

St. Mary University
Department of General MBA
School of Graduate Studies



Assessment of ATM service quality and customer satisfaction in the
(Case of commercial bank of Ethiopia, Addis Ababa.)

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St. Mary University
Department of General MBA
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(A case of Commercial Bank of Ethiopia)

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Declaration

I, the undersigned, declare that this research paper is my original work and that all sources of the materials in the research paper have been duly acknowledged. The matter embodied in this project work has not been submitted earlier for award of any degree or diploma to the best of my knowledge and belief.

Name: Selam Tsehaye

Signature: _____

Date: _____

Endorsement

I, hereby certify that, Ms. Selam Tsehaye student of Masters of General Business Administration at St. Mary University, Department of General Business Administration, School of Graduate Studies, has completed her research project on **"Assessment of ATM service quality and customer satisfaction in CBE"**, under my advice, guidance and supervision.

Advisor

Signature & Date

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Thank you all!

ACRONYMS

ATM – Automated Teller Machine

CBE – Commercial Bank of Ethiopia

INTSERVQUAL - Internal service quality model

POS – Point of sale

SERVQUAL - Service Quality Model, a survey instrument that purports to measure the quality of service rendered by an organization along five dimensions: reliability, assurance, tangibility, empathy and responsiveness.

SERVPERF - Service Quality Model, emphasized that service quality can be measured perceptions alone.

SPSS - Statistical Package for social Sciences

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Abstract

The objective of the study is to assess ATM (automated teller machine) service quality and customer satisfaction of CBE customers. To study the relationship between ATM service quality and customer satisfaction, first a SERVQUAL model based on the previous works has been proposed. Five ATM service quality dimensions namely tangibility, reliability, responsiveness, assurance and empathy have been established based on the literature review. For this investigation primary data was collected from a convenience sample of 156 customers of CBE East District grade IV branch using ATM service through structured questionnaire. The Collected data was analyzed using mean, standard deviation, correlation, and regression analysis. Regression results indicate that tangibility, reliability, responsiveness, assurance and empathy are dimensions of ATM service quality that positively and significantly contributes toward customer satisfaction. The study makes a significant contribution to the banking service quality literature because few empirical studies are available dealing with banking service delivery through in Commercial Bank of Ethiopia.

Key Words – *service quality, customer satisfaction and SERVQUAL model*

Chapter One

1. Introduction

1.1 Background of the study

Accomplishing the higher level of customer satisfaction is the challenging task especially in the service sector. In order to face this challenging task many organizations have started to improve their service quality. Service quality is one of the serious components in any service sector because service quality helps to maintain competitive advantages in the market place.

In case of banking sector, clients are attracted by high quality services. Moreover, advancement in technology helps banking sector to upgrade their service quality (example: ATM, Online Banking, Mobile Banking, and Visa card).

In the history several payment mechanisms are observe ranging from the traditional barter system to the modern day electronic payments. The automated teller machine (ATM) is one of the many ICT products commonly used in banks. ATM was first introduced solely as a cash dispensing machine but it can now perform other banking services such as cash withdrawals, funds transfers from one account to the other and the payment of bills (Abor, 2004).

Automated Teller Machine (ATM) has been seen by both scholars and practitioners as one of the most innovative techniques that has been introduced into the banking system. This technique enables banks to provide customers with quality and satisfactory services. The increasing numbers of bank customers preferring this technique do so not only because of its self-service delivery attribute, increased autonomy in executing transactions but also diversified financial services it offers.

Automated teller machine was first introduced in Ethiopia in 2001, with the Commercial Bank of Ethiopia being the pioneers in this kind of service to the banking sector Getachew Worku (2010). This was done so as to enable customers have a 24-hour and 7 days a week access to their money and improve customer satisfaction.

Currently commercial bank of Ethiopia's Active ATM card holders reached more than 3 million and it has strong correspondent relationship with more than 50 renowned foreign banks like, Royal bank of Canada, city bank, HSBC bank.

This study focuses on the Assessment of ATM service quality and customer satisfaction in the case of commercial bank of Ethiopia, Addis Ababa. And tries to identify the problem hanging over the neck of providing quality service and recommends possible solution to the identified problems.

1.2. Statement of the problem

Satisfying customers is the first major mission and purpose of any business organization. It is when customers are satisfied the organization achieves higher sales, profit and market share. Customer satisfaction also leads organization to gain loyalty and achieve the desired objective. Therefore, it is essential for organizations to satisfy their customers promptly so that they can achieve what they plan. Banks as a business organization should provide a great care for its customers to attract, retain and gain their loyalty. Nevertheless, banks found in our country have little care about their customers. This is to use more obsolete and traditional technologies that cause dissatisfaction and switching among customers. This means the banks are not satisfying their customers enough due to many factors in which using traditional technologies in among them. Levesque and McDougall(1996) have confirmed and reinforced the notion that consistent poor customer experience as a result of poor service quality led to a decrease in the levels of customer satisfaction and the chances of further willing to recommend the service (I.e. word -of-mouth advertising or referrals) is lessened. This is true for commercial bank of Ethiopia, which is the leading bank in the country, even though CBE has been providing many kinds of banking service since its establishment in 1942, it cannot go further in satisfying its customer. In addition, there are no previous published studies focusing particularly on ATM service Quality and customer satisfaction in Ethiopia; however, ATM services are growing across the country where such studies will

contribute on the expansion and for early problem solving.

When it was first introduced, the ATM was meant to reduce the unnecessary traffic in the banking hall, make customers have a quick access to their money and make life convenient to a certain level. However, according to Ayo *et al.*, (2010) the situation today has changed drastically; it has become a source of worry to users and providers (banks), because the function it was meant to provide has been seriously eroded. It has become a money spinner for fraudsters, who have found new heaven in compromising innocent people's personal identification numbers (pin). ATM behaviour can change during what is called "stand-in" time, where the bank dispensing the cash is unable to access databases that contain account information (possibly for database maintenance), that is, when there is network problem. ATMs at times can also deduct money from the account without actually dispensing money; these, among others, are the bane of these money dispensing machines. With all the problems and incompetence of this money dispensing machine in Ethiopia; we can say it has recorded some success. The level of satisfaction intended to be provided by these machines is reduced by technological and processing failures, the perception that the service delivery mode is expensive and the insecurity regarding standalone ATMs. All these create customer dissatisfaction.

As day to day use of payment card is increasing, it is important to make a study to gain insight about the level of customer satisfaction with respect to various aspects of commercial bank of Ethiopia payment card and to identify the problem areas and propose recommendation leading to improvement. The researcher identifies the contribution of this technology on satisfying customers of bank in CBE East Addis Ababa District. Therefore, the purpose of this study is to assess the ATM service quality and customer satisfaction.

1.3. Main Question

- o How does the quality of ATM service affects customer satisfaction in CBE?

1.3.1. Sub Questions

- o What is the effect of tangibles on CBE's customer satisfaction of ATM?
- o Is reliability affects CBE's customer satisfaction of ATM?
- o Does responsiveness affect CBE's customer satisfaction of ATM?
- o What is the effect of assurance on CBE's customer satisfaction of ATM?
- o How can empathy affect CBE's customer satisfaction of ATM?
- o What is the level of customer satisfaction on CBE ATM service?

1.4. Hypotheses

H1=there is significance difference between expectation and perceived service by customers.

H2=reliability is positively related and has significant impact on customer satisfaction.

H3=responsiveness is positively related and has significant impact on customer satisfaction.

H4=assurance is positively related and has significant impact on customer satisfaction.

H5=empathy is positively related and has significant impact on customer satisfaction.

H6=tangibles are positively related and has significant impact on customer satisfaction

1.5. Objectives of the study

General Objective

- o To investigate how ATM service quality affects customer satisfaction, in CBE.

Specific Objective

- o To inquire how tangibles will affect CBE customer satisfaction of ATM
- o To explore how reliability, affect CBE customer satisfaction of ATM
- o To examine how responsiveness, affect CBE customer satisfaction of ATM
- o To explore how empathy, affect CBE customer satisfaction of ATM
- o To investigate how assurance affect CBE customer satisfaction of ATM

1.6 Significance of the study

The study will help the management and other stakeholders of Commercial bank of Ethiopia to understand how best they can customize the ATM services quality to meet the needs of customers. The study will also help the researcher to acquire skills of carrying out research.

The findings of the study provide information to use in analyzing the current ATM service quality situation of commercial bank of Ethiopia. As the use of ATM service are increasing day to day, on the parts of the bank, it is important to have an idea about what are their recommendations, how do they compare the ATM service quality of this bank with that of any other banks etc. Thus, the finding of the study is very useful to the CBE to identify their positive and negative features and the customer feedback. The bank management can take actions on the base of researcher to improve the services and farther growth if the customers will select on the base of convince represent in the whole population. Also with regard to other researchers, the study will act as a reference material to other students pursuing studies in the similar subject.

1.7. Scope of the study

This research is conducted to assess ATM service quality and customer satisfaction in commercial bank of Ethiopia. The research used only five service quality dimensions i.e. tangibility, reliability, responsiveness, assurance, and empathy. Conducting the study to customers of CBE is difficult because the population is huge in number and it is hard to manage these customers so the study focused on selected Grade IV CBE East Addis Ababa district branches. As the method of primary data collection, only questionnaire were used to conduct the study.

1.8. Organization of the study

The study comprises five chapters which includes the following:

chapter one contain introduction of the study, background of the organization, statement of the problem, basic research questions, objectives of the study, significance of the study, scope of the study and limitations of the study. Chapter two deals with the literature review which consists of theoretical and empirical frame works. Chapter three deals with the research method, Describes the research design, population, sample size and sampling methods, data collection tools and techniques, and data analysis. And the fourth chapter presents data analysis, findings and discussion of the data gathered. Lastly, Chapter Five signifies some summary, conclusion and recommendation which are drawn from the whole chapters. Finally reference, appendix and other related sample are attached at the end.

1.9 Definition of key terms

Service quality - can be defined as the difference between customer's expectation for service performance prior to the service encounter and their perception of the service received (Asubonteng, 1996)

Customer satisfaction - is defined as a function of the customer's expectations and perceptions of performance according to the expectancy disconfirmation paradigm

(tse and welton, 1988)

Payment card: - is a device that enables its owner to make a payment by electronic funds transfer. It is also accessing one's account in a bank to effect payment for goods and services or to withdraw liquid cash. The most common types of payment cards are credit card statement and debit cards. An ATM cards known under a number of names is any card that can be using in automation teller machines for transactions such as deposits, cash withdrawals, obtaining account information, and other types of transactions, often through interact networks. The use of credit card to withdraw cash at ATM is treating differently to a POS transaction usually attracting interest charges from the date of the cash withdrawal. The use of a debit card usually does not attract interest. Third party ATM owners may charge a fee for the use of the ATM.

ATM: - is an electronic device which allows a bank's customers to make cash withdrawal and check their account balances at any time without the need of human teller. It is also an innovative service delivery mode that offers diversified financial services like case withdrawal, funds transfer, cash deposits, payment of utility and credit card bills and other financial enquires.

Tangibility: It comprises the physical equipment, its appearance, support services and even the appearance of service personnel.

Reliability: It refers the degree to which the ATMs offer accurate, dependable and timely services to the users.

Responsiveness: The willingness of ATM service providers to help their customers and meet their needs and wants. In difficult situations it would also mean the ATM service provider's ability to respond effectively.

Assurance: It refers the issues of confidence and trust that consumers have towards ATMs and feeling of safety in usage in case of perceived problems.

Empathy: It refers the attention and care that the ATM service provider may offer to its customers and which may also to convenient operating arrangements in the use of ATMs.

Chapter Two

2. Review of related literature

2.1. Introduction

This chapter deals with the theoretical, empirical, and conceptual framework of the study. This involves bringing up the theories that the researcher used in this study. It discusses issues on ATM service quality and customer satisfaction and defines relevant concepts to enhance understanding of the topic and provide answers to the research questions. Summarily, this theoretical framework enables to build a conceptual model that is the road map for my empirical observations.

2.2. Theoretical Review

2.2.1. Service quality models

Sasser et al (1978) defined the factors that raise the level of service quality such as security, consistency, attitude, completeness, condition, availability and training of service providers. Besides this physical quality, interactive quality, and corporate quality also affected the service quality level (Lehtinen and Lehtinen, 1982)

A. SERVQUAL

The authors stated determinants of service quality, service quality gaps and dimensions of service quality which is summarized as follows after carrying out an exploratory investigation, Parasuraman,A.,Zeithaml,V.A., & Berry, L.L (1985) come up with five gaps between customer service quality and expectations and perceptions. The first gap is the difference between customers' expectations and perceptions of the managers, the second gap is the difference between perceptions of the management and specification of service quality, third gap the difference between the service specification and service delivery, fourth gap is discrepancy between service delivery and external communication and the final gap is the difference between the expected and the perceived service quality of the customer.

Service quality was argued by the authors as "perceived by consumer depends on

the size and direction of GAP's which inter-depend on the nature gaps associated with the design, marketing and delivery service i.e. the magnitude and direction of each gap will have an impact on service quality.

GAP 5=f (GAP1, GAP2, GAP3, GAP4)" (Parasuraman et al. (1985)

As to Parasuraman et. al, (1985), ten determinants of service quality were identified which are reliability, is all about consistency of performance and dependability, responsiveness which entails how much ready and willing the employees are to provide service competence – whether the personnel of the organization are in possession of the required skills and knowledge and research capability of the firm

Access – which consists approachability and ease of contact?

Courtesy – which is about contact personnel's politeness, respect considerations and friendliness?

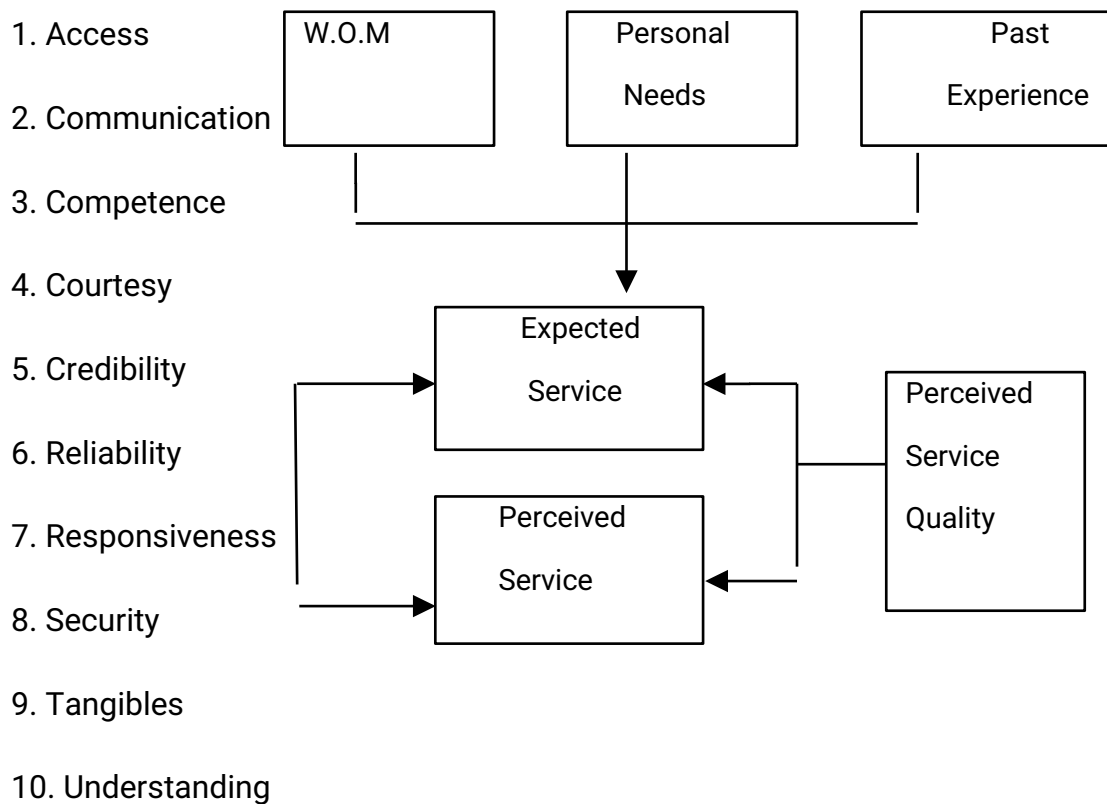
Communication – informing customers about the service itself, its cost and problem solving ability of the service with a language they can understand and listen.

Credibility- comprises trust worthiness, believability and honesty

Security- whether customer is free from danger, risk or doubt (it involves physical safety, financial security and confidentiality)

Understanding- this is all about making the effort to understanding the customer's needs .tangibles- consists the physical evidence of the service.

Figure 1 Determinants of perceived service quality



Source: Parasuraman,A.,Zeithaml,V.A., & Berry, L.L (1985)

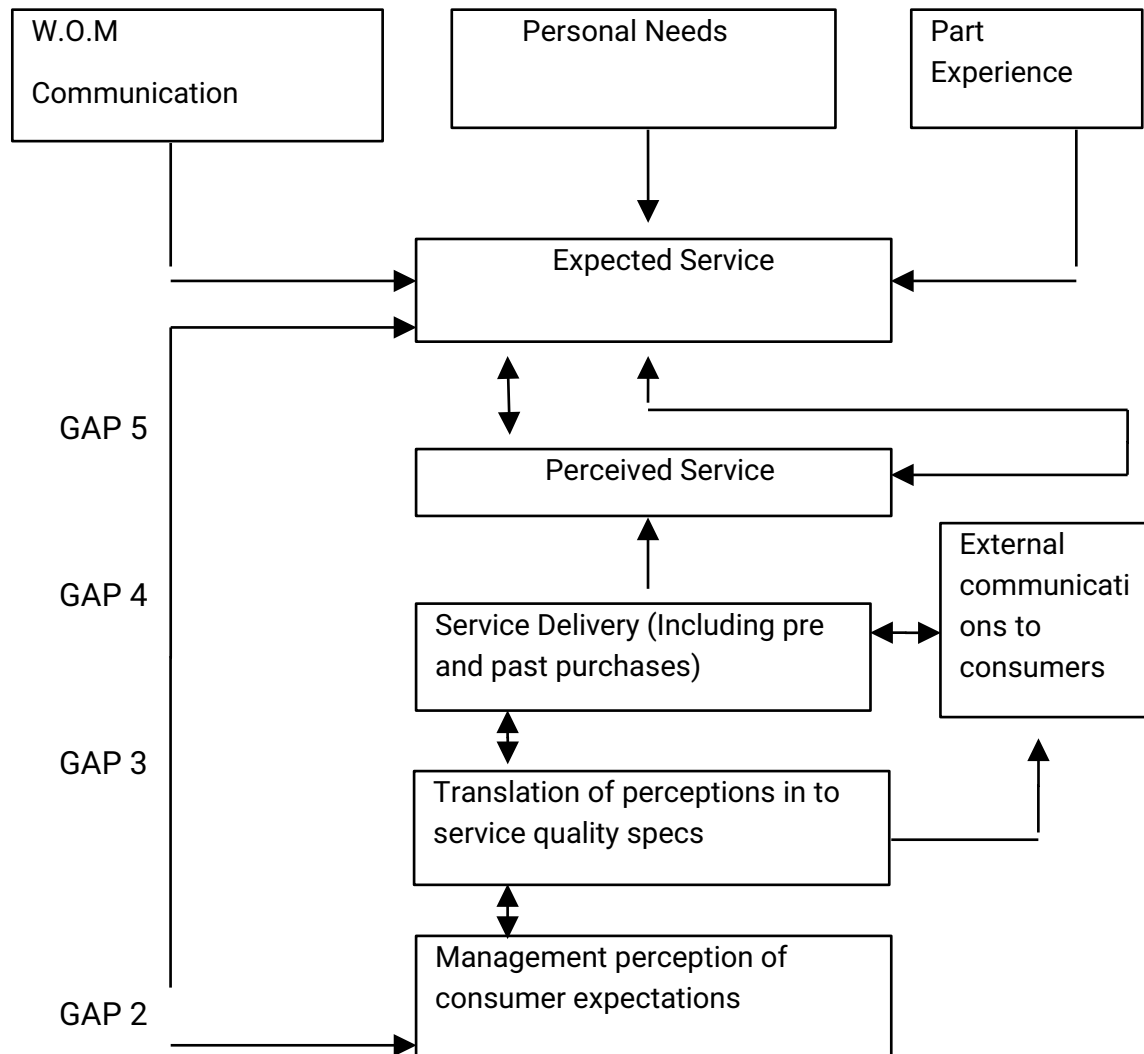
As it indicates earlier Parasuraman et. al., (1985) in their first work identified ten categories of service determinants. however they conducted study to purify scales and come up later with five- dimensions of which three of them (tangibles reliability and responsiveness) are retained from the original work whereas the rest two dimension (assurance and empathy)were combined from the original dimensions of communication, credibility , competence, courtesy, understanding (knowing customers and access (Parasuraman et al...1985).

Parasuraman et .al, (1985) defined the five dimension tangibles physical facilities, equipment, and appearance of personnel reliability, ability to perform the promised the service dependably and accurately. Responsiveness: willingness to help customers and provide prompt service. Assurance: knowledge and courtesy of employees and their ability to inspire trust and confidence. Empathy: caring

individualized attention the firm provide its customers.

Figure 2 services quality model

Consumer



SOURCE : Parasuraman,A.,Zeithaml,V.A., & Berry, L.L (1985)

B. SERVPERF

Cronin and Taylor (1993) questioned the performance gap model by Parasuraman et al. (1998) in which three investigations were made: conceptualization and measurement of service quality causal order of the relationship between service quality and consumer satisfaction and impact of Service Quality and customer satisfaction on purchase intentions. The authors come up with SERVPERF model which considers performance based service quality measurement. The evaluation of

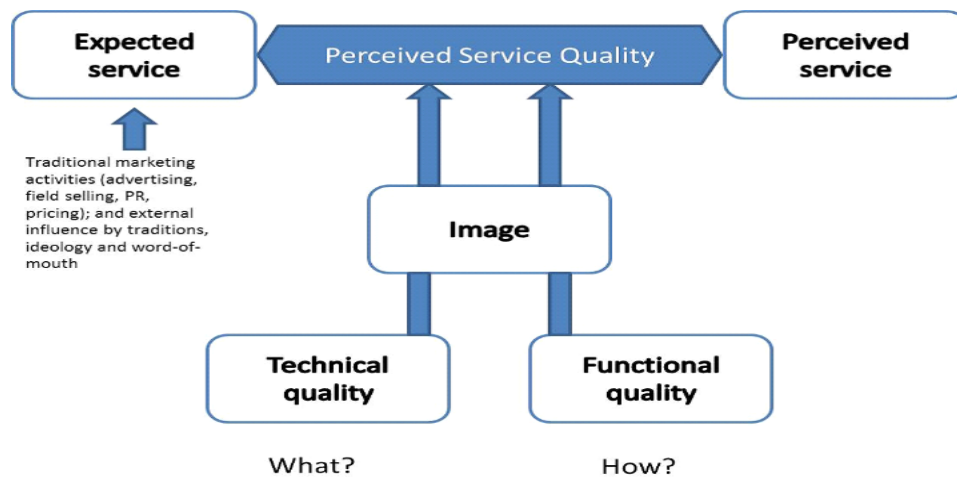
SERVPERF does not consider expectations and importance weights not attached where over all service quality is the summation of the number of attributes times the performance perception stimulus Cronin and Taylor (1993) concluded according to the investigations that the bases of the understanding conceptualization and measurements of marketing is on "flowed Paradigm argued SERVPERF as superior than SERVQUAL in that it is efficient- the numbers of items to be measured reduced from 44 to 22 and confirmation of scale SERVPERF scale consistently. To the investigation, the five dimensions of SERVQUAL model is not confirmed that shows superiority of SERVPERF. Besides according to their study a service quality leads to customer satisfaction and the effect of customer satisfaction on purchase intention stronger than the service quality does. The conclusion drawn by Cronin and Taylor (1992) was that scale used to measure service quality might differ from one industry to another

C. Gronroos's Service Quality model

Gronroos (1984) service quality model is built based on three dimensions functional quality dimension which can only be evaluated subjectively is concerned with "what the customers get i.e. it is all about the process of service : technical quality where the customers can only be evaluated the quality of service in an objective manner is concerned" what the customer get i.e. an outcome not a process and the final corporate image dimension is one which influences the expectations of consumers and is built mainly with technical quality, functional quality and other factors (external factors and traditional marketing activities).

As is depicted in the figure below, perceived service is the outcome of the three dimensions (technical quality, functional quality and corporate image) and comparing it with expected service yields perceived service quality. Gronroos (1984) in its conclusion emphasized the importance of functional quality dimensions and to narrow the gap between expected and perceived service, he considered two critical things one is the promises made by the company should match with the customers.

service perception and second how technical and functional quality are influenced and perceived must be understood by the manager last but not least, the aforementioned stated quality dimensions are noted as interrelation not one as prerequisite of the other.



Source: Gronroos, 1984.

Figure3. Gronroos service quality model

2.2.1.1. Model of service quality gaps

Parasuraman et al. (1985) analyzed the dimensions of service quality and constituted a gap model that provides an important framework for defining and measuring service quality (Saat, 1999). They developed the gap service quality model through the findings from exploratory research that contains in depth and focus group interviews. Gap service quality model showed the key insights gained through the executive interviews and focus group interviews about the service quality concept. The gaps revealed by the executive interviews were shown in the market side (gap 1, gap 2, gap 3, gap 4), and the gap 5 which was formed by the focus group interviews was in the consumer side of the model. The gap relations and names were shown below (Parasuraman et. al, 1985; Lovelock and Wirtz, 2011):

Gap 1: customer expectation-management perceptions gap, the knowledge gap.

Gap 2: management perception-service quality specifications gap, the policy gap.

Gap 3: service quality specifications-service delivery gap, the delivery gap.

Gap 4: service delivery-external communications gap, the communications gap.

Gap 5: expected service-perceived service gap, the service quality gap.

Lovelock (1994) added the sixth gap to the model as gap 6: service delivery and perceived service the percentages gap. According to the perceptions gap the responses of focus group participants, the judgments of high and low service quality depended on how consumers perceived the actual service performance in the context of what they expected, and gap 5 showed the expected service-perceived service gap. After the gaps modelling, the determinants of service quality that consumers used when interpreting the quality were described. The ten service quality determinants and their descriptions have been identified below.

Table 2.1: determinants of service quality

1. Reliability: consistency of performance and dependability, accuracy in billing, keeping records correctly, performing the service right at the designated time.
2. Responsiveness: willingness or readiness of employees to provide service, timeliness of service such as mailing a transaction slip immediately, calling the customer back quickly, giving prompt service.
3. Competence: possession of the required skills and knowledge to perform the service, knowledge and skill of the contact and support personnel, research capability of the organization.
4. Access: approachability and ease of contact, the service is easily accessible by telephone, waiting time to receive service is not extensive, convenient hours of operation, convenient location of service facility.
5. Courtesy: politeness, respect, consideration, friendliness of contact personnel, consideration for the consumer's property, clean and neat appearance of public contact personnel.
6. Communication: keeping customers informed in language they can understand and listening to them, explaining the service itself and its cost, assuring the consumer that a problem will be handled.

7. Credibility: trustworthiness, believability, honesty, company reputation, having the customer's best interests at heart, personal characteristics of the contact personnel.

8. Security: freedom from danger, risk, or doubt, physical safety, financial security, confidentiality.

9. Understanding/knowing the customer: understanding customer needs, learning the customer's specific requirements, providing individualized attention, recognizing the regular customer.

10. Tangibles: physical evidence and representations of the service, other customers in service facility.

Source: Parasuraman et al., 1985.

Haywood-farmer (1988) discussed a service quality model including three basic attributes as *physical facilities, processes and procedures, people behaviour and conviviality, and professional judgment*. The service quality attributes of hay wood-farmer were associated to service quality determinants of Parasuraman et al. (1985).

Parasuraman et al. (1988) developed SERVQUAL which is an advanced model for measuring service quality. In SERVQUAL model (table 3), there are 5 dimensions and 22 items presented in five-point Likert scale. They measured especially functional service quality through empirical studies in banking, credit card, repair and maintenance, and long-distance telephone services.

Table 2.2: SERVQUAL

Dimensions	Items
Tangibles: Physical facilities, Equipment, and appearance of personnel	<ol style="list-style-type: none"> 1. Number of ATMs per ATM station is enough 2. ATMs are at convenient location 3. Corporate brand appeared on ATMs 4. ATMs Issuing clean notes 5. ATM slips are readable 6. of ATMs and ATM stations are clean
Reliability: To perform The promised Dependably and Accurately Service	<ol style="list-style-type: none"> 7. ATMs provide range of services 8. ATM transactions are accuracy 9. ATMs are fast 10. ATMs are not out of order 11. ATM system are usable 12. Ease of access to ATMs
Responsiveness: To help customers And provide Prompt service	<ol style="list-style-type: none"> 13. Always cash is availability in ATMs 14. replacement of lost ATM cards is quick 15. Waiting times at ATMs is not long 16. of swallowed ATM cards are return fast 17. Employee fast in dealing with ATM problems 18. Employee are effective in solving ATM problems
Assurance: Courtesy Knowledge, ability Of employees to Inspire trust and Confidence	<ol style="list-style-type: none"> 19. Privacy at ATMs is good 20. ATM usage and ATM security advice will be provided 21. Security at ATM stations will be good
Empathy: caring, Individualized Attention the firm Attention the firm Provides its Customers	<ol style="list-style-type: none"> 22. Employees are friendly 23. ATM fees are fair 24. ATM card application process is easy 25. Employees are accessible to solve ATM issues

Source: compiled from Parasuraman et al., 1988; Finn and lamb, 1991.

Service quality can be measured by the performance-based SERVPERF scale as well as the gap-based SERVQUAL scale. Cronin and Taylor (1992) developed SERVPERF which is a performance-only model for measuring service quality with empirical studies in banking, pest control, dry cleaning, and fast food sectors. They have developed a service quality scale in respect to the dimensions of expectation (22 items-same as SERVQUAL), performance (22 items-same as SERVQUAL), importance (22 items-same as SERVQUAL), future purchase behaviour (1 item), overall quality (1 item), and satisfaction (1 item) which were measured by five-point semantic differential scale. This study showed that service quality was measured as an attitude, the marketing literature supported the performance-based measures, and the SERVPERF explained more of the variation in service quality than SERVQUAL. SERVQUAL had a good fit in banking and fast food sectors whereas SERVPERF had an excellent fit in all four industries-banking, pest control, dry cleaning, and fast food. Brady et al. (2002) mentioned that SERVPERF was the most superior model among all service quality models and they performed a replication and an extension of SERVPERF and supported the results of Cronin and Taylor (1992) in different sectors such as spectator sports, entertainment, health care, long-distance carriers, and fast food. Stafford et al. (2011) assessed the fit and stability of service quality models, and emphasized that service quality can be measured using both expectations and perceptions (SERVQUAL) or perceptions alone (SERVPERF).

Rust and Oliver (1994) proposed a three-dimensional non-tested model that included service product, service delivery, and service environment. The service quality ring showed ten lessons that improve the service quality (Berry et al., 1994). These lessons are listening, reliability, basic service, service design, recovery, surprising customers, fair play, teamwork, employee research, and servant leadership. These factors should be developed by service organizations to improve the service quality. Philip and Hazlett (1997) proposed a hierarchical structure model called P-CP for measuring service quality in service organizations. They adopted the scale of

Webster and hung (1994) one-to-five-point scale from -2 to 2 and associated P-C-P model with SERVQUAL. The model was based on pivotal, core, and peripheral attributes. Pivotal attributes which were the most important attributes that affect service quality were seen as end product or output, whereas; core and peripheral attributes were at the bottom side of the triangle seen as inputs and processes. These attributes were shown in a triangle. Pivotal attributes were at the top, core attributes were at the second stage, and peripheral attributes were at the bottom side of the triangle. The degree of importance decreased from top to bottom of triangle.

Frost and Kumar (2000) developed an internal service quality model called INTSERVQUAL (figure 3) based on the adaptation of the gap model (Parasuraman et al., 1985) and the SERVQUAL (Parasuraman et al., 1988). The model measures the service quality of internal customers such as front-line staff and support staff. As a result of the study, it was found that internal service quality was affected by responsiveness mostly, however; reliability was found as the most important influence in SERVQUAL.

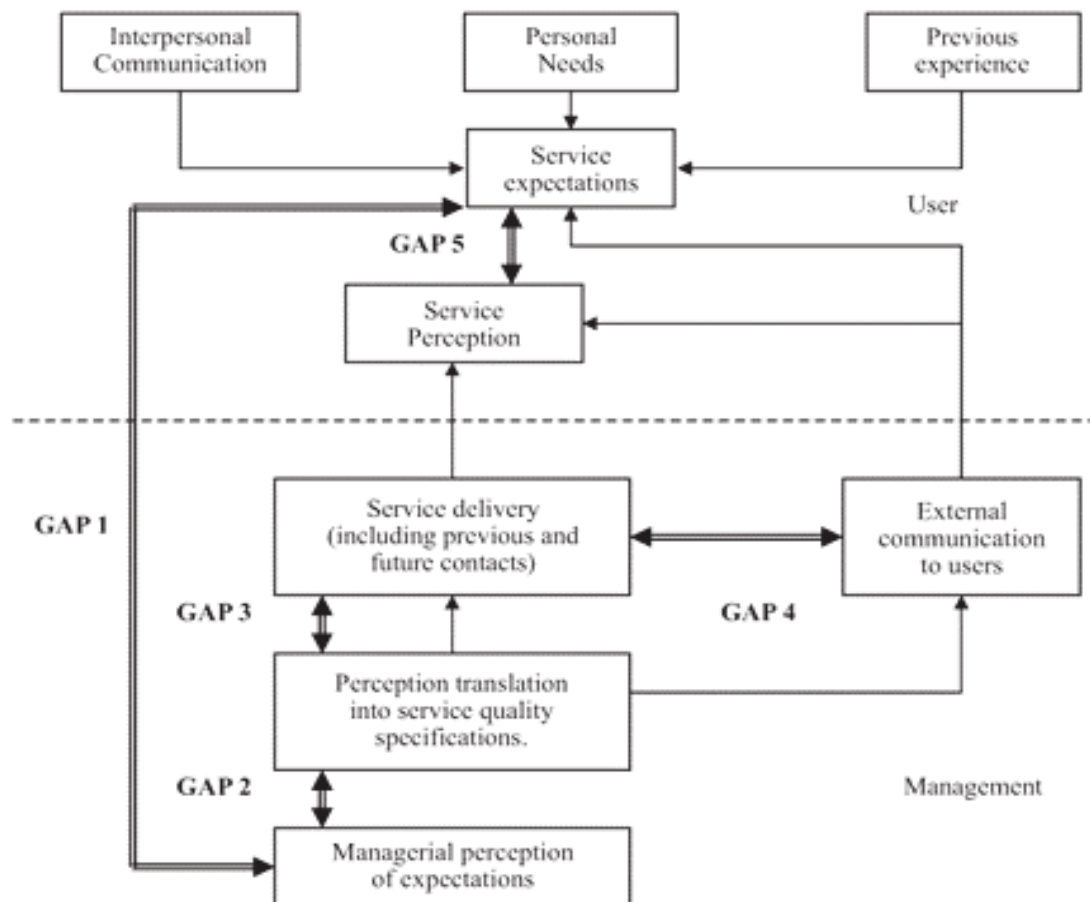


Figure 1 - Services Quality GAP Model
 Source: Zeithaml V, Parasuraman A, Berry LL, 1990

Figure 4- service Quality Gap model

2.2.1.2. Why SERVQUAL preferred?

SERVQUAL as the most often used approach for measuring service quality has been to compare customers' expectations before a service encounter and their perceptions of the actual service delivered (Gronroos, 1982; Lewis and Booms, 1983). The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality. Thus, it will be rational doing this research using SERVQUAL, so that the findings will be compared with other previously conducted research in different countries.

SERVQUAL

One serious problem with SERVQUAL is that it involves collection of data on

expectation and perception scales using lengthy questionnaires consists of overall 44 items for both scales which makes a survey expensive as well as time wasting both for the researcher and the respondent (Cronin and Tayler, 1992, Jain and Gupta, 2004). Though authors of the original SERVQUAL argued that their Model is a multi-dimensional, many authors challenged it as cited by Buttler (1996) various authors came up with different dimensions Gronroos (1984) forwarded three dimensions (technical, functional and reputational quality) Lehtinen and Lehtinen (1989) came up with other three dimensions (interactive, physical and corporate quality) Hedval and Paltschik(1989) identified two dimensions (willingness and ability to serve, and physical and psychological access); Leblanc and Nguyen (1988) came up with five dimensions (corporate image, internal organization, physical support of the service producing systems, staff, customer interaction and the level of customer satisfaction) and so many others.

2.2.2. Relationship between service quality and customer satisfaction

According to G.S. Sureshchandar, Chandrasekharan Rajendran, R.N Anatharaman, (2002) customer satisfaction should be seen as a multi-dimensional construct just as service quality meaning it can occur at multi levels in an organization and that it should be operationalized along the same factors on which service quality is operationalized. Parasuraman et al., (1985) suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction. He supports that fact that service quality leads to customer satisfaction and this is in line with Saravana& Rao, (2007) and Lee, S. (2000) who acknowledge that customer satisfaction is based upon the level of service quality provided by the service provider.

According to Negi, (2009), the idea of linking service quality and customer satisfaction has existed for a long time. He carried a study to investigate the relevance of customer-perceived service quality in determining customer overall satisfaction in the context of mobile services (telecommunication) and he found out

that reliability and network quality (an additional factor) are the key factors in evaluating overall service quality but also highlighted that tangibles, empathy and assurance should not be neglected when evaluating perceived service quality and customer satisfaction. This study was based only on a specific service industry (mobile service) and we think it is very important to identify and evaluate those factors which contribute significantly to determination of customer-perceived service quality and overall satisfaction.

Fen & Lian, (2005) found that both service quality and customer satisfaction have a positive effect on customer's re-patronage intentions showing that both service quality and customer satisfaction have a crucial role to play in the success and survival of any business in the competitive market. This study proved a close link between service quality and customer satisfaction. Su et al., (2002) carried a study to find out the link between service quality and customer satisfaction, from their study, they came up with the conclusion that, there exist a great dependency between both constructs and that an increase in one is likely to lead to an increase in another. Also, they pointed out that service quality is more abstract than customer satisfaction because, customer satisfaction reflects the customer's feelings about many encounters and experiences with service firm while service quality may be affected by perceptions of value (benefit relative to cost) or by the experiences of others that may not be as good.

2.3. Review of Previous Empirical Studies

Customer satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations. Increased customer expectations have created a competitive climate whereby the quality of the relationship between the customer and bank has taken on a greater significance in some cases than the product itself (Musiime and Biyaki, 2010).

Since banking industries have been giving numerous services through the ATM to

their customers and the usage of ATM has also been enhanced over the last two decades and therefore, it is very important to determine whether the customers are satisfied or dissatisfied with the ATM services with respect to some influencing factors (Tajul, 2015). According to (Parasuraman, 1988), service quality can be defined as an overall judgment like attitude towards the service and generally accepted as an antecedent of overall customer satisfaction defined service quality as the ability of the organization to meet or exceed customer expectations. It is the difference between customer expectations of service and perceived service. Perceived service quality results from comparisons by customers of expectations with their perceptions of service delivered by the suppliers (Zeithaml, 1990). If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs. Public sector services are responsible and accountable to citizens and communities as well as to its customers. Several researchers have dealt with service quality in public services (Wisniewski and Donnelly, 1996). The use of SERVQUAL in the public sector and service provision is more complex in the public sector because it is not simply a matter of meeting expressed needs, but of finding out unexpressed needs, setting priorities, giving resources, and publicly justifying and accounting for what has been done (Bryceland and Curry, 2001).

Different studies investigate customer satisfaction particularly in ATM use. Some argued that there is direct relation between fee charged and customer satisfaction. If customer feels that the fee charged by the bank is reasonable then he is satisfied and vice-versa. Therefore, the fee charged by the banks is one of the variables taken for checking customer satisfaction level. (Singh and Komal, 2009). In another study found that 24 hours' service, accuracy, and convenient locations were the main predictors of customer satisfaction (Shamsuddoha, 2005). In addition to the location, customer's perception of security and privacy played an essential role in their satisfaction found that the concern of customers about security and privacy, while using this service, is a major cause of their dissatisfaction (Madu and Madu,

2002).

Another study finds that security/safety/privacy of ATM is ranked number one and represents maximum satisfaction of users. The customers are satisfied with the PIN (Personal Identification Number) of ATM card and they are also happy with the cash withdrawal accuracy/swiftness, quality of notes, manners of guard, speed of the delivery of cards, power backup of ATM, Pay -in-slips, Charge/fee/cost of cards, greatest limit of cash withdrawals, sufficient cash in ATM and the overall satisfaction of the customers represented in the last row which came out to be 3.8539 slightly lower than 4. However, customers are not satisfied with the enough number of ATM booth, network capacity and complaint Book in the ATM (Tajul, 2015). Similarly, a study from Malawi revealed that, ATM fees charged, ATMs not out of order, cleanliness of ATMs and stations, accuracy of transactions, ease of access to, readable slips, convenient location, employee accessibility to solve ATM problems, privacy at stations, employee speed in solving ATM issues, ease of application process for ATM cards and cash availability were the most important determinant factors associated with customer satisfaction (Charles, 2014).

Davies, Moutinho and Curry (1996) in their research examine the factors that influence customers' satisfaction about ATM service quality. These factors include costs involved in the use of ATM, and efficient functioning of ATM. Another study through focus group study in the United States, found that easy access to location, user-friendly ATM and security, are important factors that influence majority of bank customers' perception of ATM service quality (Joseph and Stone, 2003). In another study in Bangladesh, found that 24 hours' service, accuracy, and convenient locations are the main predictors of customer satisfaction. The study also indicates lack of privacy in executing the transaction, fear of safety and complexity of the machine as the major cause of concern for the customers (Shamsdouha, 2005). examines the relationship between the dimension of usage rate and performance expectation with customers' prolonged satisfaction with ATM services. The results

indicate that usage rate has a negative association with customers' perceived prolonged satisfaction whereas performance expectations are found to have positive and significant effects on customers' prolonged satisfaction (Moutinho, 1992)

Dissatisfaction among customers is associated with frequent interruption and breakdown of ATM (Howcroft, 1991). Similarly, location of ATMs, increasing number of ATMs, and diversified service offering are associated with ATM customer service satisfaction (Michael, 2001). ATM is one type of innovation that can mechanically accept deposits, issue withdrawals, transfer funds between accounts, and collect bills. Joseph and Stone (2003) conducted a research and find out that secure and convenient location, adequate number of ATM, user-friendly system and functionality of ATM play key role in customer satisfaction. On the other hand, mention that adequate numbers of ATMs, convenient and secure location, and user-friendly system, speed, smallest errors, high uptime, cash backup, cost and service coverage are essential service quality aspects of ATM service (Dilijonas, 2009).

In addition to these some socio-demographic factors have also strong association with ATM service quality and customer satisfaction. Some studies show the effect of gender with satisfaction, according one study women are found to be more satisfied than men (Mahzar, 2015). In the contrary, studies show that men are more satisfied than women which do not match (Azami, 1385; Kvyntana, 2006). Marital status has also significant association with satisfaction. The married individuals are more satisfied with ATM's function and hypothesis is confirmed. If you change the status from single to married possibility that satisfaction can be increased by 39 %. Dissatisfaction of single people than married people show the need for manager to pay attention to improve the delivery of services to this group. Unemployed have been more satisfied with the performance of ATM (Mahzar, 2015; Danaie, 1392). If you change the employment status of workers to unemployed it is likely that satisfaction probability increases by % 1. 93. Similarly, non-government employees

are more satisfied with ATM. Less education are more satisfied and the dissatisfaction of the people with university education is due to the expectations of the people compared to people with lower education levels (Mahzar,2015; Aldvaqyr, 2004).

2.4. Conceptual Frame work and Hypothesis

The conceptual framework of service quality and customer satisfaction is developed based on the literature review. The five service quality dimension variables which are tangibles, assurance, reliability, empathy and responsiveness are the independent variables and the customer satisfaction is a dependent variable of the frame work.

The following figure shows the relationship between the independent and dependent variables.

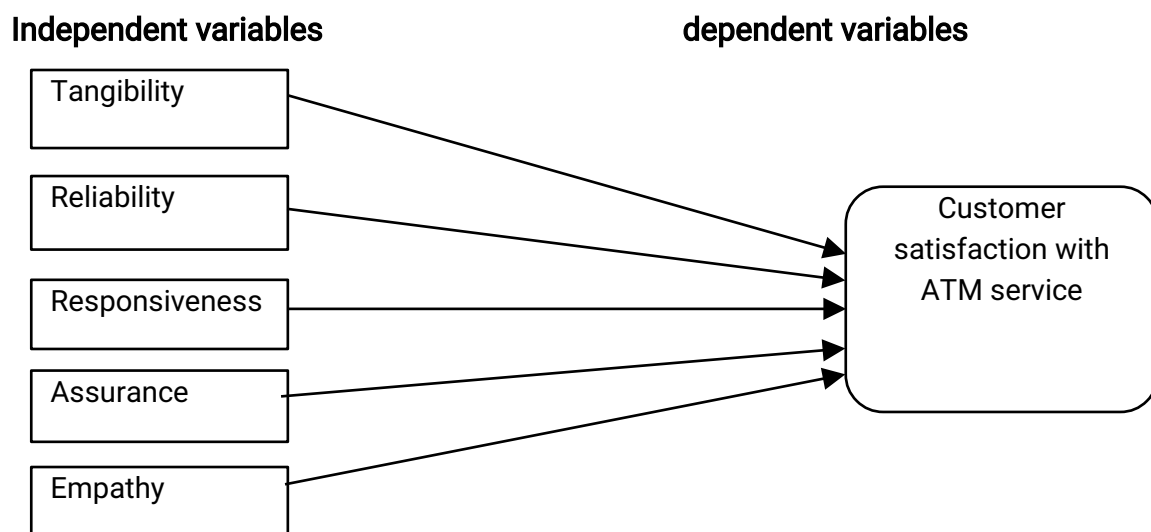


Figure 5 Conceptual frame works

Source: developing based on the study of objective and literature review, Dec. 2017

2.5. summery

The above section of literature review proved that, customer satisfaction is very crucial in the current competitive banking system, and the vast growth in information technology innovation. To improve or to keep the customer satisfaction is important to understand the major determinant factors. These factors could be different in different settings; thus, CBE need to regularly know what the customers demand

from the current services. In the available literature, less is known about the ATM services quality in Addis Ababa; this could be due to the early stage of the service in the country. However, it is mandatory to understand the customer satisfaction to solve these problems before expansion of the service.

Chapter Three

3. Research Methodology

3.1 Introduction

The aim of this section is to highlight the overall methodological content of the Study.

The methodology part is divided into five subsections. The first section discusses the general research approach which the paper relies on, and the second section covers a discussion of sampling techniques used and the justification for it and the sample size determined for the research. The third section presents validity and reliability tests. The fourth section presents the method of data collection and data source. Finally, the fifth section presents the description of the data analysis method.

3.2 Research approach

Research approaches that involve the relationship between theory and data are deductive and inductive approaches (Bryman & Bell, 2007, p. 11). We are going to carry out a deductive study which represents the commonest view of the nature of the relationship between theory and research. There are two types of research approach, quantitative research and qualitative research. The distinction between qualitative and quantitative research is a methodological issue. The decision to choose a specific methodology should be based on its suitability to answer the research questions (Bryman, 1988). Denzin and Lincoln (1998) asserted that qualitative research emphasizes the process of discovering how the social meaning is constructed and stresses the relationship between the investigator and the topic studied. Conversely, quantitative research is based on the measurement and the analysis of the causal relationship variables.

This study used qualitative research that assesses service quality and ATM customer satisfaction. To answer the problem statement, the nature of the study

used descriptive type. The reason of using this method is to study the relationship between dependent and independent variables and is useful to identifying variables and hypothetical constructs can be used as an indirect test of a theory or model.

3.3 Research Design

A research design is the strategy for a study and the plan by which the strategy is to be carried out .it specifies the methods and procedures for the collection, measurement, and analysis of data. (Donald R.Cooper, Pamela S.Schindler, & J.K Sharma, 2012, p.157-176). Research design can be categorized exploratory, descriptive and diagnostic and hypothesis testing research. The conceptual base for the study is SERVQUAL developed by Parasuraman, et al (1988) which entails that service quality can be best measured expectations and perceptions.

The study used descriptive and analytical designs which involves with describing the characteristics of an individual or of –narration of facts and characteristics concerning individual, group or situational. Besides, the study was of quantitative in approach.

3.4 Source of Data

For the successful completion of the study, both primary and secondary sources of data are used. Primary data was gathered from ATM users using questionnaires whereas secondary data sources was obtained from various literatures such as books, journals bulletin past studies, various data bases and web sites.

3.5 Sampling Techniques and Sample Size Determination

The study is limited to the customer service quality on their level of satisfaction. Therefore, the target population of this study is customers who use ATM service at selected East district branches of CBE in Addis Ababa.

Sample size determination

The researcher uses Yamane taro's formula to figure out what sample size is needed

to take, which is written as: $n = N / (1 + Ne^2)$

Where n = Number of samples, N = Total population and e = Error tolerance

To calculate the sample size, we take the total number of ATM users $N=700,000$ and $e=0.08$ assumptions.

Then, $n=700,000 / (1+700,000*(0.08)^2)$ $n=156$

Sample size of 156 customers of Commercial Bank of Ethiopia East Addis Ababa District ATM users was considered adequate.

The sampling method use on this study is convenience sampling. Convenience sampling is technique in which a sample is drawing from that part of the population that is close to hand readily available or convenience (Anol, 2012). The reason for using convenience sampling is because the population is large and widely distributed in the city it is difficult to reach individuals and it is impossible to include every individual and the respondents was included based on their convenient accessibility and proximity to the researcher.

3.6 Data Collection Instrument

To make the study real, the questionnaire used by Parasuraman, et al (1988) was adopt in order to make the collection of data real. However, the questionnaire was designed using five point Likert scale instead of seven and all points are verbally labelled, as stated by Buttle (1996) based on the work of Lewis (1993), and Babakus & Mangold (1992), this could avoid confusion and frustration and increases response rate and quality.

This study uses primary and secondary data collection method. Primary data was collected through questionnaires that were distributed directly to selected customers. Questionnaires were adapted from SERVQUAL model dimensions which are reliability, responsiveness, assurance, empathy and tangible. All the items was placed on 5 point Likert scales ranging 1 for strongly disagree to 5 for strongly agree

was used as a measurement in which respondents indicate their extent of agreement or disagreement in order to measure the variables.

And customer satisfaction is measure by using items from Service quality of ATM services. All the items to measure Customer Satisfaction was placed 7 on a 5 point Likert scale ranging from 1, highly dissatisfied to 5, highly satisfied. For the purpose a standardized SERVQUAL questionnaire was prepared in English and was translated in to Amharic. In the secondary data collection process data was collected from books, journals, articles and prior research works that help the researcher to enlarge the knowledge in the topic under study. During the data collection, sufficient time was given to the respondents to answer the questions adequately and freely.

3.7 Data Analysis Techniques

The collected data has to be changed and interpreted in to meaningful information, figure and statement. So it was analyzed, processed and interpreted according to the nature of data. Statistical Package for Social Science (SPSS) software version 20 was employed to analyze and present the data. The result is presented in the form of frequency, percentage, and means scores. Mean score for satisfaction dimension was calculated by summing up of all questions under the dimensions. The total satisfaction score is the sum of all scores of the five dimensions. Factor analysis was done using linear regression analysis both at bivariate and multivariate analysis. The cut point for significance is P-value <0.05, and 95% CI.

3.8 Reliability and Validity

Reliability

Reliability is concerned with estimates of degree to which a measurement is free from random or unstable error (stability equivalence and internal consistency)

Reliability is conducted to assess data quality. A reliability test is used to assess consistency in measurement items (Cerri, 2012). Cronbach's alpha was used to measure the internal consistency of the measurement items. Reliability testing is a

test used to prove the consistency of the instrument under different samples. To do so a Cronbach's Alpha (α) was used. Cronbach's alpha which ranges 0 to 1.0 is the most widely accepted test for reliability. As stated by Gliem & Gliem (2003), George & Mallery (2003) provided a rule of thumb for interpretation of the alpha computation result. An Alpha >0.9 excellent, between 0.8 & 0.9 Good, 0.7 & 0.8 Acceptable, 0.6 to 0.7 Questionable, 0.5 to 0.6 poor and <0.5 is unacceptable.

Validity

Validity is concerned with whether the findings are really about what they appear to be about (Sounders ET. Al., 2003). Validity defined as the extent to which data collection methods accurately measure what they were intended to measure (Sounders ET. Al., 2003) in order to achieve this objective, the researchers were taken different steps to ensure the validity of the study from this was:

- Data was collected from those target population respondents who have good understanding and experiences in using the service of ATM in CBE East district selected branches in Addis Ababa.
- Survey questions were prepared based on previous empirical research review and literature review to ensure result validity.

Validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure (C.R.KOTHARI ,2004 p.73-74) validity can also be thought of as utility .in other words, validity is the extent of to which differences found with a measuring Instrument reflect true differences among those being tested. But the question arises how one can determine validity without direct confirming knowledge

The answer may be that we seek others relevant evidence that confirms the answers we found with our measuring tool. What is relevant evidence often depends up on the nature of the research problem and the judgment of the researcher .but one can certainly considers three types of validity in this connection 1) content validity

2) Criterion related validity 3) Construct Validity, the researcher used convergent validity for the study purpose.

3.9 Ethical Considerations

The study takes ethical issues into consideration. Before starting the data collection ethical approval was requested from St. Marry University College, and then support letter to conduct the research in CBE was sought from CBE. After this all, all selected ATM users was consent to participate in the research and the purpose of the research was thoroughly explained. Name of the respondents' and details was not asked to write to increase the confidentiality of the information they give. And, the questionnaire was explained that the purpose of research is for academic purpose. Finally, the respondents were included based on their willingness.

Chapter Four

4. Data Presentation, Analysis and Interpretation

4.1. Introduction

In this chapter, the results obtained in the study are analysed, presented and interpreted in detail. This chapter begins by presenting respondents' profile followed by a descriptive statistic, correlation analysis respectively.

Personal profile of respondents

Table 4.1 Respondent's personal profile

The result of personal profile of the respondents' which is divided in to four parts is summarized in the table below. A total of 156 questionnaires were distributed to commercial bank of Ethiopia customers. Among 156 questionnaires a total 149 (96%) questionnaires were returned and analysed, while the remaining 7(4%) questionnaires were not included due to incompleteness of the questionnaire.

Item	Frequency	Percent
Gender		
Male	79	52.7
Female	70	47.3
Total	149	100.0
AGE		
18 – 25	36	24.0
26 – 35	81	54.0
36 – 50	12	8.0
51 – 60	18	12.0
>60	2	2
Total	149	100.0
Educational background		
Doctorate degree	2	1.3
2nd degree	22	14.7
1st degree	98	65.3

Diploma	27	18.0
Certificate	1	.7
Total	149.0	100.0

Source: survey result (2017)

The first item of table 4.1 shows gender of the respondents, among the total population 52.7% of the respondents are male and 47.3% of the respondents are female. Item two in the above table shows Age of the respondents 24% of the respondents are 18-25, 54% of the respondents are 26-35, 8% of the respondents are 36-50, 12% of the respondents are 51-60 and 2% of the respondents are >60. Item three in the above table presents educational background of the customers, 1.3% of respondents are doctorate degree holders, 14.7% of respondents are 2nd degree holders, 65.3% of the respondents are 1st degree holders, 18.0% of the respondents are diploma holders and .7% of the respondents are certificate holders.

4.2. Reliability test

Reliability analysis was computed to test whether the scale used in the study is internally consistent and consistently measures the criterion variable using their liability procedure in SPSS (version 20.0). From data analysis the cronbach's alpha for this study is 0.829 which is excellent according to the standard set by George and Mallery (2003) and it is over the acceptable limit of >0.70. For all individual dimensions, cronbach's alpha is greater than 0.70, which is shown below, that signifies greater internal consistency between the items and measures the intended dimension of the variables.

Table 4.2: cronbach's alpha test for independent variables

Dimensions	Cronbach's alpha	No of items
Tangibility	0.805	6
Reliability	0.794	6
Responsiveness	0.833	6
Assurance	0.809	3
Empathy	0.811	4

Overall Scale	0.829	25
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Source: survey result (2017)

4.3. Service quality dimensions' analysis

In order to assess the customer-perceived quality of commercial bank of Ethiopia service, descriptive statistics were computed per dimension. Mean score was calculated to show the average responses of respondents for each question that was included under each dimensions and to reach the grand mean of each dimension. Mean scores 4.51-5.00 excellent or very good, 3.51-4.50 good, 2.51-3.50 average or moderate, 1.51-2.50 fair and 1.00-1.50 is poor (poonlar btawee:1987).

Table4.3. Customer Satisfaction on Tangibility Dimension

	Expectation mean	perception Mean	gap	Std. Deviation
Number of ATMs per ATM station is enough	4.37	1.93	(2.44)	1.06929
ATMs are at convenient location	4.36	2.18	(2.18)	.82810
Corporate brand appeared on ATMs	4.52	2.29	(2.23)	.74423
ATMs Issuing clean notes	4.69	2.29	(2.40)	.70105
ATM slips are readable	4.45	2.24	(2.21)	.71107
of ATMs and ATM stations are clean	4.71	2.36	(2.36)	.96825
Mean Average	4.52	2.20	(2.32)	

Source: survey result (2017)

The highest mean of tangible service gap was negative (2.44) the first item which is Number of ATMs per ATM station is enough. The least tangible service gap mean score was negative (2.18), the second item regarding ATMs are at convenient location. As shown in table 4.3. The mean of the service gaps for tangibility dimension is negative 2.32 which is the difference between a perception of 2.20 and expectation of 4.52 in five point scale. This shows customers are not fully satisfied with tangible service given by the bank.

	Expectati on mean	perception Mean	Gap	Std. Deviation
ATMs provide range of services	4.6	2.02	(2.58)	.77690
ATM transactions are accuracy	4.62	1.93	(2.69)	.73860
ATMs are fast	4.65	1.92	(2.73)	.77550
ATMs are not out of order	4.59	1.94	(2.65)	.89672
ATM system are usable	4.62	2.07	(2.55)	.89027
Ease of access to ATMs	4.68	2.14	(2.54)	1.080022
Mean Average	4.62	2.00	(2.62)	

Source: survey result (2017)

The average mean service gap on reliability items ranges from (2.55) to (2.73) on a 5-point scale and the highest negative mean of service gap is scored from third item i.e. ATMs are fast As shown in table 4.4, the mean of the service gaps for reliability dimension is (2.62) which is the difference between a perception of 2.0 and expectation of 4.62 in five point scale. As shown in the above table customers are not fully satisfied with reliability service given by the bank.

	Expectation mean	perception Mean	Gap	Std. Deviation
Always cash is availability in ATMs	4.62	1.86	(2.76)	.94339
replacement of lost ATM cards is quick	4.73	2.07	(2.66)	.85222
Waiting times at ATMs is not long	4.71	2.21	(2.50)	.88792
of swallowed ATM cards are return	4.68	2.23	(2.45)	.85424

fast				
Employee fast in dealing with ATM problems	4.55	2.03	(2.52)	.86011
Employee are effective in solving ATM problems	4.68	2.14	(2.54)	.88275
Mean Average	4.66	2.09	(2.57)	

Source: survey result (2017)

The average mean service gap on items of Responsiveness ranges from (2.45) to (2.76) on a 5-point scale and the highest negative mean of service gap is scored from the first item i.e. Always cash is availability in ATMs As shown in table4.5. The mean of the service gaps for responsiveness dimension is (2.57) which is the difference between a perception of 2.09 and expectation of 4.66 in five point likert scales. Based on the result the grand mean of responsiveness dimension is not fully satisfied.

Table 4.6. Customer Satisfaction on Assurance Dimension				
	Expectat ion mean	perception Mean	Gap	Std. Deviation
Privacy at ATMs is good	4.70	2.17	(2.53)	.82963
ATM usage and ATM security advice will be provided	4.62	2.15	(2.42)	.71107
Security at ATM stations will be good	4.62	2.09	(2.53)	.96825
Mean average	4.61	2.13	(2.49)	

Source: survey result (2017)

The average mean service gap on assurance items ranges from (2.42) to (2.59) on a 5-point scale and the highest negative mean of service gap is scored from first item i.e. Privacy at ATMs is good.

As shown in table 4.6, the mean of the service gaps for Assurance dimension is

(2.49) which is the difference between a perception of 2.13 and expectation of 4.61 in five point likert scale. Based on the result customers are not fully satisfied with Assurance dimension of the service given by the bank.

	Expectation mean	Perception Mean	Gap	Std. Deviation
Employees are friendly	4.69	2.05	(2.62)	.77690
ATM fees are fair	4.60	1.91	(2.69)	.73860
Easy ATM card application process	4.59	1.89	(2.4)	.77550
Employees are accessible to solve ATM issues	4.61	1.99	(2.10)	.89672
Average Mean	4.62	1.96	(2.66)	

Source: survey result (2017)

The average mean service gap on Empathy items ranges from (2.62) to (2.78) on a 5-point scale and the highest negative mean of service gap is scored from fourth item i.e Employees are accessible to solve ATM issues.

As shown in table4.7. The mean of the service gaps for Empathy dimension is (2.66) which is the difference between a perception of 1.96 and expectation of 4.62 in five point likert scale. This indicates customers are not fully satisfied.

4.4. Overall Satisfaction

4.4.1 Expectations of Service Quality

The expectations result rated by customers shows the relative importance of a service quality dimensions. Table 4.8 displays the expectations of service quality mean score values for commercial bank of Ethiopia and their relative importance as compared to other dimensions.

Table 4.8 Mean scores of expectations and their relative importance

Dimensions	Mean Scores	Ranking
Tangibles	4.521	4
Reliability	4.624	3
Responsiveness	4.661	1
Assurance	4.614	5
Empathy	4.628	2

Source: own survey (2017)

4.4.2 Perception of Service Quality

Table 4.9 indicates the perception of customers on the ATM service delivered by Commercial bank of Ethiopia. The tangible dimension of service quality is better than the other four dimensions with the mean score of 2.201. Empathy with the mean score value of 1.962 is the lowest. Reliability is the second lowest with a mean score value of 2.021.

Table 4.9 Mean scores of perceptions and their relative importance

Dimensions	Mean Scores	Ranking
Tangibles	2.201	1
Reliability	2.021	4
Responsiveness	2.092	3
Assurance	2.135	2
Empathy	1.962	5

Source: Own survey (2017)

4.4.3 Service Gaps

Table 4.10 indicates that the mean service gap score for all values are negatives suggesting that there exists a gap between the respondent's expectations of what the service of commercial bank of Ethiopia should be and their perceptions of the service quality actually offered by commercial bank of Ethiopia in all dimension of service quality.

Table 4.10 Service Gap score Values

Dimension	Gap
Tangibles	2.32
Reliability	2.62
Responsiveness	2.57
Assurance	2.49
Empathy	2.66
Over all	2.53

Source: own survey (2017)

The overall service gap for commercial bank of Ethiopia rated by customers was (2.53). The Gap between the expectation and perception of customers vary among the five dimensions of service quality. As per customers perception the worst dimension of service quality is Empathy followed by reliability, responsiveness, assurance, and tangibles respectively.

Table 4.11 Expectation and Perception Gap

Item	Expectatio n Mean	Perceptio n mean	Gap mea n
Average Gap score for all five dimensions	4.60	2.08	2.53

Table 4.12 overall satisfactions

Item	Statements	Mean
1	Perceived service is greater than the expected service	1.28
2	Perceived service is less than the expected service	4.55
3	Perceived service is equal to the expected service.	1.24

Table (4.11) shows the service quality gap on each individual's item under each dimension have a negative service quality gap implying that the overall expectation of the customers falls short of expectations as a result customers are dissatisfied with the service they receive.

4.4.5 Customer satisfaction

The average Gap score of commercial bank of Ethiopia is (2.53) (table 4.44). All the five dimensions recorded a negative service quality gap. This indicates the commercial bank of Ethiopia service quality can't meet customer's expectation.

There are two kinds of disconfirmation, which are positive disconfirmation and negative disconfirmation. Customer satisfaction occurs by confirmation or positive disconfirmation of consumer expectations, and dissatisfaction occurs by negative disconfirmation of consumer expectations Oliver (1980).

If the customer can accept the outcome compared with his / her expectations, confirmation will occur. On the other hand, if the customer cannot accept the outcome, disconfirmation will occur. When the outcome of the product or service is less than the customer expects, negative disconfirmation will occur. On the other

hand, when the customer feels better about the outcome than the expectation, positive disconfirmation will occur.

As shown in the above table the mean score for item one which is customer's perceived service is greater than the expected service (Confirmation), is 1.28 this shows us that customers did not accept the perceived service so they are not satisfied with the service. The second item which is customer's perceived service is less than the expected services (negative disconfirmation) with a mean score of 4.55.

4.5. Correlation analysis

Correlation analysis was conducted to investigate the relationship between SERVQUAL dimensions, which are reliability, responsiveness, assurance, empathy and tangibles with overall customer satisfaction. A correlation analysis with Pearson's correlation coefficient (r) was conducted on all variables in the study to explore the relationships between customers perceived service quality dimensions and customer satisfaction. To interpret the strengths of relationships between variables, the guidelines suggested by field (2005) were followed, mainly for their simplicity. His classification of the correlation coefficient (r) is as follows: 0.1– 0.29 is weak; 0.3 – 0.49 is moderate; and ≥ 0.5 is strong. The relationship between the five service quality dimension and overall customer satisfaction is presented in table 4.10. Each variable correlates perfectly with itself, as evidenced by the coefficients of +1.00 at the intersection of a particular variables' row and column.

Table 4.13: Pearson’s correlation matrix between service quality dimensions and customer satisfaction

	Tangibility	Reliability	Assurance	Responsiveness	Empathy	overall satisfaction
Tangibility	1					
Reliability	.522**	1				
Assurance	.487**	.473**	1			
Responsiveness	.373**	.494**	.450**	1		
Empathy	.472**	.478**	.493**	.406**	1	
overall satisfaction	.872**	.438**	.418**	.319**	.398**	1

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

Source: survey report (2017)

The correlations of the variables are shown in table 4.13, however, each variable correlates perfectly with itself, as evidenced by the coefficients of +1.00 at the intersection of a particular variables’ row and column.

According to field (2005), As per the pearson’s correlation, the r value range from 0.3 – 0.49 shows variables are moderately correlated. Pearson correlation coefficient value from 0.1 - 0.29 shows that variables are weakly correlated. Pearson correlation coefficient value from $\Rightarrow > 0.05$ shows that variables are strongly correlated.

According to table 4.13, Pearson correlation matrix shows Tangibility has strong associations with overall customer satisfaction with a value of 0.872.

According to table 4.13, Pearson correlation matrix shows Reliability has Strong association with overall customer satisfaction with r-value of 0.438.

In the same way Responsiveness have strong associations with overall customer satisfaction with r-value of 0.418 respectively. Assurance has strong association

with overall customer satisfaction with r-value of 0.319 and Empathy has weak association with overall customer satisfaction with r-value of 0.398. Generally, Tangibility, reliability, Empathy and assurance have Strong associations with overall customer satisfaction and responsiveness have Weak associations with overall customer satisfaction towards commercial bank of Ethiopia ATM user.

4.6. Hypothesis testing

From the above analysis, the proposed hypotheses are tested follows:

H1=there is significance difference between expectation and perceived service by customers.

As stated in the above table 4.11 the mean score for the question that deals with the difference between customers expected and perceived service is 2.53 this indicates us that there is a big difference between customer expectation and perception of service. As a result the hypothesis “there is significance difference between expectation and perceived service by customers” is accepted.

H2=reliability is positively related and has significant impact on customer satisfaction.

Reliability deals with accuracy and appropriateness in the service provide. The correlation in table 4.13 shows that reliability is positively related with customer satisfaction with a value of $r=0.510$, $P < 0.01$. Therefore, the hypothesis “reliability is positively related and has significant impact on customer satisfaction.” is accepted.

H3=responsiveness is positively related and has significant impact on customer satisfaction.

Responsiveness deals with willingness to help customers and to provide prompt service. In table 4.13 the relationship between responsiveness and customer satisfaction is positive with a value of $r=0.524$. The impact between responsiveness and customer satisfaction is significant because the $P < 0.01$ so the hypotheses “responsiveness is positively related and has significant impact on customer satisfaction” is accepted.

H4=assurance is positively related and has significant impact on customer

satisfaction.

Assurance is knowledge and courtesy of employees and their ability to convey trust and confidence. As shown in table 4.13 assurance is positively related with customer satisfaction with a value of 0.546. The impact between assurance and customer satisfaction is significant because $P < 0.01$. Therefore the hypothesis "assurance is positively related and has a significant impact on customer satisfaction" is accepted.

H5=empathy is positively related and has significant impact on customer satisfaction.

Empathy is carrying individualized attention the firm provides its customers. Table 4.13 shows that empathy is positively related with customer satisfaction with a value of 0.275. The $P < 0.01$ therefore the impact is significant. As a result, the hypothesis "empathy is positively related and has a significant impact on customer satisfaction" is accepted.

H6=tangibles is positively related and has significant impact on customer satisfaction.

Tangible is appearance of physical facilities, equipment, personal, and communication materials. The correlation in table 4.13 shows that tangibility is positively related with a value of 0.632. The impact is significant because $P < 0.01$. So the hypothesis "tangibles is positively related and has an impact on customer satisfaction" is accepted.

4.7. Regression Analysis

4.7.1. Tangibility

The regression analysis result indicates the existence of positive and significant relationship between the service quality variable Tangibility and the dependent variable customer satisfaction with R of 0.872 and R-square of 0.760. this shows that tangibility explains 76% of variation in the customer satisfaction.

Table 4.14 Tangibility Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error Of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.872a	.760	.760	.52369	.760	1129.77	1	356	.000

Dependent Variable, overall satisfaction Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero order	Partial	Partial
1	(Constant)	-.041	.081		-.514	.608	-.200	.117			
	Tangibility	.264	.008	.872	33.612	.000	.249	.280	.872	.872	.872

4.7.2. Reliability

The regression analysis result indicates the existence of positive and significant relationship between the service quality variable Reliability and the dependent variable customer satisfaction with R of 0.438 and R-square of 0.192. this shows that tangibility explains 19% of variation in the customer satisfaction. This also shows that there are other variables which can influence the customer satisfaction level of Commercial Bank of Ethiopia.

Table 4.15 Reliability Regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error Of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.438 ^a	.192	.190	.96163	.192	84.642	1	356	.438 ^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero order	Partial
1	(Constant)	.818	.191		4.292	.000	.443	1.193		
	Reliability	.171	.019	.438	9.200	.000	.135	.280	.438	.438

Dependent Variable: overall satisfaction Coefficients, Own Survey, 2017

4.7.3. Responsiveness

The regression analysis result indicates the existence of positive and significant relationship between the service quality variable Responsiveness and the dependent variable customer satisfaction with R of 0.398 and R-square of 0.102. this shows that tangibility explains 10.2% of variation in the customer satisfaction. This also shows that there are other variables which can influence the customer satisfaction level of Commercial Bank of Ethiopian.

Table 4.16 Responsiveness Regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error Of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.319a	.102	.099	1.01394	.102	40.349	1	356	.000

Predictors: (Constant), Responsiveness Coefficients own survey (2017)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero order	Partial	Partial
1	(Constant)	1.309	.196		6.672	.608	.923	1.695			
	Responsiveness	.143	.023	.319	6.352	.000	.099	.188	.319	.319	.319

Dependent Variable: overall satisfaction

4.7.4. Empathy

The regression analysis result indicates the existence of positive and significant relationship between the service quality variable Empathy and the dependent variable customer satisfaction with R of 0.398 and R-square of 0.159. this shows that tangibility explains 15.9% of variation in the customer satisfaction. This also shows that there are other variables which can influence the customer satisfaction level of Commercial bank of Ethiopian.

Table 4.17 Empathy Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error Of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.398a	.159	.156	.98239	.159	66.946	1	355	.000

Predictor (constant), empathy

Model	Unstandardized Coefficients		Standardized Coefficients	T	Stg	95.0% Confidence Interval for B		Correlations		
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero order	Partial	Part
1 (Constant)	1.104	.179		6.151	.000	.751	1.457			
Empathy	.145	.018	.398	8.182	.000	.110	.180	.398	.398	.398

Dependent Variable: overall satisfaction

4.7.5. Assurance

The regression analysis result indicates the existence of positive and significant relationship between the service quality variable Assurance and the dependent variable customer satisfaction with R of 0.418 and R-square of 0.175. this shows that tangibility explains 17.5% of variation in the customer satisfaction.

Table 4.18 Assurance Regression analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.418a	.175	.156	.97195	.175	75.333	1	356	.000

Model	Unstandardized Coefficients		Standardized Coefficients	T	Stg	95.0% Confidence Interval for B		Correlations		
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero order	Partial	Part
1	1.104	.179		6.151	.000	.751	1.457			
Empathy	.145	.018	.398	8.182	.000	.110	.180	.398	.398	.398

1	(Constant)	.153	.157		7.727	.000	.907	1.526			
	Assurance	.153	.018	.418	8.679	.000	.118	.187	.418	.418	.418

Dependent Variable: overall satisfaction

The beta coefficient on the coefficient tables for tangibility(B=0.872), Reliability(B=0.438), Assurance(B=0.418), Responsiveness(B=0.319) and empathy(B=0.398) indicate, other things being constant, one-unit increment in investment on the dimension's increase customer satisfaction by 0.872,0.438,0.418,0.319,0.398 respectively.

From the Beta value above, tangibility has the highest of all and investing on the tangibility items will increase the customer satisfaction of Commercial bank of Ethiopian greatly.

4.7.6. Overall Regression Analysis

The regression analysis result on the independent variables (tangibility, reliability, responsiveness and assurance) with the dependent variable (customer satisfaction) indicates the existence of positive and significant relationship between them. The below table depicts that the independent variables all together explain R of 0.872 and R-square of 0.762. This shows that the five dimensions explain 76.2 % of variation in the customer satisfaction. Table 4.19 presents the result of regression analysis; it is based on five independent variables (reliability, responsiveness, assurance, empathy and tangibility). The independent variables that contribute to variance of the dependent variable are explained by the standardized Beta coefficient.

Based on the beta analysis on table 4.19, the impact of tangibility, reliability, responsiveness, assurance and empathy on customer satisfaction of CBE are 0.887, (0.019), 0.92, 0.382, and 0.092 respectively

Based on the beta weight of data analysis result, the finding shows that tangibility followed by assurance was making relatively larger contribution to the prediction model. However, responsiveness, reliability and empathy have insignificant effect on the level of customer satisfaction with the beta value 0.092, -0.19 and 0.092. In general customer satisfaction is primarily predicted by higher level of tangibility and assurance.

Table 4.19 Regression analysis result of service quality dimension and overall customer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.418a	.761	.757	.52680	.176	223.27	5	351	.000

Model	Un standardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.021	.125		.168	.867		
Tangibility	.269	.010	.887	.838	.000	.624	1.602
Reliability	-.008	.013	-.019	-.561	.575	.580	1.724
Responsiveness	.102	.091	.092	.094	.264	.680	1.470
Assurance	.400	.012	.382	.004	.996	.616	1.624
Empathy	.101	.012	.092	-.389	.697	.639	1.564

4.8. Discussion of the study

The broad objectives of the research were to find out the Assessment of ATM service quality and customer satisfaction in CBE.

The results of background information of respondents indicated that among the total population 52.7% of the respondents are male and 47.7% of the respondents are female. 24% of the respondents are 18-25, 54% of the respondents are 26-35, 8% of the respondents are 36-50, and 12% of the respondents are 51-60 and 2% of the respondents are >60. 1.3% of the respondents are doctorate Degree holders, 14.7% of the respondents are 2nd degree holders, 65.3% of the respondents are 1st degree holders, 18% of the respondents are diploma holders and 0.70% of the respondents are certificate holders.

The study aimed at discovering the perception and expectation level of customers on the ATM service quality Dimensions, the relationship between each ATM service quality dimensions (independent variables) and customer satisfaction (dependent variables), and the significant influence of independent variables on the dependent variable. Furthermore, the hypotheses constructed have been tested to elicit the significant influence of ATM service quality dimensions (tangibility, reliability, Responsiveness, assurance and empathy) on customer satisfaction. The study finding indicates that the independent and dependent variables were characterized by a good level of reliability in that the ATM service quality dimensions were appropriate for measuring the customer satisfaction. Hence, this section tries to discuss the findings of the statistical analysis in relation to the previous researches and literature.

Chapter Five

5. Summary of Findings, Conclusion and Recommendations

5.1 Introduction

This chapter deals with the summary of findings, conclusions drawn from the findings and the recommendations forwarded for improvement in ATM services quality and customer satisfaction of the bank. The recommendation covers the importance of improving on those dimensions in which the banks got inferior score and also to keep working on the superior scored dimensions. The chapter is presented under the headings: summary of findings, conclusions, and recommendations

5.2 Summary of Findings

Based on the data analysis the major findings are summarized as follows

- From the total population 52.7% of the respondents are male and 47.7% of the respondents are female. 24% of the respondents are 18-25, 54% of the respondents are 26-35, 8% of the respondents are 36-50, and 12% of the respondents are 51-60 and 2% of the respondents are >60. 1.3% of the respondents are doctorate Degree holders, 14.7% of the respondents are 2nd degree holders, 65.3% of the respondents are 1st degree holders, 18% of the respondents are diploma holders and 0.70% of the respondents are certificate holders.
- The relationship between the five service quality dimension and overall customer satisfaction correlates perfectly with itself, as evidenced by the coefficients of +1.00 at the intersection of a particular variables' row and column.
- According to field (2005), As per the pearson's correlation Tangibility, reliability, responsiveness and assurance have Strong associations with overall customer satisfaction and Empathy have Weak associations with

overall customer satisfaction towards commercial bank of Ethiopia ATM user.

- The proposed hypotheses are Tangibility, reliability, responsiveness, assurance and empathy is positively related and has an impact on customer satisfaction” is accepted and “there is significance difference between expectation and perceived service by customers” is accepted.

5.3 Conclusion

The study has been identified five ATM service quality factors, which affect the satisfaction of customer in using the ATM services. The satisfaction of the customer especially in the service business had a great importance because the satisfaction of the customer directly linked with the repetition of using the services. The major predictors of customer satisfactions were tangibility, reliability, responsiveness, assurance and empathy as shown by regression results of the study. From the testing of hypothesis, it was identified that all the hypothesis was accepted which shows that all the ATM service quality dimensions identified in the research have a significant and positive relationship with customer satisfaction. The result of the research findings are as follows:

This study confirms most of the respondents are not fully satisfied with the bank ATM services. All the Service quality attributes adopted from empirical researches are valid attributes of ATM Service quality and that all the five Service quality dimensions significantly associate with customer satisfaction. ATM technologies installed by the bank are user friendly, have good operational speed and almost no waiting times at ATMs. This demonstrate that CBE have invested in effective ATM technologies that enhance the performance of ATM Service quality but the downside is the supporting services and management decisions in the delivery of ATM services. The result has further found that service quality customer satisfaction performance under Responsiveness dimension performing the least among the other service quality dimension. Always cash is availability in ATMs, employee effectiveness in solving ATM problem, returning fast swallowed cards, quick replacement of lost cards, waiting times at ATMs is not long, Employee fast in dealing with ATM problems. Reliability

dimension is also the least after responsiveness which are ATMs provide range of services, ATM transactions are accuracy, ATMs are fast, ATMs are not out of order, ATM system are usable and Ease of access to ATMs.

Competition in banking industry is getting tough, and to create competitive advantage and customer satisfaction only through ATM technology cannot bring the intended result, as it were in the early introduction of ATM to the market. Hence, banks to create competitive advantage and achieve more customer satisfaction needs to improve supporting service and managerial decision, working on those areas identified by the researcher as a weakness in ATM banking. The study further confirmed that reliability and responsiveness of service are the key service quality dimensions that managers need to pay attention to achieve customers' satisfaction.

5.4 Recommendation:

In this study ATMs service quality determines customer satisfaction; banks are advised to improve on their service quality for them to remain relevant in the face of global competition. Banks are equally advised to create more awareness on the usage of help to attract more patronage and profitability.

Based on the result obtained from the analyzed data the following recommendations are hereby stated.

There is a need to improve in ATM cards application process, employee effectiveness and speed in handling ATM issues such as fast return of cards and quick replacement of lost cards and passwords. Improved management decisions are required when installing ATMs to provide customers with ease of access and convenience in the usage of ATM service to ensure increased preference to ATM banking. ATM custodians need to be well trained in order to handle customer queries confidently and competently. The bank should provide phone support to clients who experience service interruption, so users can get direct assistance. In addition, there should be a standby team equipped with a car that can be dispatched to any location where a customer faces a convenience. There is need to improve on the communication link by the banks negotiating with Ethio Tel Com to avoid

interruptions which results in communication break between the ATM and main server resulting failure to process the transaction accurately. Bank should consider having staff specifically assigned to carry out routine checks with the customers so as to improve on their response to queries as this one area of concern. The management of bank should ensure that officers in charge of ATMs should always made enough cash available so as to enable the machine dispense cash to customers whenever need arises. Quality of notes is negatively affecting quality of service provided to customer through ATMs. The quality of notes needs to be improved to avoid note jams in the ATMs. Hence, all banks should work hard to create awareness to the importance and convenience it brings for them, among the public at large to increase ATM card holders and also should adopt a holistic strategy to promote ATM usage at the branch.

5.5 Limitation of the study

This study is limited in scope; the outcome of the study is solely dependent on individual responses of the respondents that participates in the study thus the findings of this study may not give a general picture of the ATM service quality in commercial bank of Ethiopia. Compared to the total number of ATM users in the Addis Ababa, the sample size can be small to generalize the findings to the general population.

The other limitation of this research which can be addressed in future research. Firstly, it focuses on CBE selected branches only; so limitation from generalization takes places. In future, the research should focus on other districts of CBE as well as private banks and secondly it is based on qualitative methods, so in future researcher can use quantitative methods to understand service quality and customer satisfaction in commercial bank of Ethiopia. It also used only SERVQUAL dimension but in future it would be interesting if others dimensions are added. Likewise, it would be interesting if different situational and control variables are used in future research.

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APPENDIX

Appendix A: English Version Questionnaire

St. Mary university school of graduate studies

General MBA

Questioner to be fill by customers of Commercial Bank of Ethiopia

This questionnaire is designed to gather information on "Assessment of ATM service quality and customer satisfaction in the case of commercial bank of Ethiopia, Addis Ababa". The purpose of the study is to fulfil a thesis requirement for Masters of General Business Administration at St. Mary University.

Your highly esteemed responses for the questions are extremely important for successful completion of my thesis. The information that you provide will be used only for the purpose of the study and will be kept strictly confidential. You do not need to write your name.

Finally, I would like to thank you very much for your cooperation and for spending your valuable time.

I thank you in advance

Selam Tsehaye

Tell: 0910221225

Email: selam2952@gmail.com

If you have any question with regard to the questionnaire, please contact me using the above mentioned address.

Part I Background Information

Please put right mark (✓) in front of your choice box that express yourself

1. Gender: Male Female
2. Age: 18-24 25-35 36-50 51-60 Above 60
3. Educational qualification

- a. Doctorate degree Certificate
- b. Second degree
- c. First degree
- d. Diploma
- f. Other

Part II Customer Feelings about ATM

Please put right mark (✓) for response of your feeling about the question

You should rank each statement as follows:

Strongly Disagree (1) Disagree (2) Neither Agree Nor disagree (3) Strongly Agree (4) Agree(5)											
Code	Statements	Expectation					Perceptions				
		1	2	3	4	5	1	2	3	4	5
T1	Number of ATMs per ATM station is enough										
T2	ATMs are at convenient location										
T3	Corporate brand appeared on ATMs										
T4	ATMs Issuing clean notes										
T5	ATM slips are readable										
T6	of ATMs and ATM stations are clean										
R1	ATMs provide range of services										
R2	ATM transactions are accuracy										
R3	ATMs are fast										
R4	ATMs are not out of order										
R5	ATM system are usable										
R6	Ease of access to ATMs										
RE1	Always cash is availability in ATMs										
RE2	replacement of lost ATM cards is quick										
RE3	Waiting times at ATMs is not long										
RE4	of swallowed ATM cards are return fast										
RE5	Employee fast in dealing with ATM problems										

RE6	Employee are effective in solving ATM problems										
A1	Privacy at ATMs is good										
A2	ATM usage and ATM security advice will be provided										
A3	Security at ATM stations will be good										
E1	Employees are friendly										
E2	ATM fees are fair										
E3	ATM card application process is easy										
E4	Employees are accessible to solve ATM issues										
Overall Satisfaction											
Code	Statements	1	2	3	4	5					
1	Perceived service is greater than the expected service										
2	Perceived service is less than the expected service										
3	Perceived service is Equal to the expected service										

- Is there any difference between what the bank promise to deliver and what their customer perceive from Commercial Bank of Ethiopia ATM service?
- Is there any Gap between service delivery of CBE's ATM and transaction of perceptions into quality specifications?
- Is there any Gap between expected service and perceived service by CBE's ATM users (customers)?

Please use the space below for any comments or additional information

.....
.....
.....
.....
.....

Appendix B Amharic Version Questionnaire

በቅድስተማርያምዩኒቨርሲቲየንግድአስተዳደርትምህርትየተዘጋጀመጠይቅ

የተከበራችሁ የኢትዮጵያንግድባንክየኤቲኤምአገልግሎትተጠቃሚዎች

ይህመጠይቅየተዘጋጀውበኢትዮጵያንግድባንክየኤቲኤምአገልግሎትጥራትእናየደንበኞችንእርካታለማጥናትነው። የዚህጥናትአላማ በ ቅድስተማርያምዩኒቨርሲቲየንግድአስተዳደር ት/ት ክፍል የ2ኛ ዲግሪመመረቅያፅሁፍለማዘጋጀትነው። ስለሆነምከዚህበታችለቀረቡትጥያቄዎችትክክልነውየሚሉትንመልስ ይሰጡዘንድበትህትናእጠይቃለሁ።

ስለትብብርዎበቅድሚያአመሰግናለሁ።

ለሚኖረዎሚላቸውምጥያቄበሚከተለውአድራሻእንዲያቀርቡልኝበትህትናእጠይቃለሁ።

ስልክ: 0910221225ኢሜይል: selam2952@gmail.com

መመርያ

- ስምዎንመጥቀስእያስፈልግም
- ትክክልነውየሚሉትንመልስበተዘጋጀውሳጥንወስጥ(✓) ምልክትያስቀምጡ።

ክፍልአንድ

1. ጾታ ወንድ ሴት

2. ዕድሜ 4 5 36-50 51-60

ከ60በላይ

3. የትምህርትደረጃ

ሀ. ዶክተሬትዲግሪ ሐ. የመጀመርያዲግሪ ሠ. ሰርተፊኬት

ለ. ሁለተኛዲግሪ መ. ዲፕሎማ ረ. ሌላ

ክፍልሁለት: የኤቲኤምአገልግሎትጥራትደረጃመጠይቅ

የዚህዳሰሳዊጥናትመጠይቅክፍልበኢትዮጵያንግድባንክየኤቲኤምአገልግሎትጥራትላይያለዎትንሀሳብበግልፅእንዲያስቀምጡያወሳል። የኢትዮጵያንግድባንክየኤቲኤምአገልግሎትአሰጣጥሊሆንይገባል-ብለውየሚገምቱትእናየባንኩመስተንግዶበምንያህልደረጃየተጠቀሱትንያማላል-ብለውያምናሉየሚለውንከዚህበታችየተጠቀሱትንመግለጫዎችያስፈላጊነታቸውደረጃከ1-5 የቀረቡትንሳጥኖች(✓) ምልክትያስቀምጡ።

1-በጭራሽአልሰማም(ጭአ)2-አልሰማም(አል)3-ሃሳብየለኝም(ሃየ)4-እሰማለሁ(እስ)5-በጣምእስማለሁ(በእ)

ቁ	መግለጫ	ሊሆንደገባልብለውየሚገምቱት					የኤቲኤምመስተንግዶበምንያህልደረጃየተጠቀሱትንያህልደብለውያምናሉ				
		በጭራሽ አልሰማም	አልሰማም	ሃሳብ የለኝም	እስማማለው	በጣም እስማማለው	በጭራሽ አልሰማም	አልሰማም	ሃሳብ የለኝም	እስማማለው	በጣም እስማማለው
1	በቂየኤቲኤምችማሽኖችበየእስቴሽኑየመገኘቱሁኔታ										
2	ኤቲኤምችበአመቺቦታይገኛሉ?										
3	ኤቲኤምማሽኖችአገልግሎትየሚሰጡበትቦታምልክቶችለደንበኞችበሚታይመልኩመሆናቸው										
4	በኤቲኤምማሽኖችየሚነበብደረሰኝወይምየሂሳብመግለጫመስጠት										
5	በኤቲኤምማሽኖችየሚከፈልደብርኖቶችጥራትበተመለከተ										
6	የኤቲኤምማሽኖችእናየእስቴሽኖችየጽዳትሁኔታ										
7	የኤቲኤምማሽኖችየተማላእናዘርፈብዙአገልግሎትሰለመስጠታቸው										
8	በኤቲኤምማሽኖችአገልግሎቶችንበትክክልመፈጸም/ሂሳቡንበአግባቡቀንሶገንዘብመስጠት/										
9	ኤቲኤምችፈጣንናቸው										
10	የኤቲኤምችከአገልግሎትወጪአለመሆን										
11	የኤቲኤምአገልግሎትጠቃሚነው										
1	ኤቲኤምችንለአገልግሎትበቀላሉ										

2	ማገኘት										
1 3	ኤቲኤሞችበቂብርአላቸው										
1 4	የጠፋቦትንካርድንበፍጥነትመተካት										
1 5	አገልግሎትለማገኘትየሚዎስደውግዜ										
1 6	በኤቲኤምማሽንየተያዙካርዶችንበፍጥነትመመለስ										
1 7	የባንኩሰራተኞችበኤቲኤምአገልግሎትላይላሚከሰትችግርፈጣንምለሽመስጠት										
1 8	የባንኩሰራተኞችከኤቲኤምጋርየተያያዙችግሮችንየመፍታትብቃት										
1 9	ኤቲኤምበሚጠቀሙበትጊዜየሚያገኙትነጻነት										
2 0	ተገቢውንምክርሰለኤቲኤምአጠቃቀምእናመደረግሰላለበትጥንቃቄከባንኩይሰጠዎታል										
2 1	በኤቲኤምችአካባቢአገልግሎቶችንለማገኘትያለውየደህንነትሁኔታ										
2 2	የባንኩሰራተኞችከደንበኞችጋርያላቸውግንኙነት										
2 3	የአገልግሎትክፍያተመጣጣኝነት										
2 4	ኤቲኤምካርድመተግበርያለአጠቃቀምቀላልነዉ										
2 5	የባንኩሰራተኞችበኤቲኤምአገልግሎትላይበተያያዘላሚገጥሙትችግ										

ርበማነኛዉምግዜማግኘት										
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ተጨማሪመረጃወይምአስተያየትካልዎትእባኩትከታችባለውክፍትቦታይምሉ።



ተ.ቁ	መግለጫ	በጭራሽ አልስማማም	አልስማማ ም	ሃሳብ የለኝም	እስማማለው	በጣም እስማማለ ው
26	የኢትዮጵያንግድባንክኤቲኤምአገልግሎትከሚጠበቀውበላይለደንበኞችአገልግሎትይሰጣል?					
27	የኢትዮጵያንግድባንክኤቲኤምአገልግሎትከተገመተውቦታችላደንበኞችአገልግሎትይሰጣል?					
28	የኢትዮጵያንግድባንክኤቲኤምአገልግሎትደንበኞችበሚጠብቁትመልኩአገልግሎትይሰጣል?					