands and performing the service without delay. This leads to customer satisfaction.

2.1.12 KANO MODEL

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

- Basic or expected attributes,
- Performance or spoken attributes and
- Surprise and delight attributes.

2.1.13. ACSI MODEL

The American Customer Satisfaction Index (ACSI) was launched in 1994. The American Customer Satisfaction Index uses customer interviews as input to a multi-equation econometric model developed at the University of Michigan's Ross School of Business. The ACSI model is a cause-and-effect model with indices for drivers of satisfaction on the left side (customer expectations, perceived quality, and perceived value), satisfaction (ACSI) in the center, and outcomes of satisfaction on the right side (customer complaints and customer loyalty, including customer retention and price tolerance). The ACSI was based on a model originally implemented in 1989 in Sweden called the 'Swedish Customer Satisfaction Barometer (SCSB) (Barbara & for Nell, 2005). The researcher found out from reviewing the literatures that E-SERVQUAL Model is a better frame work for the study conducted due to the following reasons;

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

2.2 Empirical Review

Oduro (2013) investigated factors that determine customer satisfaction level in banking institutions from Ghanaian Banking Industry. His study used factor analysis and found that three factors

influence consumers' satisfaction level of the banks. These factors were found to be customer relation and service, staff competency and responsive and convenient banking.

Mukhtar etal, (2014) documented on customer satisfaction towards financial services of banks in Bahawalpur, Pakistan. The study used correlation analysis to check the intensity of relation of customer satisfaction with dimensions of service quality. These dimensions included reliability, assurance, responsiveness, empathy and tangibility. The study found that service quality is positively correlated with customers' satisfaction. The most important variable that affects customer satisfaction is tangibility, which is followed by assurance. Regression equation derived from regression analysis shows that only assurance and tangibility has significant correlation with customer satisfaction, but reliability, empathy and responsiveness has no importance relationship with customer satisfaction.

Shanka (2012) studied the relationship between service quality, customer satisfaction and loyalty using five dimensions of SERVPERF model which are reliability, assurance, tangibility, empathy and responsiveness in private banks in Ethiopia. The study used correlation and multiple regressions to analyze data from a convenient sample of 260 respondents. The study shows that all service quality dimensions are positively correlated with customer satisfaction indicating quality banking service as a prerequisite for establishing and having satisfied customers. Regarding on demographic characteristics of the respondents, the frequency of use, majority of the respondent are not frequent users (51 and 46%); they use the service at most once in a month.

Sulieman (2011) found that reliability, tangibility, responsiveness and assurance have significant and positive relationship with customer satisfaction. Meanwhile empathy was found to have a significant and negative effect on customer satisfaction.

A study conducted by (Mesay, 2012) to measure the quality of service offered by private banks operating in Ethiopia and to investigate the relationship between service quality, customer satisfaction and loyalty, the study concluded that all service quality dimensions are positively correlated with customer satisfaction indicating 90.7% of the variance in customer satisfaction can be predicted by the service quality offered by the private banks. In addition, results of this research

show that there is a positive significant relationship between customer satisfaction and loyalty, and explain 62% of the variance.

Kibrom (2010) studied on the relationship among service quality, corporate image, price, customer satisfaction, and service loyalty. The study found that Service quality, corporate image, and price were found to be determining customer satisfaction and service loyalty at the bank. The independent variables explained the dependent variable in 45.7%. Service quality has positive and significant effect on customers' satisfaction judgments (65.5%).As to the overall level of satisfaction of customers, majority of the customers (84%) are satisfied with the service delivery.

Suresh et al, (2003)Study entitled "Customer Perceptions of Service Quality in the Banking Sector of Developing Economy," the study found that banks varied significantly in providing quality service through customer perception of the quality of service provided. The study found an association between customers and knowing customers, to lead the competition in this area. The study found a link between quality of service and customer satisfaction, and that it has a significant impact in improving the level of customer satisfaction. This study also recommended to make a focus on reliability and customer knowledge in order to improve the competitive position of the sector, in order to ensure customer loyalty, and continued success in the future.

(Melaku, 2013) tried to test the relationship that exists between service quality dimensions and customer satisfaction; customer satisfaction and loyalty. The mean score values for service quality dimensions was between 2.89 and 3.55. The multiple regression results showed that all service quality dimensions have positive and significant effect on customer satisfaction. The R square value of 0.727, demonstrates that 72.7% of variation in customer satisfaction can be accounted by the service quality dimensions.

Awanet al, (2011) investigated the service quality and its relationship to customer satisfaction among the customers of conventional banks and Islamic banks. They carried a survey using a modified SERVQUAL scale to 200 walk-in customers conveniently drawn. The study used regression analysis and identified five service quality dimensions namely; empathy, service architecture, convenience service encounter, employee service criteria, customer focus and five

customer satisfaction dimensions: responsiveness, competency, safe transaction, competitive services and knowledge for the overall banking.

2.3. Research Hypothesis

Based on the independent and dependent variables under study, following hypothesis were formulated:

  I.   Research Hypothesis 1 (H1): Physical service quality dimensions (Assurance, Reliability, Tangibility, Empathy and Responsiveness) have a positive relation on customer's satisfaction in ATM service quality.

  II.   Research Hypothesis 2 (H2): Virtual service quality (convince, accessibility, speed and security) has a positive influence on customer's satisfaction in ATM service quality.

 III.   Research Hypothesis 3 (H3): Multi-channel service quality (physical and virtual) dimensions have a positive influence on customer's satisfaction on ATM service quality.

2.4. Conceptual Framework

The conceptual framework explains the underlying process, which is applied to guide this study. As discussed above. The SERVIQUAL model is suitable for measuring service quality and customer satisfaction in ATM services using the service quality dimensions. The researcher has used the same dimensions to measure both service quality and customer satisfaction because we assume both are related Parasuraman et al. (1988).

The service quality dimensions i.e. Reliability the ability to perform service dependably and accurately in a constant manner. This dimension of service quality evaluates the promise of service and its execution from customers' point of View.

AlnaserIn A. et al. (2014) citied Bekhet and Al-alak (2011) that numerous studies have been conducted in the field of e-service quality. The advent of the E banking in spread of information and ATM have encouraged researchers to investigate the impact of ATM on the delivery of e-service in such a way as to create satisfaction among customers who favor such services.

Abholkar (1996) conducts a research work on the dimensions of e-service quality focusing on website design, and he argues that 9 dimensions of e-service quality can be illustrated as the basic parameters in the judgments of e-service quality.

A Conceptual Framework of the study, adapted from Yang, Z. and Fang, X. (2004), Parasuramam et al. (1988) and modified by the researcher.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter discusses the practical methods used with the aim of answering the research questions to fulfill the objectives of this research paper. It describes the area of the study, research approaches and design, targeted population, sources of data and collection method, sampling design and sample size determination, instruments of the study, validity and reliability, and methods of data analysis and ethical considerations.

3.1 Research design

Research design is usually a plan or blue print which specifies how data relating to a given problem should be collected and analyzed. It provides the procedural outlines for the conduct of any investigation; the researcher adopted a quantitative study approach because refer to the systematic empirical investigation of any phenomena via statistical, mathematical or computational techniques.

The research method that was used in the study is causal survey type. Causal studies focus on an analysis of a situation or a specific problem to explain the patterns of relationships between variables. It is a sound to identify and explain investigations relationship between service quality and customer satisfaction on ATM. The objective of causal research is to test hypotheses about cause-and-effect relationships. Casual research can help you understand which variables are the cause and which variables are the effect, and will help you determine the route of the relationship between the variables and the effects to be forecasted

3.2 Research approach

Qualitative research involves studies that do not attempt to quantify their results through statistical summary or analysis. On the other hand quantitative research is the systematic and scientific investigation of quantitative properties phenomena and relationships.

A study that focuses primarily on the construction of quantitative data follows a quantitative method (Kent 2007, p10, 570).This study is quantitative to describe service quality application in CBE under west Addis Ababa districts by collecting quantitative data from customers of the bank.

3.3Target Population

The target population of the research involved account holder of CBE customers which have active card holders. The total population of the study involved active account holding customers of Two Branch at Addis Ababa city which are located on west district and 14563 customers register as active user of ATM. However it is difficult to address the hole population terms of time and cost and the two selected branch have many card holders than other branch . The convenience sampling method was employed to select respondents from selected sample size who are conveniently available during the survey.

3.4 Sampling Procedure

Sampling is the process of choosing, from a much larger population, a group about which the Researcher wishes to make generalized statements so that the selected part represents the total group (Slovin, 2006).In choosing the research participants, a convenience sampling method was employed to select respondents from selected sample size who are conveniently available to provide it.

3.5 Sample Size Determination

Those CBE's ATM card holders who use CBE's ATM more than one time and whose accounts have been maintained in the CBE's different branches were considered to be participants of the study (up on their consent to participate in the study). Since the number of population under study continues each day, a cutoff point was made in order to determine the sample size and it was determined to be 250.

Population size	Sample Size		
	Low	Medium	High
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1,200	32	80	125
1,201-3,200	50	125	200
s3,201-10,000	80	200	315
10,001-35,000	125	315	500
35,001-150,000	200	500	800

(Source: Malhorta Naresh, Marketing Research an applied approach, 2007)

3.6 Source and type of data

3.6.1The primary source of data

The primary data is used in this study. The data is collected through questionnaires. The questionnaires were handed to customers in English and Amharic version and it's also adopted from standard questioner.

3.6.2 The secondary source of data

The secondary data for the research is primarily gathered by reviewing literatures from data available in the bank including; documents, magazines, annual reports, broachers, Medias and other documents that are related to the topic.

3.7 Method of Data Collection

Data collection is the process of gathering and measuring information on targeted variables in an established systematic fashion, which then enables one to answer relevant questions and evaluate outcomes. Data was collected from survey through questioners. The questionnaire was handed over to the CBE west Addis Ababa districts at branches which have high transactions through ATM. when they arrived for the ATM service at convenience. The questionnaire was distributed to the customers when they arrived for the service. Collection of responded questionnaires was done after the customers have completed their response on the same day. The first segment of the questionnaire is the demographic data such as gender, age category, educational level, profession, monthly income, status and frequency of ATM usage, type of account and preferable local time to use ATM service. The second part consists of general questions on the subject matter. A five point Likert scale that has five different levels of conformity; strongly agree, agree, neutral, disagree, and strongly disagree is used to tackle the main questions regarding the ATM banking service within CBE. The questionnaire based on literature review was adopted to undertake this study, which contains statements that are specifically designed to measure the level of service quality of firms in relation to the nine behavioral dimensions of service quality- Tangibles, Reliability, Responsiveness, Empathy, Assurance, Convenience, Security, Accessibility and Speed dimensions under CBE on west Addis Ababa districts.

3.8 Method of Data Analysis

The study is designed to assess the level of customer satisfaction in CBE under west Addis Ababa districts two branches. After the data was collected through structured questionnaire, computation and analysis is done by using SPSS (Statistic Package for Social Science) version 16.0 software. Descriptive statistics frequencies, arithmetic mean, percentage and correlation were computed to generate the required result.

3.9. Reliability and Validity

3.9.1 Validity

To make sure that the research is valid, the study used reliable sources such as published books and recent articles written by highly praised authors in the customer satisfaction and e-banking field. Several measures were employed to ensure that the results are free from material errors from the design of the questionnaire to interpretation of the results. The bank's ATM service was assessed based on questionnaire which is adopted from standard questionnaire .Then; the questionnaire was presented in a suitable manner by making minor modification to be applicable on the current scenario.

3.9.2 Reliability

Reliability of the primary data is very important because the study mainly depend upon the respondent's opinion. Research instruments are designed using a simple and clear language to ensure respondents have a clear understanding of what each questions are meant to ask and sequence of questions are requested to increase the probability of consistent respond. Standard questionnaire which has slightly been customized to suit the research has been selected with a strong base from the literature in order to be relevant to the subject matter. To ensure that reliability of the response is (internal consistency of items measuring the level of homogeneity of measures in the instrument and reliability over and over groups of respondents). The study measured the reliability of the questionnaire deployed by calculating Cronbach's alpha with all variable using SPSS. As a result the Cronbach's alpha of the questionnaire revealed 0.847. As per (Walsh, 1995) recommendation a minimum level of Cronbach's alpha should be 70%. Hence the reliability of the response was able to be ensured.

Table3.1Reliability result of dimension

Dimension measurement	Cronbach's Alpha	Dimension measurement	Cronbach's Alpha
TAN	.792	CONV	.815
REL	.783	SEC	.892
RES	.823	ACC	.891
ASS	.89	SPEE	.898
EMP	.895	CS	.847

3.10 Ethical Consideration

Respondents who were involved in the study were entitled the right of privacy and dignity of treatment. Respondents were not required to mention their name and identification number in the questionnaire in which it is believed that it will be confidential.

It helps them express their idea and opinion in an unrestricted manner. Information obtained from respondents was handled confidentially. Willingness of the participants in the data gathering process was a prerequisite for the study. The data that was obtained from the participants haven't be used for other purposes. All Sources of data that were used and cited in this study are properly cited.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4 .1 INTRODUCTION

This chapter reveals the result of the analysis on the effect customer satisfaction on commercial bank based on the respondent's survey will be discussed. The mean value for each statements response is used to know the level of customer satisfaction. The data collected through the means of questionnaires are analyzed & interpreted using the SPSS software. Detailed analysis of the results derived from this analysis is presented in this chapter.

Questionnaires were distributed to the respondents of commercial bank Addis Ababa on west district. Out of 250 questionnaires, 221 of them were collected from the accounts 88.4% response rate. Under this chapter in the data that was gathered from the questionnaire that was distributed to the two bank branches of CBE is analyzed and interpreted by considering nine dimensions.

4.2. Response Rate

As explained in the methodology part of this thesis, for the entire population 250 sample size was taken and questionnaire was distributed accordingly. However, out of the total sample size only 221 responses were collected making the response rate 88.4% which is acceptable to make this study rigorous and generalizable.

Table 4.1Questionnaire Distribution and Response Rates

Method	Distributed (%)	Returned (%)	Response Rate (%)
Hand Delivered	250	221	88.4%

4.3. Demographic Profile of Respondents

Presentation of respondents profile gives readers a chance to analyze the background information of respondents. It also helps person who reads this paper to assess mix in terms of age and sex, respondents.

Table 4.2Demographic Profile of respondents

Respondents Profile				TOTAL	
Demographic Characteristics	Category	Frequency	Percentage	FREQUENCY	PERCENT%
Gender	Male	132	59.7	221	100%
	Female	89	40.3		
Age	18-25	87	39.4	221	100%
	26-30	53	24.0		
	31-40	32	14.5		
	41-50	34	15.4		
	51-60	11	5.0		
	>60	4	1.8		
Education	High school	44	19.9	221	100%
	Diploma	71	32.2		
	Degree	78	35.3		
	Masters	20	9		
	Other	8	3.6		
Profession	Employee	153	69.2	221	100%
	Self employed	61	27.6		
	Retired	7	3.2		
	Other	-	-		
Monthly income	500 -1000	0	0	221	100%
	1001-3000	57	25.8		
	3001-5000	62	28.1		
	5001-10000	44	24.0		
	>10001	49	22.2		

				221	100%
Status of ATM usage	<6 month	21	9.5		
	6 month -1 year	47	21.3		
	1-2 years	86	38.9		
	>2 years	67	30.3		
Frequency of ATM usage per month	1-3 times	32	14.5	221	100%
	4-8 times	29	13.1		
	9-12 times	67	30.3		
	>12 times	93	42.1		
Type of account linked with ATM card	Saving account	61	27.6	221	100%
	Current account	134	60.6		
	Special saving account	26	11.8		
Local time to use ATM	Morning	122	55.2	221	100%
	After noon	79	35.7		
	Night	20	9.0		
	Mid night	0	0		

Source: Own survey (2018)

Table 4.2 Shows that from a total of 221 respondent's 132were male while 89 were female. When we look at the percentages, 59.7% were male respondents while 40.3% were female respondents. This shows that, both genders are represented well in the sample size.

As can be seen from the table 4.1 majority (39.4%) of the respondents fall in the age group of 18 – 25. The second highest percentage is being 24.0% for the age group of 26-30. The third highest is the age41-50 with percentage of 15.4%.The Remaining 14.5%, 5.0% and 1.8% are for age

groups of 31 -40, 51-60 and over 60 respectively. It also shows that 78(35.3%) of the respondents are 1st degree holders while 71(32.2%) are college diploma holders, 20(9.0%) 2nd degree holders(masters) ,44(19.9%) high school students and other 8(3.6%). From this, one can easily understand that the people taken as subjects of the study are capable of understanding and answering the questions provided to them.

Table 4.2 also represents the distribution of current job position of respondents that ranges from 153 (69.2%) which is the majority of the respondents are Employee. The second highest percentage is 61(27.6%) representing the self-employed. The remaining 7(3.2%) of the respondents are Retired. From this data one can recognize that the majority of the respondents are Employees of a certain company.

As seen from Table 4.2 above, the majority 71(32.1%) of the respondents earn 3001-5000, 57(25.8%) of the respondents earn 1000-3000, 44(19.9 %) earn 5000-10000 and the remaining 49(22.2%) of the respondents earn above 10000. This shows that the majority respondents are earning mid-level monthly income.

As listed on Table 4.2 the status of ATM usage with highest respondents 86(38.9%) above 2 years, 67(30.3%) 1-2years , 47(21.3%) 6month -1years and the remaining 21(9.56%) respondents have less than 6 month status of ATM usage. This shows that the most respondents of the research have more than 2 years' experience of ATM.

As seen on Table 4.2 the frequency of ATM usage per month is above half the respondents which is 93(42.1%) on 9-12 times, 67(30.3%) is the second highest with frequency of >12 times, the remaining 32(14.5%) and 29(13.1%) of the respondents use ATM with the frequency of 1-3 times and 4-8 times per month respectively. This implies that the respondents' frequency of ATM usage is ranged between 9-12 times per month.

As stated on Table 4.2 the types of the accounts linked with ATM are 61(27.6%) saving account holders, 134(60.6%) current account holders and the last 26(11.8%) respondents are special account holders.

As seen on Table 4.2 the preferable local time for using ATM is with highest number of respondents is 122(55.2%)12:00-6:00 morning, 79(35.7s%) 6:01-12:00 afternoon, and the rest 20(9.0%)12:01-6:00 night. With this finding above half of the respondents prefer afternoon local time with range of 6:01-12.00**.**

4.4. Descriptive Analysis of Customers Responses

In order to grasp the general perception of respondents on the issue of ATM banking service in CBE, the researcher has included the measures stated the frequency, percentage, and mean for each response which is again analyzed and interpreted Under this section, outputs of the analysis regarding items in nine dimensions are analyzed and interpreted.

Table 2.3Tangibility of service

	SD		DA		NE		A		SA		Total		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	
Appearance of the ATM is attractive	0	0	27	12.20	54	24.4	126	57	14	6.3	221	100	3.32
Mini statement printing is available	63	28.51	55	24.89	54	24.4	32	14.5	17	7.7	221	100	
The currency note received from ATM is of good quality	21	9.50	45	20.36	88	39.8	39	17.6	28	12.7	221	100	
the design of the ATM is attractive and easy to hold	0	0	17	7.69	52	23.5	26	11.8	126	57	221	100	

Source: Own survey (2018)

As shown on table 4.3, the respondents were asked to give answers to four questions related to tangibility dimensions of the CBE'S ATM banking service. The first question being Appearance of the ATM is attractive customers perception of attractiveness of the ATM for their sight; 126(57.0%) of the respondents agree that appearance of ATM is attractive, 54 (24.4%) of the respondents were neutral for the idea of attractiveness. 27 (12..2%) of the respondents disagree about the attractiveness of the ATM and the remaining 14(6.3%) of the total respondents strongly agree for the appearance of the ATM is attractive. This shows that above half of the respondents 126(57.0%) were agreed for the attractiveness of the ATM appearance and the second highest response is neutral with 54(24.4%) indicating that the CBE's ATM attractiveness is not in the level of headache for the bank but this doesn't guarantee the bank for being chosen by customers among the competitor banks and also the bank must update itself with the new technologies, it may lead

the bank to do well with its ATM banking which will positively affect the productivity of the organization.

Respondents were asked to rate their view on the availability of Mini statement printing. 63(28.51%) strongly disagree for the availability of mini statement printing, 55(24.89%) of the respondents disagree, neutral 54(24.4%) of the respondents were neutral and 32(14.5%) and 17(7.7%) agree and strongly agree consecutively. This shows that the majority (above half) of the respondent (disagree) don't agree for the availability of mini statement printing for the service they get from the ATM. Customers expect printed information about their transaction. In service industry the expectation of the customer affect the productivity of the organization highly so the company must exceed the expectation of its customers. CBE must do a lot of improvements on its availability of printed mini statement.

Respondents were asked to rate their agreement/ disagreement on the subject that the quality of currency note received from ATM is good. 88(39.8%) of the respondents were neutral about the quality of the currency note which is received from the ATM is in a good quality, 39(17.6%) agreed that the quality of the currency is good, 28(12.7%) strongly agree, 45(20.36%) and 21(9.5) were disagreed and strongly disagreed about the quality of the currency note is good.

And the last tangibility dimension item is the design of ATM is attractive and easy to hold. 126(57%) of the respondents were strongly agreed, 26(11.8%) agreed, 52(23.5%) were neutral and 17(7.69%) disagreed on the attractiveness and easiness of the ATM to hold. The mean for these four tangibility of service is 3.32we can conclude from these is above the half of the respondents were agreed with the listed tangibility service but CBE must improve on mini statement printing and on the not quality.

Table 4.4Reliability of service

Items	SD		DA		NE		A		SA		total		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	
ATM service practices involve consistency of performance and dependability	0	0	13	5.88	40	18.1	147	66	21	9.5	221	100	
Cash withdrawal limit from a specific account in day is sufficient	33	14.9	69	31.2	57	25.8	51	23	11	5	221	100	**3.17**
ATM banking provide power backup and data recovery system to avoid interrupt transactions in a case of electric power failure	42	19	79	35.7	67	30.3	33	14	0	0	221	100	
Cash is available in the ATM at any time	13	5.8	25	11.3	46	20.8	84	38	53	24	221	100	

Source: Own survey (2018)

As shown on table 4.4, the respondents were asked to give answers to four questions related to reliability service the CBE'S ATM banking service. The first question is ATM service consistency of performance and dependability. 21(9.5%) strongly agreed, 147(66.5%) of the respondents agreed on the consistency of performance and dependability. 40(18.1%) were neutral, 19(8.7%) and 13(5.88%) of the respondents were disagree on the consistency of performance and dependability of CBE'ATM banking service respectively. This shows that above the half of the respondents were agreed on the consistency of performance and dependability of the ATM service. In other word if the service of a company is consistent in performance and dependability the company is assured about retaining its existing customers.

Respondents were asked to rate their perception on the limit of cash withdrawal per day is sufficient. 69(31.22%) disagree for the limit of cash withdrawal per day is sufficient, 51(23.1%) of the respondents agree, 57(25.8%) of the respondents were neutral, 33(14.93%) strongly disagree and the rest 11(5.0%) of the respondents were strongly agreed. This shows that the majority of the respondent (disagree) don't agree for the limit of cash withdrawal per day is sufficient.

In the reliability dimension there is also a question about the power backup and recovery system to avoid interrupt transactions in a case of electric power failure. 79(35.75%) of the respondents were disagreed on the power backup and data recovery system to avoid interrupt transactions in a case of electric power failure. 33(14.9%) respondents were agreed, 42(19.0%) strongly disagree,,67(30.32%) were neutral. The last reliability dimension is about availability of cash in the ATM at any time. 46(20.8%) of the respondents were neutral, 84(35.0%) were agreed, 53(24.0%) respondents strongly agree, 13(5.88%) and 25(11.31%) were strongly disagree and disagree on the power backup and data recovery system to avoid interrupt transactions in a case of electric power failure respectively. The mean for these four reliability dimension items is 3.17 and this shows that above the half of the respondents were agreed with the listed reliability service but CBE must focus on power backup and on daily cash withdrawal limit most customers are not satisfy .

Table 4.5Responsiveness of service

Items	SD		DA		NE		A		SA		total		Means
	F	%	F	%	F	%	F	%	F	%	F	%	
CBE makes effort to understand the customer's	0	0	23	10.4	108	48	74	33.4	16	7.2	221	100	
There is quick response and the ability to get help facility for its ATM service customers	14	6.3	42	19	92	41	59	26.7	14	6.3	221	100	3.3
CBE provides timely help -desk services and online help facilities for its ATM service customers.	26	11.7	39	17.6	89	40	46	17.6	21	9.5	221	100	
Readiness of employ to provide ATM service	0	0	19	8.6	32	14	147	66.	23	10.4	221	100	

Source: own survey (2018)

As shown on table 4.5, the respondents were asked to answer that CBE makes effort to understand the customer needs 108(48.87%) of the respondents were neutral, 74(33.48%) respondents agreed, 16(7.24%)are strongly agreed and23(10.4%) of the respondents were disagree and on that CBE makes effort to understand the customers' needs respectively. The second responsiveness question for the respondents is about the quick response and ability to get helps facilities for its ATM service customers. 92(41.63%) were neutral. 14(6.33%) strongly agree59 (26.7%) respondents agreed, 14(6.33%) strongly Disagree and 42(19.0%) were disagreed for the quick response and ability to get Help facilities for its ATM service customers.

Respondent were asked that CBE provides timely help desk service and online facilities for its ATM service customer .21(9.5%) were strongly agreed 46(20.8 %) were agreed, 39(17.65%) were disagreed 26(11.76%) of the respondent were strongly disagree and the remaining 89(40.27%) were neutral.

Respondents were also asked that if there is willingness or readiness of employees to provide ATM services (timeliness of service, giving prompt service) .147(66.52%) respondents were agreed, 23(10.41%) strongly agreed, 32(14.48%) were neutral and the remaining 19(8.6%) were disagreed with the idea of willingness or readiness of employees to give ATM service for their customers. The mean for these four responsiveness service is 3.30905 and this shows that above the half of the respondents were agreed with the listed responsiveness service so CBE try to understand their customer need have to give them quick response with facilitated help desk.

Table 4.6Assurance of service

Items	SD		DA		NE		A		SA		Total		Mean
	F	%	F	%	F	%	F	%	F	%	F	%	
Employee of CBE possess the required skill and knowledge to perform the service	0	0	56	25.3	61	27.6	82	37.1	22	9.95	221	100	
There is respect consideration and friendliness of contact personnel	0	0	17	7.7	104	47.6	62	28.05	38	17.19	221	100	3.555
CBE provides 24*7 e-based monitoring and assistance for ATM service that need immediate support	23	10.4	66	29.9	49	22.17	67	30.32	16	7.24	221	100	
Cash is available in the ATM at any time	0	0	18	8.1	64	28.96	94	42.53	45	20.36	221	100	

Source: Own survey (2018)

As shown on table 4.6, the respondents were asked to answer four assurance dimension questions the first one is that the employees of CBE possess the required skills and knowledge to perform the service. 61(27.6%) respondents were neutral, 56(25.3%) were disagreed, 82(37.1%) and 22(9.95%) respondents were agreed and strongly agreed for the employees of CBE possess the required skills and knowledge to perform the service.

Respondents were asked for their perception of there is respect, consideration and friendliness of contact personnel. 104(47.06%) were neutral, 62(28.05%) were agreed, 38(17.19%) and 17(7.7%) were strongly agreed and disagreed on there is respect, consideration and friendliness of contact personnel respectively.

Respondents were asked that CBE provides 24*7 e-based monitoring and assistance for ATM services that need immediate support. 67(30.32%) respondents were agreed, 16(7.24%) strongly agreed 66(29.9%) were disagreed, 49(22.17%) were neutral, and the rest 23(10.4%) were strongly disagreed.

Respondents also asked about the cash availability in the ATMs at any time. 94(42.53%) were agreed, 64(28.96%) were neutral, 45(20.36%) were strongly agreed and the remaining 18(8.1%)

were disagreed with the idea of the cash availability in the ATMs at any time. The mean for these four Assurance service is 3.55 and this shows that above the half of the respondents were agreed with the listed assurance.

Table 4.7Empathy of service

Items	SD		DA		NE		A		SA		Total		mean
	F	%	F	%	F	%	F	%	F	%	F	%	
Provision of caring and individualized attention to customers provided by call - center are available in time of request	0	0	24	10.9	161	72.85	36	16.29	0	0	221	100	**3.608**
Information is available regarding types ATM service at personal level.	0	0	19	8.6	94	42.53	73	33.0	35	15.84	221	100	
Specific individual needs are understand	0	0	32	14.5	80	36.20	74	33.48	35	15.84	221	100	
The bank gives you individual attention in regard to ATM service.	0	0	31	14	92	41.63	56	25.34	42	19	221	100	

Source: Own survey (2018)

With the aim of understanding the CBE's customers perception on the empathy of the bank. A series of four questions were asked and the result is presented for each items.

When asked whether there is a provision of caring and individualized attention to customers provided by call-center in the time of request. The majority 161(72.85%) of the respondents were neutral, 36(16.29%) were agreed and the rest 24(10.9%) of the respondents disagree to the statement. The second question is asking the availability of information regarding types of ATM services at personal level. 94 (42.53%) of the respondents were neutral to the statement, 73(33.03%) were agreed and adding to that 35 (15.84%) strongly agree to the statement. 19 (8.6%) of the respondents disagree to the statement.

The third question is asking customers their perception of specific individual needs are understood.80 (36.20%) of the respondents were neutral, 74(33.48%) agreed, 35(15.48%) were strongly agreed that specific individual needs are understood and 32(14.5%) don't agree with the statement.

For the statement "The bank gives you individual attention in regarding to ATM service" 92(41.63%) were neutral, 56(25.34%) agreed and adding to that 42 (19.0%) of the respondents strongly agreed and 31(14.0%) were disagreed to the statement. The mean a score show the value of 3.608725 and signifying that a greater majority of the respondents were neutral to the empathy of CBE on its ATM service. It is showing that the organization doesn't have a clear empathy communication with its customers. Empathy communication of the ATM service with the customers plays a significant role in the work retaining of customers.

Table 4.8Convenience of service

Items	SD		DA		NE		A		SA		Total		mean
	F	%	F	%	F	%	F	%	F	%	F	%	
ATM of CBE are conveniently located	0	0	13	5.9	74	33.48	106	47.96	28	12.67	221	100	
ATM banking transaction is easy to use.	0	0	0	0	52	23.53	71	32.13	98	44.34	221	100	**4.14**
There is no queue while using ATM service.	0	0	51	23.1	33	15.84	84	38	53	23.98	221	100	
ATM service save time as compared to conventional banking	0	0	0	0	14	6.33	147	66.52	60	27.15	221	100	

Source: Own survey (2018)

As presented on table 4.8; the majority 106(47.96%) of respondents were agreed that ATMs of CBE are conveniently located, 28(12.67%) strongly agreed, 74(33.48%) were neutral to the statement only 13(5.9%) of the respondents were disagreed for the convenience of the locations of CBE ATMs.

When asked to rate whether the ATM banking transaction is easy to use 71 (32.13%) of the respondents were agreed and adding to that 98 (44.34%) the respondents strongly agreed to the statement, and neutral respondent were 52(23.53%) each.

Here, we can observe that the majority of the respondents believe that ATM banking transaction is easy to use. On the subject of there is no queue while using ATM service, 51(23.1%) of respondents disagreed that there is no queue while using ATM service, 84(38.01%) agreed to the statement, 33(15.84%) of respondents were neutral and only 53(23.98%) were strongly agreed.

The majority of the respondents 147% (66.52%) were agreed and adding to this 60(27.15%) strongly agreed with the idea of ATM service saves time as compared to conventional banking and the remaining 14(6.33%) of the respondents were neutral with their answer.

The mean 4.14 and show that the majority of ATM service customers were agreed with the convenience service. If customers are not satisfied with the convenience of the bank service will lose its existing and also new customers of the service here most of respondent perceive that the convenience of the service offered by the bank is very good. The case organization should evaluate the convenience of its service and take the necessary actions to improve the practice.

Table 4.9Security Service

Items	SD		DA		NE		A		SA		Total		mean
	F	%	F	%	F	%	F	%	F	%	F	%	
I perceived that CBE information is secure and nobody can access my account	0	0	11	5	35	15.84	126	57.01	49	22.17	221	100	
I have a freedom from danger ,risk and doubt about security	0	0	0	0	21	9.50	169	76.47	31	14.03	221	100	**3.88**
I believe that CBE infrastructure is in correcting erroneous transaction	0	0	21	9.5	42	19	95	42.99	63	28.51	221	100	
CBE compensate for any losses due to security reason related to its ATM banking service	0	0	46	20.8	108	48.87	41	18.55	26	11.76	221	100	

Source: Own survey (2018)

In order to measure the perception of toward security dimension, with four different questions and the first security dimension question is whether the customers perceive that CBE's information are secure and nobody can access their accounts. 126(57.01%) were agreed, 35(15.84%) respondents were neutral, 49(22.17%) and only 11(5%) of the respondents were strongly agreed and disagreed for the CBE's information are secure and nobody can access their account respectively.

As presented on table 4.8, the majority of the respondents 169 (77.5%) have freedom from danger, risk and doubt about security, 21(9.50%) were neutral, and 31 (14.03%) of the respondents strongly agree respectively that they have freedom from danger, risk and doubt about the security. On the reliability of CBE infrastructure 21(9.5%) disagree 42(19.0%) were neutral 95(42.99%), 63(28.5%) agree and strongly agree.

The last security dimension question is does CBE's compensate for any losses due to security reason or infringements related to its ATM banking services. 41(18.55%) were agreed, 108(48.87%) were neutral, 26(11.76%) and 46(20.8%) were strongly agreed and disagreed respectively.

In general, the security dimension mean is 3.882325 and CBE have to improve on compensation for any loses.

Table 4.10Accessibility of service

Items	SD		DA		NE		A		SA		total		mean
	F	%	F	%	F	%	F	%	F	%	F	%	
ATM services provide by CBE allow easy access to transaction data both recent and historical.	0	0	28	12.7	141	18.55	120	54.30	32	14.48	221	100	
There are sufficient number of ATMs at reasonable distance to access financial transaction in time of need	0	0	7	3.2	29	13.12	142	64.25	43	19.46	221	100	3.691
Customers can access ATM service at anytime and anywhere.	0	0	16	7.2	48	21.72	111	50.23	46	20.81	221	100	
Customer have access to service feed back	22	10	41	18.6	67	30.32	81	36.65	10	4.523	221	100	

Source: Own survey (2018)

As shown in table 4.9 120(55%) of the respondents agree that ATM services provided by CBE allow easy access to transaction data both recent and historical and28 (12.7%) of the respondents disagree with the statement that ATM services provided by CBE allow easy access to transaction data both recent and historical 41(18.55%) of the respondents are neutral and also 120(54.30%),

32(14.48%) of the respondent were agreed and strongly were agree with the statement that stated above. When looking into the availability of ATM machine; 142(34.25%) of the respondents stated that sufficient number of ATMs at a reasonable distance to access financial transaction in time of need, 29 (13.12%) of the respondents are neutral to the issue, 43 (19.46%) of the respondents strongly agree with the availability of ATM machine within reasonable distance and 16 (7.2%) of the respondents were disagree with this statement because they don't thought CBE's ATM machine is located or available with reasonable distance.

On the other hand, respondents were asked to rate the accessibility of ATM services at anytime and anywhere, 111(50.23%) respondents believe that there is a good accessibility of ATM at anytime and anywhere in the place and 48(21.72 %) respondents are neutral and also 46 (20.81%) of the respondents strongly agree to the statement and the other 16(7.2%) were disagree with the accessibility of ATM services at anytime and anywhere.

In order to check the accessibility of service feedback the respondents were asked to and they reflect accordingly, 67 (30.32%) of respondents were neutral for this statement, 10(4.52%) were strongly agreed 81(30.3%) agree that there is many access for give a feedback about the service and 41(18.6%) of respondents were disagree to the statement. The remaining 22(10.0%) of the respondents fall in the strongly disagree answer. The mean value of 3.69175and shows that the CBE's ATM accessibility is above the half of the respondent agreed on organization.

Table 11 Speed of service:

Items	SD		DA		NE		A		SA		total		mean
	F	%	F	%	F	%	F	%	F	%	F	%	
Cash dispense from ATM promptly	0	0	0	0	41	18.5	86	38.91	94	42.53	221	100	
Transaction is efficient /no waiting time	0	0	0	0	54	24.4	117	52.95	50	22.62	221	100	**3.708**
Response speed to compliant is satisfactory	0	0	53	24	81	36.6	79	35.75	61	27.6	221	100	
Speed of card delivery after using ATM service is quick	0	0	0	0	22	9.95	176	79.64	23	10.41	221	100	

Source: Own survey (2018)

More than 84% of the total respondents agreed to service regarding to the Cash dispensed from ATM promptly, 41(18.55%) disagree, strongly agreed were94 (42.53%) and the remaining 86(38.91%) of the respondents were neutral. The above table reveals the customers of the Bank are satisfied with that Cash is dispensed from ATM promptly.

Respondents were asked to rate efficiency of the transaction (no waiting time). 76(34.9%) were neutral, 72(33.0%) disagreed to the statement, 54(24.8%) were agreed and the remaining 16(7.3%) of respondents strongly agreed. Respondents were asked about speed of the card delivery). 22(9.95%) were neutral, 176(79.64%) were agreed and the remaining 23(10.41%) of mean and SD value of 3.7087 and show that the CBE's ATM speed is more 84% of the customers were agreed on speed dimension.

As it can be seen from table 4.11 above CBE has been doing better in the Speed and Convenience dimensions as compared to the other dimensions with the mean score for both more than 3.7087, while it is of at the lowest performance level in the reliability dimension of mean score of 3.17. Hence, its customers perceive CBE's ATM service as a high speed and convenience organization, while its reliability is not satisfactory. The res dimensions are at moderate level.

Table 4.12LEVEL OF CUSTOMER SATSFACTION

				Mean
	Neutral	42	19%	
	Satisfied	147	66.52%	3.8174
Level of customer satisfaction	Highly satisfied	32s	14.48%	
	Total	221	100%	

Source: own survey 2018

The overall satisfaction of ATM customers table depicts that above half of the total respondents147 (66.52%) were satisfied, 42(19%) were stayed neutral and 32(14.48%) were highly satisfied with the ATM service of CBE.

Relationship between Service Quality Dimensions and customer satisfaction

This section explains the relationship between service quality dimensions with overall customer satisfaction using tables. The 221 usable data obtained from the self-administered questionnaire has been analyzed through SPSS version 16.0 and various outputs were interpreted in the results section. To do so, customers of CBE were asked to rate the level of service quality dimensions on a Likert scale of 1 through 5. In the following section the data collected is analyzed. The discussion part is mainly devoted to provide detail explanation about the association among the dimensions, service quality and customer satisfaction.

Table 4.13Mean value of service quality dimension

TAN	3.32	CONV	4.14
REL	3.17	SEC	3.88
RES	3.309	ACC	3.69
ASS	3.55	SPEE	3.708
EMP	3.608	CS	3.8174

As it can be seen from table 4.14 above CBE has been doing better in the Speed, security and Convenience dimensions as compared to the other dimensions with the mean greater than 3.7, while it is of at the lowest performance level in the reliability dimension of mean score of 3.17. Hence, its customers perceive CBE's ATM service as a high speed and convenience organization, while its reliability is not satisfactory. The res, tan dimensions are at moderate level and Ass, EMP and ACC at satisfaction level.

The level of customer satisfaction has a mean score 3.8174 which indicates that overall customers are satisfied with the ATM service quality of CBE.

4.5The relationship between the study variable

The correlation matrix with dependent and independent variables allows the study to assess the strength of the association between the variable of interest. The correlation matrix for the overall sample is provided below.

Table 4.14 correlations

Customer satisfaction		
Tangibility	spearman correlation	0.641**
	Sig.(2 tailed)	0
	N	221
Reliability	spearman correlation	0.698**
	Sig.(2 tailed)	0
	N	221
Responsiveness	spearman correlation	.779**
	Sig.(2 tailed)	0
	N	221
Assurance	spearman correlation	0.61**
	Sig.(2 tailed)	0
	N	221
Empathy	spearman correlation	0.617**
	Sig.(2 tailed)	0
	N	221
Convenience	spearman correlation	0.28**

	Sig.(2 tailed) N	0 221
Security	spearman correlation	0.616**
	Sig.(2 tailed) N	0 221s
Access	spearman correlation	0.652**
	Sig.(2 tailed) N	0 221
Speed	spearman correlation	0.607**
	Sig.(2 tailed) N	0 221

Source: Own survey (2018)

Correlation coefficient is > 0 for all factors. This implies that the variables Physical channel service quality (Reliability, Responsiveness Assurance, Empathy and Tangibility and Virtual channel service quality (security, Accessibility, convenience and speed) change in the same direction with customers' satisfaction. This result is expected. The two asterisks indicate that the estimate of. Statistically significant at the 0.01 level implicating a 99degree of confidence. To determine the existence and level of association, the study used bivariate correlation. Spearman correlation coefficient falls between -1.0 and +1.0, indicates the strength and direction of association between the two variables. (Field, 2005) The spearman correlation coefficient (r) was used to conduct the correlation analysis to find the level and direction of the relationships between the dimensions of service quality and customer satisfaction. The classification of the correlation efficient (r) is as follows: 0.1 – 0.29 is weak; 0.3 – 0.49 is moderate; and > 0.5 is strong (Field, 2005).

Responsiveness has the highest correlation of (r=0.779), followed by Reliability (r=0.698), Accessibility (r=0.652), Tangibility (r=0.641), Empathy (r=0.617), security (r=0.616), Assurance (r=0.610), speed (r=0.607), and convenience (r=0.280). That means, all the service quality indicators have positive and strong relationship with customer satisfaction in CBE ATM service except convenience which has a weak relationship

4.6 Stepwise Regression Analysis

Stepwise regression analysis was done for the proposed model to assess how independent variables are associated with the dependent variables. The result of this sequence is to produce a regression analysis that identifies which of Physical channel service quality (Assurance, Reliability, Tangibility, Empathy and Responsiveness) and Virtual channel service quality (convenience, speed, Accessibility and security) have the greatest influence on the dependent variable (customer

Satisfaction) at CBE. The stepwise method of selection will first enter the independent variable with the highest bivariate correlation with help, then enter the variable that explains the greatest additional amount of variance, then enter a third variable and so forth until no other variables significantly (significance is specified as $p \leq .10$ for this analysis) influence the amount of help given. If the influence of any variable increases above a significance of .20 after entry into the regression analysis, it will be dropped from the regression equation.

The results of stepwise regression analysis where the Forward entry method, a dependent variable and any number of predictor (independent) variables are designated are presented in the Table. The first statistic to look for in SPSS output when performing regression analyses is If Sig.-F is significant or not by seeing ("ANOVA") table. The table shows the goodness of fit of the model. The lower this number, the better the fit. Typically, if "Sig." is greater than 0.05, we conclude that our model could not fit the data (See annex E) If Sig. < .01, then the model is significant at 99%, if Sig. < .05, then the model is significant at 95%, and if Sig. <.1, the model is significant at 90%. Significance implies that we can accept the model. If Sig>, 1 then the model was not significant (a relationship could not be found) or "R-square is not significantly different from zero."

Table 4.15Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig. F Change
1	.495[a]	.245	.243	.843	.000
2	.563[b]	.317	.313	.803	.000
3	.586[c]	.343	.336	.789	.001

Predictors: (Constant), Tangibles [a]
Predictors: (Constant), Tangibles, Responsive [b]
Predictors: (Constant), Tangibles, Responsive, Empathy, Reliability
Dependent Variable: Satisfaction [d]
Method: Forward (Criterion: Probability of F to enter <= .050)

Source: Source own Survey 2018

Table 4.16Relationship between Physical channel service quality and customer satisfaction variables

Variable	Coefficients		
	Standardized Beta	**t-values**	**(p-value) Sig.**
(Constant)		-.873	.383
Tangibles	.285	5.008	.000
Responsive	.221	3.873	.000
Empathy	.208	3.435	.001
Reliability	.201	1.772	.077

Note: $R^2 = 0.343$; F= 51.192   ; Sig. F= 0.000[d]

Source: Source of own Survey 2018

4.6.1 Interpretation of regression results

keeping the above criteria, in this study multiple regression analysis was done for independent factors Physical channel service quality predictors (Assurance, Reliability, Tangibility, Empathy and Responsiveness) against the dependent variable (customer satisfaction) the model as a whole is significant (sig. P<0.001) indicating that for 99% confidence in the ability of the model to explain the dependent variable.

Table 4.17 Coefficients a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.227	.261		-.873	.383		
Tangibles	.399	.080	.285	5.008	.000	.677	1.476
Responsive	.303	.078	.221	3.873	.000	.673	1.487
Empathy	.246	.071	.208	3.435	.001	.597	1.676
Reliability	.222	.069	.201	1.772	.077	.507	1.971

a. *Dependent Variable: Satisfaction Source: researcher's own compilation of Survey data 2018*

Table 4.18 Excluded Variable a

Model	Beta In	T	Sig.	Partial Correlation	Collinearity Statistics		Minimum Tolerance
					Tolerance	VIF	
Assurance	.098[d]	1.460	.145	.084	.485	2.060	.485

b. *Predictors in the Model: (Constant), Tangibles, Responsive, Empathy and Reliability*
Source: researcher's own compilation of Survey data 2018

An initial look identifies key elements of the analysis: three models were tested (only the third is shown here), with the four variables that met the entry requirement included in the final equation (Tangibility, Responsiveness, Empathy and Reliability). One variable did not meet the entry requirement (Assurance). The multiple R shows a substantial correlation between the four predictor variables and the dependent variable customer satisfaction (R = .586). The R-square value indicates that about 34.3 % of the variance in customer satisfaction is explained by the four predictor variables. The β values indicate the relative influence of the entered variables, that is, Tangibles has the greatest influence on customer satisfaction (β = .285), followed by Responsiveness (β = .221), Empathy (β = .208) and Reliability (β = .201).The direction of influence for the four variables was positive. Subsequently, seeing the individual contribution of the independent variable Assurance was found to be its contribution statistically insignificant (sig. 0.145) therefore the variable was removed from the model.

4.6.2Association of Virtual channel service quality and customer satisfaction variables

Table 3Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig. F Change
1	.611[a]	.373	.371	.769	.000
2	.661[b]	.437	.433	.730	.000

Predictors: (Constant), Accessibility [a]

Predictors: (Constant), Accessibility , Security

Dependent Variable: Satisfaction

Method: Forward (Criterion: Probability of F to enter <= .050)

Source: researcher's own compilation of Survey data 2018

Table4.20 Relationship between Virtual channel service quality and customer satisfaction variables

Variable	Coefficients		
	Standardized Beta	**t-values**	**(p-value) Sig.**
(Constant)		2.275	.024
Accessibility	.419	7.732	.000
Security	.317	5.842	.000

Note: $R^2 = 0.437$; F= 116.67 ; Sig. F= 0.000[c]

Source: researcher's own compilation of Survey data 2018

4.6.2.1Interpretation of regression results

keeping the above criteria, a multiple regression analysis was done for independent virtual channel service quality predictors (ease of use, information quality and security) against the dependent variable (customer satisfaction) the model as a whole is significant (sig. P<0.001) indicating that for 99% confidence in the ability of the model to explain the dependent variable.

Table 4.4Coefficients a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
2 (Constant)	.387	.170		2.275	.024		
ACCESSABLITY	.429	.056	.419	7.732	.000	.636	1.572
Security	.324	.056	.317	5.842	.000	.636	1.572
Speed	.382	.691	.342	6.25	.004	.624	1.489

a. Dependent Variable: Satisfaction Source: researcher's own compilation of Survey data 2018

Table 4.5Excluded Variables a

Model	Beta In	T	Sig.	Partial Correlation	Collinearity Statistics		
					Tolerance	VIF	Minimum Tolerance
2 Convenience	-.026^c	-.392	.695	-.023	.434	2.306	.434

c. Predictors in the Model: (Constant), Accessibility , Security

Source: researcher's own compilation of Survey data 2018

An initial look identifies key elements of the analysis: two models were tested (only the second is shown here), with the two variables that met the entry requirement included in the final equation (information quality and security). One variable did not meet the entry requirement (ease of use). The multiple R shows a substantial correlation between the three predictor variables and the dependent variable customers satisfaction (R = .661). The R-square value indicates that about 43.7 % of the variance in customer satisfaction is explained by the two predictor variables. The β values indicate the relative influence of the entered variables, that is, information quality has the greatest influence on customer satisfaction (β = .419), followed by Security and (β = .317). The direction of influence for the two variables was positive. Subsequently, seeing the individual contribution of the independent variables ease of use was found to be their contribution statistically insignificant (sig. 0.695) therefore the variable was removed from the model.

4.6.2.2 Hypothesis Testing

	Proposed Null Hypothesis	**_B_**	**P**	**Result**	**Remark**
H1	Physical service quality dimensions (Tangibility, Responsiveness Empathy Assurance, and Reliability) has a positive influence on customer's satisfaction in ATM service.	.285 .221 .208. .201	0.000	Partially supported	Except Assurance
H2	Virtual service quality (speed accessibility, security and convenience,) has a positive influence on customer's satisfaction in ATM service.	.419 .317	0.000	Partially supported	Except Convenience
H3	Multi-channel service quality (physical and virtual) dimensions has a positive influence on customer's satisfaction in ATM service.	.443 .275	0.000	Partially supported	

4.7 Discussion on the result

Once the reliability and validity of measurement model was established, the hypotheses were tested by analyzing the relationships between the latent constructs denoted in the model using a multiple regression analysis and correlation analysis on SPSS version 16.

With respect to the influence, the proposed model fit the data quite well and an examination of the estimated model parameters of multiple step regression result indicated that Physical service quality dimensions (Tangibility, Responsiveness, Empathy and Reliability) has a positive significant influence on customer's satisfaction in CBE where the hypothesized relationships. H1 and H2,which partially support that perceived service quality through each channel (virtual and physical) used by CBE ATM customers have a positive influence on satisfaction, were found to be significant. Focusing on the recent researches (Sousa & Voss,2006) customers using the two service channels, physical channel and virtual service the results show that three factors influence multi-channel customer satisfaction in a positive manner: the perceived service quality through the virtual channel, the perceived service quality .

Another recent research Cassab & Maclachlan(2009) finds also confirm that multi-channel service strategies are relevant to organizations that have deployed different modes of contact with their customers. Employing single channel view of service may not be sufficient to ensure a flowing conversation with customers. For example, most modern channels such as online, mobile, and kiosks empower customers to serve themselves. With less face-to-face interaction, customer feedback may be more difficult to obtain and inconsistencies may remain unnoticed. This can be alleviated through a progressive introduction of services in new channels and the provision of more information to consumers through touch points that help clarify the consumer's role in the service delivery process. The finds of this study also confirm that majority of the respondents are in need of virtual service interactions in addition to physical one.

Furthermore, H3 was verified with a significant and positive value for the effect of virtual service quality and physical service quality CBE service customers unlike Rolland's (2003) study finding indicating that the stronger impact on branch perceived service quality confirms about the dominance of traditional physical channel as a benchmark of quality.

Finally, another study conducted by Marianne and Philippe (2013) also elucidate that service companies must try to identify quality factors that create value for multi-channel customers to better satisfy them. Second, it highlights the need for managers to have an integrated view of all channels. Through channel integration, service firms can increase customers' perception of the service value. The study result of this paper also confirms this that using the integrated (Physical and Virtual) service has a significant impact on customer's satisfaction.

CHAPTER FIVE

CONCLUSION, AND RECOMMENDATIONS

Introduction

This study has investigated the relationship between customer satisfaction and service quality. Regardless of the numerous benefits that ATM brings to the bank and its customers, it also has its own challenges that range from technological and infrastructural factors to the perception of customers this chapter will give summary of the findings of the study, the conclusion drawn from the study and the recommendations made to address the issues raised.

5.1 Summary

Based on the result and interpretation and discussion presented in the previous section, the following conclusions are drawn.

- More or less most of CBE ATM users are satisfied with the service they get except on reliability and responsive dimension there seems to have weak relationship.

- The result of data analysis shows that CBE ATM card is attractive, portable and easy to hold. In addition to this the quality of currency is good and neater. But most of the Time the printing information about their transaction is not available as known in service industry the expectation of the customer affects the productivity of the organization highly so that the bank must address the expectation of its customers.

- In other finding, the bank is assured about retaining its existing customers with consistent in performance and dependability but most of the customers or respondent were not comfortable with the limit of cash withdrawal per day and that of power backup and data recovery system this two things will decrease expectation towards the bank ATM service and it tends to dissatisfaction.

- CBE's ATM is easy to access both recent and historical transaction at anytime and anywhere with their sufficient number of ATM at reasonable distance somewhat there is also an access to give a feedback about the service like call center 951.

- ATM cash is dispensed properly with no time waiting and quickly deliver the card after using ATM but the Response speed to compliant is late and its makes dissatisfaction on the customers towards CBE's ATM banking service.

- Results also show that, CBE provides timely help-desk services and online help facilities for its ATM service customers and employees of the bank is willing and ready to provide ATM services (timeliness of service, giving prompt service) more or less CBE makes effort to understand the customer needs.

- According to a survey that conducted the employees of CBE possess the required skills and knowledge to perform the service and also they are friendly and respectful personnel to contact in addition to this CBE provides 24/7 e-based monitoring and assistance for ATM services that need immediate support and most of the time cash is available in the ATMs at any time.

- The Customers perception on the empathy of the bank are most of the respondents were neutral for this idea .but the other agreed on a provision of caring and individualized attention to customers.

- CBE's ATM are conveniently located, easy to use and it saves time as compared with conventional banking but the finding says there is queue in using ATM service so the banks major concern should be this.

- In assuring the security of the ATM service the respondent have agreed and believe that the information are secure and nobody can access their account also they feel safe, rescued and with no doubt about security in addition to this CBE's infrastructure is reliable in correcting erroneous transactions and compensate for any losses due to security reason or infringements related to its ATM banking services.

- Generally ATM users are satisfied by the service which is given by the bank.

5.2 Conclusion

The following conclusions are discussed from the study regarding the relationship between service quality and customer satisfaction on ATM in the case of commercial bank of Ethiopia .All conclusions and recommendations are presented as per the research objectives of this study.

CBE Bank is one of the fastest growing financial institutions in Ethiopia. The banking industry calls for a major requirement from the banks i.e. introducing themselves with new technologies and easier mechanisms. Attitudes of the staff and customers of CBE bank have shown that the overall performance regarding ATM at a respectable condition. This conclusion is drawn since there are existences of instruments such as ATM are not placed at convenience places which have caused lack of satisfaction of the customers. In addition, considering the fact that the bank has a large number of customers that use ATM, it is clear that the bank hasn't taken appreciable steps towards introduction and adoption ATM E-Banking. Customers have agreed that on most of the service given by CBE can satisfy their customers according to the nine service quality dimension the most significant to their satisfaction is security, reliability, speed accessibility and conventional dimension can weighted the first level. Responsiveness and assurance weighted the 2nd level and for the tangibility and Empathy most of the respondent were neutral.

The problem faced while customers using ATM are interruption of transaction by power failure, empty cassette, loss of recover data, system an availability and limited amount of cash withdraw Generally, it can be concluded that CBE Customers are agreed with the overall claim service delivery and   have adequate performance of claim service quality and customer satisfaction in this specific study.

The study also finds the overall service quality attributes are positively correlated with customer satisfaction. However, responsiveness has the highest positive correlation against convince which has the least correlation with customer satisfaction. And from this we can conclude that as reliability attributes increases from the company (rendering service as promised) satisfaction also increases, the same thing is true for all other dimensions of service quality however with the lesser degree with assurance attributes relative to the former ones.

Factors that customers not to claim high satisfaction level are Unable to get ATM in the nearby location , Capture of Card by ATM and failure to deliver the captured card to the customer timely The Banks incompetence to keep promises (reliability problem) and Lack of dispute handling problem such as customers may not get cash timely after the ATM deducts money from the customers' account also the core banking system and the ATM system are not parallel offline/disconnection between the core banking and ATM systems.

5.2 RECOMMENDATION

The study reveals that as the quality of services being delivered to customers is improved, customer satisfaction results customer loyalty of Technology based banking will be increased and readiness of customers toward technology-based banking is increased. So creating enough awareness about the e-banking systems reliability will definitely increase the amount of users.

 Thus the following recommendations are forwarded:-

- Promoting and fostering the culture of technology based banking services usage and informing and encouraging customers to use the service which is delivered via the technology.

- As the results the study shows convenience and the support service like call center 951 are the most important dimensions for response compliant and other service so the bank have to pay attention on this area for more achievements.

- Utilize all the necessary human and material resources towards achieving high level of ATM service quality to satisfy its customers.

- As the result of the study there is queue in using ATM service so giving POS service on the branches will be an improvement.

- Increasing the limit of cash withdrawal per day that will satisfy the customer need.

- Power backup and data recovery system this two things will decrease expectation towards the bank ATM service and it tends to dissatisfaction so using the latest technological power backup and data recovery system will be a key.

- CBE must focus on the availability of printed mini Statement.

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Appendix

Appendix A: questionnaire

Dear sir/Madam

My name is Kidist Tsega ,a student of MBA at st.mary's university .the aim of this questionnaire is to assess the practice of customer satisfaction in commercial bank of Ethiopia .the information you provide in response to the item in questioner will be used as a part of the data needed for the study of customer satisfaction in ATM. the result of the study is anticipated to supply to the understanding of the basic practice of customer satisfaction in delivering ATM service to customers .I would like to assure that the information you provide will be used only for the purpose of achieving academic award. Hence your involvement in the study in this in this regard has a great input to the quality of research result .At the end ,I believe that you will enlarge your assistance by participating by honest and thoughtful response to questionnaire.

Thank you for your participating

Best regards

Kidist Tsega

Questionnaire

On relationship between service quality and customer satisfaction in automated teller machine service (the case of Commercial Bank of Ethiopia, West Addis Ababa Districts)

(To be filled by Addis Ababa Residents who are Commercial Bank of Ethiopia ATM card Holders)
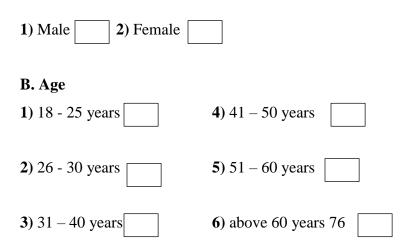
Dear Respondent;

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

General Instruction:

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

Thank you in advance for your valuable response and timely co-operation

Part I General Information

A. Gender

1) Male ☐   **2)** Female ☐

B. Age

1) 18 - 25 years ☐   **4)** 41 – 50 years ☐

2) 26 - 30 years ☐   **5)** 51 – 60 years ☐

3) 31 – 40 years ☐   **6)** above 60 years 76 ☐

C. Education

1) High school ☐   **3)** Degree ☐

2) Diploma ☐   **4)** Master's Degree ☐

5) Other (please specify) ————————————————

D. Profession

1) Employee ☐   **3)** Retired ☐

2) Self-employed ☐   **4)** other (please specify) ————————————————

E. Monthly Income (in birr)

1) Up to 1,000 ☐   **3)** 3,001-5,000 ☐   **5)** Above 10,001 ☐

2) 1,001- 3,000 ☐   **4)** 5,001-10,000 ☐

F. Status of ATM usage

1) Less than 6 Months ☐   **3)** 1 – 2 years ☐

2) 6 Months – 1 year ☐   **4)** above 2 years ☐

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

1) 1-3 times ☐   **3)** 9-12 times ☐

2) 4-8 times ☐   **4)** Over 12 times ☐

H. Type of your account linked with ATM card

1) Saving Account ☐   **2)** Current Account ☐   **3)** Special Saving Account ☐

I. Your preferable local time to use ATM service

1) 12:00 – 6:00 (morning) ☐   **3)** 12:01 –6:00 (Night) ☐

2) 6:01 –12:00 (afternoon) ☐   **4)** 6:01 –11:59(midnight) ☐

Tangibles dimension	1	2	3	4	5
Appearance of the ATM is Attractive					
Mini statement printing is available					
The currency note received from ATM is of good quality					
The design is attractive and easy to hold					
Reliability dimension					
ATM service practices involve consistency of performance and dependability					
Cash withdrawal limit from a specific account in a day is sufficient					
ATM banking provides power backup and data recovery system to avoid interrupt transactions in a case of electric power failure					
Cash is available in the ATMs at any time					
Responsiveness dimension					

Commercial Bank of Ethiopia makes effort to understand the customer's needs					
There is quick response and the ability to get help facilities for its ATM service customers					
Commercial Bank of Ethiopia provides timely help-desk services and online help facilities for its ATM service customers					
There is willingness or readiness of employees to provide ATM services (timeliness of service, giving prompt service)					
Assurance dimension					
Employees of Commercial Bank of Ethiopia possess the required skills and knowledge to perform the service					
There is respect, consideration and friendliness of contact personnel					
Commercial Bank of Ethiopia provides 24/7 e-based monitoring and assistance for ATM service that need immediate support					
Cash is available in the ATMs at any time					
Empathy dimension					
Provision of caring and individualized attention to customers					

provided by call-center are available in time of request					
Information is available regarding types of ATM services at personal level					
Specific individual needs are understood					
The gives you individual attention in regard to ATM service					
Convenience dimension					
ATMs of Commercial Bank of Ethiopia are conveniently located					
ATM banking transaction is easy to use					
There is no queue while using ATM service					
ATM services save time as compared to conventional banking					
Security dimension					
I perceive that Commercial Bank of Ethiopia's information are secure and nobody can access my accounts					
I have freedom from danger, risk and doubt about security					
I believe that Commercial Bank of Ethiopia's infrastructure is reliable in correcting erroneous transactions					
Commercial Bank of Ethiopia's compensate for any losses due to security reason or infringements related to its ATM banking services.					
Accessibility dimension					

ATM services provided by Commercial Bank of Ethiopia allow easy access to transaction data both recent and historical					
There are sufficient number of ATMs at a reasonable distance to access financial transaction in time of need					
Customers can access ATM services at anytime and anywhere					
Customers have access to provide service feedback					
Speed dimension					
Cash dispensed from ATM promptly					
Transaction is efficient/no waiting time					
Response speed to complaint is satisfactory					
Speed of card delivery after using ATM service quick					
I'm happy with overall quality					
I'm happy with their customer treatment					

Direction: Please respond by choosing the number which best reflects your own perception.

Are you satisfied with overall ATM service of Commercial Bank of Ethiopia?

1. Highly dissatisfied

2. Dissatisfied

3. Neutral

4. Satisfied

5. Highly satisfied

Note: Please give priority for the nine dimension accordingly and if you have any points regarding practice of customer satisfaction in relation with service delivery at the bank.