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St. Mary's University, Ethiopia

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Masters of Business Administration

The Effect of Automated Teller Machine (ATM) Service Quality on Customer Satisfaction:- The Case of Wegagen Bank S.C

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SMU

Addis Ababa, Ethiopia

ASSESMENT OF AUTOMATED TELLER MACHINE (ATM) SERVICE QUALITY ON CUSTOMER SATISFACTION: -THE CASE OF WEGAGEN BANK S.C

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DECLARATION

I, the under signed, declare that this thesis 'The Effect of ATM service quality on customer satisfaction' the case of Wegagen Bank S.C is my original work; All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other   higher learning institution for earning any degree.

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ABSTRACT

Regardless of the growth of ATM adoption worldwide, the banks in Ethiopia are still accustomed using the old fashioned way. Recently Wegagen bank operating in the country has recognized automated teller machines (ATM) with a view of enhancing the service quality of the ATM on customer satisfaction. In light of this, the main objective of the study was to measure the effect of service quality on the ATM customer satisfaction by concentrating on some selected branches of Wegagen bank in Addis Ababa. Based on the general objective, the study also conveyed three specific objectives and studied each in depth .In conducting the study; the descriptive research designs were used. Both primary and secondary data were collected for the study purpose from customers of Wegagen bank in the five selected branches. To attain this objective a questionnaire was designed categorized under five dimensions of the SERVEQUAL model and customer satisfaction, the data collected was analyzed by frequency distribution and percentages presented in tables while the qualitative data is collected through interviews analyzed using content analysis and logical interpretation of an idea. From a total of 392 distributed questionnaires, 339 were returned from the customer of five selected branches whereas from five distributed interview questions for managers five of them were returned. The collected data was analyzed with help of SPSS version 25.Correlation and multiple regressions were used to examine the association between variables.

The results of the correlation point out that there is a positive correlation between the dimensions of service quality and customer satisfaction. Whereas the result of regression test implies that giving quality services all have a positive influence on customer satisfaction except empathy. The highest correlation is between responsiveness and customer satisfaction and the lowest is between customer satisfaction and empathy as well as tangblity. The finding of the analysis indicates that the performance of Wegagen bank's ATM in providing quality service is not in a position to meet even what they nearly expected. Since there is a direct relationship between service quality and customer satisfaction low service quality means low customer satisfaction. Therefore, in order to enhance the satisfaction of the customers. The researcher suggests that; the bank should understand the feeling of the customers and to do that the bank should prepare training for the employees, focus on in improving the five service quality dimensions, preparing a backup plan when a failure of system and electric power occurs .The bank should also improve the ATM services problems that are encountered when using the ATM by minimizing the dissatisfaction and by creating enough confidence for the use of the ATM in the customers mind
.

Key words: Tangibility, Reliability, Responsiveness, Assurance, Empathy, Customer Satisfaction, SERVEQUAL model.

CHAPTER ONE
INTRODUCTION

1.1 Background of the study

Globalization and technology advancements are potentially confronting the financial sector, primarily the banks. The fierce competition coupled customer demands has driven the banking industry to further challenges. The global economic downturn and the diminishing margins is a concern for all banks globally. Banks all over the world are striving to decrease costs and increase margins in order to sustain in this competitive environment. The internet, today, persist a critical channel for selling virtually all goods and services. (Parasuraman, 2005) .

Automated Teller Machine is a computerized telecommunications device that provides the customers of a financial institution with access to financial transactions in a public space without the need for a human clerk or bank teller (Adelowo, 2010). With regard to e-banking products, ATM plays a paramount contribution as they make banking transactions easy to the customers' (Premalatha & Sundaram, 2012). ATM machine has accomplished wonders in handing over their deposited amount to customers. Even though, banks still want to enhance with a purpose to satisfy the customers. Customer satisfaction could be very crucial for business success in today's market in order to build long-term and profitable customers which in the long run results in consumer loyalty and repeat business (Punyani, Dash, & Sharma, 2015).

Nowadays, with this advanced technology people are engaging in activities that consume less time in their hectic environment. Hence they don't even have time to go to the bank for conducting their banking transactions. Thus, banks provide ATM facility to their customers as an added advantage. These services enable people to carry out their banking transactions such as – see their account balances, view records of transactions, and dispense their money from the nearby dispenser machine.

Halstead et al (1994) states that customer satisfaction is a transaction specific effective response from customers' comparison of product performance to some pre-purchase standard. ATM banking customers have expectations of their banks' ATM banking services against which each service encounter enhances comparison of ATM banking performance

to the expectations. The comparison is conducted after the immediate usage of ATM banking services or over time of ATM banking usage.

Electronic Service quality refers to the consumer's overall evaluation and judgment of the excellent quality of electronic service providing in the virtual market place (Santos, 2003). In trendy, E-service do continue to be defined as like an interactive, content-centered, then net-based customer service to that amount is driven through customers or clients and integrated along the assist on technologies and systems provided through service providers, who aim at strengthening the customer provider relationship (De Ruyter, Wetzels, & Kleijnen, 2001).

Electronic payment has been widely used in developed countries and is rapidly expanding in developing countries. However, the slow diffusion of e-commerce to African countries has been attributed to a number of issues some of which may be unique to the African continent. (Darley 2001). Since information and communication applications are dominant concern in this competitive world, the use of electronic payment is essential in order to facilitate the payment system but this has been a great concern in developing countries.

Faraz (2005) stated that customer satisfaction is the situation when customer expectations have been fulfilled to the fullest capacity when using the product or service. Fulfilling customer expectation consequently brings about strong loyalty to the product or services of a company. Timothy (2012) states customer's satisfaction holds the potential for increasing an organization's customer base, increase the use of more volatile customer mix and increase the firm's reputation.

Banks operating in Ethiopia are put into lots of pressure as a result of the increased competition in the industry. Different strategies are formulated to sustain customer satisfaction and the key of it is to enhance service quality level given by electronic service. Service quality is particularly crucial in the banking services context because it provides high level of customer satisfaction, and also it becomes a key to competitive advantage. Since Ethiopian banks had long been reluctant to break the bricks of using modern technologies to reach out to their customers. Despite these barriers there had been little change over the decades in terms of service quality and customer satisfaction.

Therefore the main interest of this study is to measure the effect of ATM service quality on customer satisfaction in case of Wegagen bank which tries to illustrate whether the introduction of the machine has significantly contributed in increasing the banks service quality by fulfilling customers' satisfaction.

1.2 Background of the organization

The Wegagen bank S.C was established under the banking proclamation of Licensing and Supervision, Proclamation No.84/1994; the bank began its operation on June 11, 1997. It came to existence by sixteen (16) founding members who recognized the gap that was found in the financial institutions which would play a major role towards creating a sustained economic development and were able to invest an initial paid in capital of Birr thirty million(Birr 30 Million). Since then it has been playing significant roles for development of the country.

According to ICT (Information & Communication Technology), Wegagen Bank is one of a pioneer to introduce a core banking system as of July 2000, thereby managing to network the Head Office & all branches. Through its versatile ISO Standard Core Banking System, the bank is now delivering more efficient services to its customers. The system has also enabled the bank to provide technology-based banking services such as card payment services (through ATM &POS), internet banking as well as mobile banking services.

Wegagen Bank has a network of 285 branches of which 114 are in Addis Ababa and the remaining 171 are located in other cities and towns of the country. There are 50 branches that use the Automated teller machine. To expand its service coverage, the bank keeps on opening additional branches both in Addis Ababa and regional towns.

1.3 Statement of the problem

The ATM has been the most successful delivery medium for consumer of retail banking in most countries. Abor (2004) puts the ATM as the most widely used electronic delivery channel for banks in sub-Saharan African countries. Customers consider the ATM as an important service and this influences their choice of banks, and banks that have delayed the implementation of their ATM systems, have suffered irreparably to this service.

"service quality" was recognized as the difference between the customers' expectations of a service that is to be received and the perceptions of the service that is yet to be actually

received (Grönroos (1984:34-40) and Parasuraman,Zeithmal and Berry (1988:12-40). According to Al-hawari ; the value that is attached to quality service and customer satisfaction is a global concern and a key positioning for organizations to compete in the national and international playground of service offerings.

In this competitive world, most of the transactions are undertaking through the use of an internet in order to complete the full cycle of e-commerce as well as to win over the competition by the other rivals. Since the ATM system can yield several benefits for different banks as well as for the overall development of countries economy. Some of the benefits may include, it reduces printing, mailing, and financial handling cost associated with transaction, the cardholders can benefit from safe and convenient nature of using card because it allows them to carry less cash, it avert fraud through computerized controls, reduces line up for people waiting to transact, ATM enables businesses to make sales to the customers who choose to pay electronically and gain a competitive advantage over those that only accept traditional methods. Despite all this benefit the use of ATM in developing countries like Ethiopia is still underdeveloped. The banking system in Ethiopia faces numerous challenges to fully adopt and adapt ATM banking applications and seize the opportunities that are given by the ICT applications. The main drawbacks for ATM applications for not enriching customer satisfaction are:

> The poorly developed telecommunication infrastructure which resulted in low level of internet penetration. Which this affected the use of the banking service that is accessed by internet for withdrawing money at any place.
> The lack of a suitable legal and regulatory framework for e-commerce and e-payment: Ethiopian current laws did not approve of electronic contracts and signatures. Because the country has not yet enacted legislation that deals with e-commerce which also includes enforceability of the validity of electronic contracts, digital signatures and intellectual copyright and restricts the use of encryption technologies. For that reason, the high bureaucracy in the country let down for the organization to expand at international level because the ATM, VISA and MASTER cards that are printed for use of international transactions are not yet in use this makes the bank to lag behind.

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- ➢ Since, Ethiopia is one of the underdeveloped countries the majority of its population are illiterate; In order to convince those population to open up saving account for safety purpose is a difficult task let alone to withdraw money from a machine.
- ➢ The risk of robbery when leaving the card on the machine, the breakdown or running out of cash, the high risk of the machine that it might be hacked. Etc …

In view of that, the study tries to assess the use of ATM service on the perception of customers concerning the ATM service quality provided by Wegagen bank of Ethiopia. In addition to discovering out whether the bank's ATM service met the expectation of its customers under this service quality dimensions.

1.4 Research Questions

This study will try to address the following research questions;
- ➢ What is the relationship between ATM banking service quality dimensions and customer satisfaction?
- ➢ What are the major ATM service qualities dimensions that create customer satisfaction?
- ➢ What are the challenges faced by ATM users while usage of ATM?

1.5 Objectives of the study

1.5.1 General objective

The general objective of the study is assessing ATM service quality of Wegagen bank of Ethiopia on customer satisfaction.

1.5.2 Specific Objectives

The specific objectives of the study are the following.

- ➢ To determine the major service quality dimensions that satisfies the customer using ATM service.
- ➢ To identify level of customer's satisfaction in ATM's service.
- ➢ To identify the challenges faced by customers while using ATM services.

1.6 Hypotheses of the study

H_1: Tangibility of the service does not have significant impact on service quality.

H_2: Reliability of the service does not have significant impact on service quality

H_3: Responsivenss of the service does not have significant impact on service quality

H_4: Assurance of the service does not have significant impact on service quality

H_5: Empathy of the service does not have significant impact on service quality

1.7 Significance of the study

The service that is given by all banks is identical but they can only differentiate from the rest by delivering the best service to their customers. Therefore this study tries to address ATM service quality on customer satisfaction and also its strengths and weaknesses of the service delivered by the bank and its consequence on customer satisfaction. The significance of the study is to give adequate information on the ATM service the bank is currently providing and help it to know areas which need enhancement and plan towards it so that its customers benefit from the quality service.

1.8 Scope (delimitation of the study)

This study will contemplate on the assessment of ATM service quality in Wegagen bank of Ethiopia on customer satisfaction. Thus its scope is delimited to ATM service quality and the customer's satisfaction on the service that is delivered only to those selected branches which are located in Addis Ababa. The scope of the study is divided in to theoretical, geographical, and methodological as follows:

1.8.1 Theoretical Scope

This study was designed to assess the Automated teller machine services and users service quality on customer satisfaction with reference Wegagen bank of Ethiopia in Addis Ababa city. Satisfaction is defined strictly in terms of pleasure derived by users in relation to ATM services. Therefore, this study is limited to the assessment of the customers' satisfaction on ATM banking service but concerning; ATM user's level of service quality delivered by the service provider and their satisfaction after the usage. The study also includes the benefit and challenges while using ATMs, and level of customers' satisfaction.

1.8.2 Geographical Scope

The study is limited to assessment of the service quality delivered for customers' satisfaction on ATMs' service in Wegagen banks of Ethiopia taking selected banks working in Addis Ababa city as case study area which has large concentration of ATMs and focusing on those banks with equitable number of card holder and to impartially represent the card holder population in the city.

1.8.3 Methodological Scope

Due to the nature of the study and the type of data involved descriptive survey design used to collect, analyze, interpret data and also primary and secondary source data was employed. Population of the study were active users of ATM card in Addis Ababa from some selected branches to achieve the research objectives, a well-designed five point likert scale questionnaire and to analyze the data an SPSS version 25 of the software used to gather data from sample respondents those were selected on convenience sampling basis.

1.9 Organization of the study

The study was organized in the following manner. This section focuses on the introduction of the research which includes- background of the study, background of the organization, statement of the problem, research question, objective of the study, hypotheses of the study, significance of the study, and scope and limitations of the study. The next section deals with review of the literatures, empirical results of prior studies and conceptual framework. In the third chapter, research design, method of data collection and analysis discussed. The fourth chapter deals with results, data presentation, description and statistical tests. The final chapter dealt with summary, conclusions drawn from the findings and recommendation of the study.

CHAPTER TWO

2.1 Review of Related Literature Review

This chapter gives an overview of literature and models that are related to the research problem presented in the previous chapter. In this chapter the researcher tries to introduce the concepts and definition ATM, The concept of service quality, Awareness of customers regarding ATM, customer satisfaction and the challenges of ATM system in Ethiopia, the linkage between customer satisfaction, service quality, and ATM etc...

2.1.1. Concepts and Definition of ATM

Financial service sector is essential for the sustainable growth of a country in order to increase customer and modern service sector that facilitate to operate at international level for market development of the economy. As bank one of the financial institutions that operates in borrowing and lending money. They also take customer deposits in return for paying customers the annual interest payment for depositing their money. With increasing technology banks made the life of people much easier by moving and keeping their money in safe place as well as to access it at any time without the need for direct interaction with bank staff by using an automated teller machine (ATM) which is an electronic telecommunications device that enables customers of financial institutions to perform financial transactions, such as cash withdrawals, deposits, transfer funds, or obtaining account information, at any time and without the need for direct interaction with bank staff. As a result, the number of bank customers preferring to use self- service delivery systems is on the increase. This preference is attributed to increased autonomy in executing the transactions. Banks are increasing their technology-based service options to remain competitive. The ATM is an innovative service delivery mode that offers diversified financial services like cash withdrawal, funds transfer, cash deposits, payment of utility and credit card bills, cheque book requests, and other financial enquiries (Khan, 2010).

The ATM card helps the customer to be identified by a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip. The security is provided by the customer entering a personal identification number (PIN). As a result of this, the number of bank customers preferring to use self service delivery systems is on the increase. This preference is

attributed to increased autonomy in executing the transactions (Meena, 2015). Jane (2000) also noted that the customer is identified by inserting a plastic ATM card with a magnetic strip or a plastic smart card with a chip that contains a unique card number and some security information such as the expiration date, and the ATM's are conveniently placed in public places with the aim of enabling customers to transact without the help of a teller of banking officer.

2.1.2 History and Benefits of Automated teller machine

The first cash machine was put into use by Barclays bank in its Enfield Town branch in North London, United Kingdom, on 27 June 1967. This machine was inaugurated by English comedy actor Reg Varney. This instance of the invention credited to the engineering team led by Jhon Shepherd- Barron of printing firm De LA Rue, who was awarded an OBE in the 2005 New Year Honors. Transactions were initiated by inserting paper cheques issued by a teller or cashier, marked with carbon-14 for machine readability and security, which in a later model were matched with a six-digit personal identification number (PIN).

Automatic Teller Machines (ATMs) have been adopted and are still being adopted by banks to offer considerable benefits to both banks and their consumers. In this competitive environment where banks are everywhere and to win over the customer's heart is a difficult task .Therefore banks grab the opportunities that they can be ahead from the others consequently they use the latest technology to enhance their service. Banks as well as the consumers get countless benefits from the usage of ATM some of the benefits from the consumers and bank perspectives are listed below:-

2.1.3 ATM is convenient to customers

The Automated Teller Machines (ATM) is a cash dispensing teller machine. This helps a bank customer to withdraw money from his account without having to go inside the banking hall. In recent times, deposit taking ATMs are being used elsewhere in the world. ATM is a user friendly, computer driven system, which operates 24 hours a day, 7 days a week. Being a totally menu driven system, the ATM displays easy-to-follow, step-by- step

instructions for customers. It can be accessed using an ATM card that gives entry into an ATM room. (Issahaku.H, 2013).

Unlike bank branches, they can be accessed irrespective of the time and days of the week. ATMs are also placed in places away from banking halls and nearer to people's work places and residences thus further increasing the convenience to transact (Daniel, 1999).

2.1.4 ATM enables banks to expand service

Traditionally, when a bank wanted to expand geographically it had to open new branches, thereby incurring high startup and maintenance costs. E-channels, such as the ATM, have made this unnecessary in many circumstances, now banks with a traditional customer base in one part of the country or world can attract customers from other parts, as most of the financial transactions do not require a physical presence near customers living/working place (Ongkasuwan and Tantichattanon, 2002).

2.1.5 ATM for swiftness to transact

The automated system provides an efficient, streamlined approach for withdrawing funds from your account, and you don't usually have to wait in long queues to gain access to a machine. Especially if one is in hurry it let you quick cash withdrawal, an ATM is fast and reliable you enter your account information and select the amount you need, money is dispensed, reported and a receipt is issued. A human teller is usually slower than an automated machine. (Tucker, K 2018).

Despite to the above benefits there are drawbacks when using an ATM for cash withdrawals. If the machine fails and if it's after banking hours, there's no one to contact instantly about the difficulty. There's also an increased risk of stealing since there's no bank staff to supervise or monitor your transaction.

2.1.6 Provides efficiency for the banks

The relationship between banking efficiency and the use of ATM (Automated Teller Machine) is a complex one. This is because the overall levels of efficiency and productivity do influence the organization overall success. This explains why most modern banking

sectors develop ways of increasing organization and workers' efficiency. Some of these ways include goal setting, job enrichment, adoption information technology, globalization, training and development. All these represent several practical ways of increasing banking sector's performance, which could also be a reflection of institutions efficiency. (Jeged C.A, 2012).

2.1.7 Reliability

Reliability refers to the ability to deliver expected standard at all time, how the organization handle customer service problem performing right services for the first time, services promised time and maintains error free record. In regards to ATMs services, JAY and Barry (2014) noted that reliability of machine parts or product parts is considered as consistently good in quality or performance which is able to be treated at any time. For ATM environment condition and technical reliability are equated to reliable design that is functional. Stiakakis and Georgiadis(2009) found reliability as fundamental criterion of superior electronic service quality.

Yang and Fang (2004) stated that reliability consist of accurate order of fulfillment, accurate record, accurate quote, accurate billing, and accurate calculation of commissions which keep the service promising to the customer.

2.1.8 Awareness of customers regarding ATM

Technologies in banking sector have made our life very easy. It is very much part of people's life today. Nowadays modern banking sector is doing more advanced and digitally connected network. Banking sector provide various services to the public at 24 hours such as ATM, Net banking, Mobile Banking etc., in which ATM service plays a very important role to the society. (Rameshkumar. N.R, 2016).

Everyday Banking activities are modernizing with newest features and update various E-Banking services to their customers. So the Customers can use such facilities through their Credit and Debit Cards, ATMs, Online banking, Phone Banking & Mobile banking(Jun & Cai, 2001; Yen, et al, 2010). Public awareness of e-banking among users has been increased and thus people are ready to migrate to technology applications (Khalaf& Hasan, 2011).

The distribution of banking services can be understood as the place and means by which the bank services are offered to customers. In general, banks try to create a diversified distribution strategy in order to market the range of their services, offering customers several ways through which they can benefit from the bank services. The two main factors that led to the use of multiple distribution channels by banks; first major changes in the banking sector by growing competition, increasing pressure from competitors and secondly, changing customers' preferences. As a result, the banks then resorted to compete over price, and now the emphasis is on differentiation by distribution channels used (Mobarek, 2007). According to, Zhu, Scheuermann and Babineauz (2004) distribution channels used by banks can be divided into two main groups: in the first category are included those channels which typically involve "personal contact with the consumer" –territorial units, and in the second category are included those "channels which may either interact directly with the consumer, by non-personal means, or operate through various intermediaries to traditional distribution methods (network of territorial units). To meet better market requirements in terms of speed and efficiency of services, banks have adopted an interactive electronic and computerized system for clients: banking services via network of Automated Teller Machines (ATMs). According to Komal (2009) the study establishes that ATM services enhance operations and customer satisfaction in terms of flexibility of time, add value in terms of speedy handling of voluminous transactions which traditional services were unable to handle efficiently and expediently. The machine can enable customers to deposit and withdraw cash at more convenient time and places than during banking hours at branch (Muhammad, 2010).

Banks are also using different mediums for awareness of services, features, programs to facilitate their clients (Dilijonas et al, 2009). In addition, Chaudhury et al (2002) sated that banks are conducting seminars, introducing new services, promoting their features through media by using TV, newspaper, radio, banners, bill boards etc for increasing awareness among general public. Although banking sector in the developing countries is not performing as good as it is in the developed countries. Mostly people of developing countries are hesitant to visit banks and access their account by using technology because of their lack of education. Thus facilities of electronic banking system have also increased

their confidence to get benefits from banking services by arranging various strategies to deliver awareness to the people.

2.1.9 The practice of ATM in Ethiopia

Commercial bank of Ethiopia is the first bank in Ethiopia to introduce ATM services in 2001. Despite, being the pioneer in introducing ATM based payment system and acquired Visa membership, CBE lagged behind Dashen Bank, which worked aggressively to maintain its lead in electronic payment systems. Dashen bank introduced ATM's at convenient locations for its card holders. The Dashen Bank ATM is available 24 hours a day, seven days a week and 365 days a year providing service to Dashen Debit Cardholders and International Visa Cardholders coming to the country. Available services on Dashen Bank ATMs are: Cash withdrawal, Balance Inquiry, Mini statement, Fund transfer between accounts attached to a single card and PIN change. The third bank that installed the machine is Wegagen Bank which has made installation of a network of ATMs on December 30, 2008 (Worku, G.F, 2010).

In the year 2015 the expansion of ATM machines expanded throughout the country. 1,412 machines are owned by nine banks in addition to the three of them that are stated previously including the new one are Awash International bank, Abyssinia bank, Zemen bank, United Bank, NIB international bank and Buna international bank).

Despite the increasing number of banks that used the ATM the practice of usage still lags behind because of the high rate of illiteracy, lack of suitable legal and regulatory framework for e-commerce and e-payment, high cost of Internet, absence of financial networks that links different banks, lack of reliable power supply, and Cyber security issues are the most important challenges for development of e-banking in Ethiopia.

Certainly the banking industry in Ethiopia is underdeveloped and therefore, there is an all immediate need to embark on capacity building arrangements and modernize the banking system by employing the state of the art technology being used anywhere in the world. With a growing number of import-export businesses, increased international trades and international relations, the current banking system is short of providing efficient and dependable services and therefore all banks operating in Ethiopia should recognize the need

for introducing electronic banking system to satisfy their customers and meet the requirement of rapidly expanding domestic and international trades, and increasing international banking services. (Worku, G.F 2014).

2.1.10 Challenges after the introduction of ATM's in banks

The traditional and ancient society was devoid of any monetary instruments and the entire exchange of goods and merchandise was managed by the "barter system". The use of monetary instruments as a unit of exchange replaced the barter system and money in various denominations was used as the sole purchasing power. The modern contemporary era has replaced these traditional monetary instruments from a paper and metal based currency to "plastic money" in the form of credit cards, debit cards, etc. This has resulted in the increasing use of Automated teller machine (ATM) all over the world. The use of ATM is not only safe but is also convenient. This safety and convenience, unfortunately, has an evil side as well that do not originate from the use of plastic money but rather by the misuse the same. This evil side is reflected in the form of "ATM frauds" that is a global problem. The use of plastic money is increasing day by day for payment of shopping bills, electricity bills, school fees, phone bills, insurance premium, traveling bills and even petrol bills. The convenience and safety that credit cards carry its use has been instrumental in increasing both credit card volumes and usage.

The world at large is struggling to increase the convenience and safety on the hand and to reduce its misuse on the other. An effective remedy for prevention of ATM frauds however cannot be provided unless we understand the true nature of the problem.

Service quality is usually defined as the customer's impression of the relative superiority/inferiority of a service provider and its services (Bitner and Hubbert 1994) and is often considered similar to the customer's overall attitude towards the company (Parasuraman et al.1988, Zeithhaml 1988, Bitner 1990). In order for a company's offer to reach the customers there is a need for services. These services depend on the type of product and it differs in the various organizations. Service can be defined in many ways depending on which area the term is being used. Service as "any intangible act or performance that one party offers to another that does not result in the ownership of anything" (Kotler & Keller, 2009, p.789).

Service quality can pay rich dividends when done well. Higher levels of service quality produce higher levels of customer satisfaction that lead to increased patronage intensions and increased sales. While a price or product strategy can also yield these outcomes, service quality if done is an asset that has to be managed. After all, it is more complicated to do service well than to change the price or to alter the inventory of goods available. So, competing on price or product may be dangerous because the of entry is relatively cheap (Mohanty et al.2007).

The service quality of one thing is determined by the customer. A technically perfect service which does not fulfill the needs of customers will fail. When a company knows what really the consumers wants and providing that service in that manner will help the service provider to influence these tactic in a desirable direction and helps to relate the service idea to customer benefits. Nowadays, the marketing key is customer service, and the main competitive advantage is quality. Service quality is an intangible and vague construct because of its four unique features.

- ➢ Intangibility
- ➢ Heterogeneity
- ➢ Inseparability
- ➢ Perishability

Intangibility: - services are intangible 'They cannot be seen, felt, tasted, or touched in the same manner in which goods can be sensed. They cannot be counted, measured, inventoried, tested, and verified before sale to assure quality. Services cannot be displayed, physically demonstrated or illustrated; therefore they possess few search properties and many experience properties. Because of intangibility, it is difficult to understand how consumers perceive services and evaluate service quality (Bitner 1990; Cowell 1989; Lovelock 1984; Parasuraman, Zeithaml, and Berry 1985; Zeithaml 1981).According to (Regan, 1963) the idea of services being activities benefits or satisfactions which are offered for sale or provided in connection with sale of goods. The degree of intangibility has been suggested as a means of differentiating tangible products with services.

Intangibility is the main characteristic of a service because it able to differentiate goods and services which this allows to emerge all other differences). In comparison to goods that possess physical properties that can be tasted, touched, felt, and seen prior to the consumer's

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purchase decision, services lack such properties and so they cannot be sensed prior to the purchase. Services are performances rather than objects or things. Thus, they are intangible (Zeithaml et al, 1985).

Heterogeneity: - services are heterogeneous: their performance often varies from producer to producer, from customer to customer, and from day to day. Since service cannot be inventoried, performance depends to some extent on the level of demand. What the firms intend to deliver may be entirely different from what the consumer receives. Heterogeneity results in high experience qualities, for consumers cannot be certain about performance on any given day, even if they use the same service provider on a regular basis (Booms and Bitner 1981 ; Cowell 1989; Lovelock 1984; Parasuraman, Zeithaml, and Berry 1985; Scmalensee, Bernhardt, and Gust 1985; Zeithaml 1981).

Inseparability:-production and consumption of many services are inseparable. Tangible goods are produced, sold and then consumed separately. But in services, the final elements of the service assembly process usually take place simultaneously with consumption, so that the customer is much more likely to meet the service production

Process in operation due to this inseparability, the buyer usually participates in producing the service, thereby affecting the performance and quality of the service. The service firm may have less managerial control over quality in labor intensive services, and services where consumer participation is intense (Bitner 1990; Cowell 1989; Lovelock 1984; Parasuraman, Zeithaml, and Berry 1985; Zeithaml 1981).

Perishability :- According to (Reid and Sanders, 2010), there is no sole definition for quality. For some quality is Performance to standards while for others it is meeting or satisfying the customer's needs. The Quality of a product or service is the fitness of that product or service for meeting or exceeding its intended use as required by the customer (Anil Kumar and Suresh, 2009). Ram Naresh Roy defined quality as the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs.

In general, the intangibility, heterogeneity, inseparability, and perishablity of services lead them to acquire few explore qualities and many experience qualities. Additionally, service marketers most often have limited influence over the delivery of the service and therefore have limited control over service quality. The situation is similar to a good's marketer trying

to promote, position, or define an always changing product that the customer has not yet seen.

2.1.11 Service Quality Dimension

In today's ever more competitive business environment, service quality is crucial for the achievement of any organization. Service quality is important aspect that affects the competitiveness of business. Banks should always increase the quality of service continuously since there is no assurance that the current outstanding service will be suitable for future. Thus, banks should develop new strategy to satisfy their customer and should provide quality service to gain competitive advantage over competitors (Siddiqi, 2011).

SERVQUAL "is a concise multiple-item scale with good reliability and validity that researcher can use to better understand the service expectations and perceptions of consumers and, as a result, improve service" (Parasuraman et al., 1988). SERVQUAL was also selected since it is important when it is used occasionally to track the service quality trends, and when it is used in combination with other forms of service quality instrument (Parasuraman et al., 1985).

Parasuraman et al.(1985) identify ten determinants for measuring service quality which are tangibility, reliability, responsiveness, communication, access, competence, courtesy, credibility, security, and understanding/knowledge of customers. Later these ten dimensions were further purified and developed into five dimensions i.e. tangibility, reliability, responsiveness, assurance and empathy to measure service quality. "SERVQUAL" Parasuraman et al.(1988). These five dimensions identified as follows:

Tangibility: - Physical evidence and representations of the service, other customers in service facility (Parasuraman et al.,1985). Tangibility Indicates, that customers choose tangibility factor of service quality in the banking industry "Bank could build customer relationships by delivering added tangible and intangibility elements of the core products" (Zineldin, 2005).

Reliability:- According to Parasuraman, reliability is consistency of performance and dependability, accuracy in billing, keeping records correctly, performing the service right at the designated time. As stated by (Berry et al., 1990) service reliability is the service "core"

to most customers and managers should use every opportunity to build a "do-it-right-first" attitude".

Responsiveness:- is the willWingness 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 (Parasuraman et al.,1985).

Assurance: - is defined as "the employees' knowledge and courtesy and the service provider's ability to inspire trust and confidence" (Zeithaml et al., 2006, p. 119). According to, Arasli assurance has "the strongest impact on customer satisfaction that leads to positive word of mouth outcome". The trust and confidence may be represented in the personnel who link the customer to the organization (Zeithaml et al., 2006).And according Parasurman, assurance is stated as the knowledge and courtesy of employees and their ability to convey trust and confidence.

Empathy: - As the word indicates it's the understanding the deep feeling of others. Understanding the feeling of others can be determined by knowing the customer's name, his preferences and his needs. Empathy can also be defined as the "Caring, individualized attention the firm provides its customer (Zeithaml et al., 2006, p. 120).

According to, (Jabnoun and Al-Tamimi) found that bank customers believed empathy as an essential factor of service quality.

2.1.12 Measuring service Quality

Measuring service quality especially in the areas where customer gets intangible service is a difficult task to measure the quality of service that is delivered because the service sector in general varies from one to another. So in order to measure the quality service, the service provider must understand the two attributes of the customers. To begin with quality is defined by the customer not by the service provider. Secondly, customers evaluate service quality by comparing their expectations to their perception of how the service is performed. In this practice, there is no pledge that expectations will be reasonable, nor there any assurance that a customer's perception of performance will be based on more than a single experience.

Service quality is a total or inclusive attitude relating to the excellence of the service, whereas satisfaction is related to a specific transaction. This implies satisfaction is more of situation oriented (Parasuraman et al. 1986).

To sum up, the era of ATM service quality of service has been improved as compared to the traditional banking service. The innovation of different technologies has brought a significant change in providing services. However, some banks are struggling to adapt to the new technologies but other banks which are in private sectors are using it efficiently.

2.1.13 Satisfaction Formation

Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's performance (outcome) in relation to his or her expectation (Nimako,Gyamfi,and Wandaogou (2013).

According to Oliver (2010), the process by which satisfaction judgments are reached in the expectancy-disconfirmation framework. Buyers form expectations of the specific product or service before purchase and perceived quality level which is influenced by expectations. Since firms exist to satisfy customers by meeting their requirements, it is essential for banks that offer internet banking services to periodically and consistently measure the satisfaction of their customers.

2.1.14 Customer Satisfaction

Customer satisfaction is believed to result from a comparison between what did happen in a service experience on the one hand, and what customer' believed (predicted) would happen on the other (Churchill and carol 1982, Parasuraman et al.1986. Bitner 1990, Schneider and white 2004). Since a consumer's expectation in a satisfaction context represents a prediction, it is to be expressed by a mean expectation value with a degree of uncertainty surrounding the mean, because the consumer is unsure about what to expect. However, consumer's expectation in a service quality context represents what one desires, that expectation can be regarded as a distinct value with little or no uncertainty surrounding it (Parasuraman et al. 1986).

Customer satisfaction has been recognized as an important element that drives customer retention, loyalty and post-purchase behavior of customers. It is well documented that the measurement of customer satisfaction regarding the service quality of firms is a necessary

means by which organizations delve into the minds of its customers for useful feedback that could form the basis for effective marketing strategy. Expectation (Nimako,Gyamfi,and Wandaogou (2013). In today's competitive environment customer satisfaction is major challenge for the banking sectors due to customers have alternative choice in different types of service like electronic banking services provided by banks so that this study adopts the definitions of customer satisfaction as the desirable expectations of customers via electronic banking service quality in surpassing challenges and using opportunities in to considerations and customer satisfaction is conceptualized as an overall customer evaluation of a product or service based on purchase and consumption experiences over a time period (E.W.Anderson,et.al, 1994).

2.1.15 Measuring customer satisfaction

Customer satisfaction is essential to measure because of its significant impacts on firms' enduring performance and also customer purchasing behaviors. Customer loyalty is considered as the outcome of a process beginning with customer satisfaction (Oliver, 1999). There exist definitely other factors other than customer satisfaction that form the customer loyalty and retention such as personal determinism and social factors. But satisfaction is a necessary step in loyalty formation (Oliver, 1999).

In today's market-oriented business environment, it can be said arguably that the question how to satisfy customers becomes the ultimate concern of most of the companies in any kind of business. Therefore, understanding customer satisfaction dimensions, measuring it and taking advantage from these measurements become the urgent need for managers.(Fornell,1992; Anderson & Sullivan,1993;Wangnheim&Bayon,2004).

According to Anderson; measurement methods are primarily classified as objective or subjective. The objective measurement is seen as customer satisfaction with the help of observable quantities that are not influenced by the investigator's interpretation. Whereas the subjective measurement relay on a pre-defined construct of customer satisfaction and attempt to measure it via indicators. These can be based on physical or psychological circumstances.

In general, Customer satisfaction is measured at the individual level, but it is almost always reported at an aggregate level. Customer satisfaction is an ambiguous and abstract concept

and the actual manifestation of the state of satisfaction will vary from person to person and product/service to product/service. The state of satisfaction depends on a number of both psychological and physical variables which correlate with satisfaction behaviors such as return and recommend rate. The level of satisfaction can also vary depending on other options the customer may have and other products against which the customer can compare the organization's products (David, 2010).

2.1.16 Relationship between service quality and customer satisfaction

In relating customer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service. (Wilson et al., 2008, p. 78). Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithaml et al. 2006, p. 106-107).

Service quality determines customer satisfaction. Parasuraman et al., (1985) in their study, proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction. Some other authors did comprehend with the idea brought up by Parasuraman (1995) and they acknowledged that "Customer satisfaction is based upon the level of service quality that is provided by the service providers" (Saravana & Rao, 2007, p. 436, Lee et al., 2000, p. 226).

Service quality has been widely used to evaluate the performance of banking services (Cowling & Newman, 1995). The banks understand that customers will be loyal if they provide greater value (quality services) than their competitors (Dawes &Swailes, 1999), and on other hand, banks can only earn high profits if they are able to position themselves better than competitor within specific market (Davies et al.,1995). There is positive linear relationship between the service quality and customer satisfaction. Consequently, banks need to focus on service quality and customer satisfaction as a core competitive strategy (Chaoprasert & Elsey, 2004).

2.1.17ATM regarding to service quality and customer satisfaction

Automated teller machine (ATM) banking is an essential channel to access banking products and services next to branch banking. Currently, banks are presenting advanced ATM technologies that are faster, secure and with extensive range of services that include cash depositing to achieve competitive advantage through the ATM banking. To maintain bank profitability, expanding the base of satisfied customers is of a fundamental nature. As such the concept of customer satisfaction and what makes customers satisfied is an area of recurrent service quality.

Al-Hawari and Ward (2006) compiled a list of five major items about ATM service quality that include convenient and secured locations, functions of ATM, adequate number of machines and user-friendliness of the systems and procedures. These items constitute important aspects of ATM service quality.

According to, Poretla and Thanassoulis (2005) customers' satisfaction depends on provision of service quality which influences superiority of service that directly affect customers' satisfaction (Swan and Combs, 1976). Westbrook and Oliver (1991) define customer satisfaction as a mental state which results from customers' comparison of expectations prior to a purchase with performance after a purchase. Halstead et al (1994) states that customer satisfaction is a transaction specific effective response from customers' comparison of product performance to some pre-purchase standard. Therefore the usage of ATM towards customer satisfaction can be determined by ATM banking use of experience whether the ATM banking performed relatively well or poorly against expectations.

Customer satisfaction as a summation of satisfaction with various attributes of a product which eludes to the fact that satisfaction with ATM banking will come from the satisfaction with the performance of its attributes. The evaluative judgment about satisfaction with ATM banking is therefore conceived to fall somewhere on a bipolar continuum where at the lower end it signifies low levels of satisfaction (expectations exceed performance perceptions) and at the higher end it signifies a higher level of satisfaction (performance perceptions exceed expectations). This evaluative judgment occurs at a particular time based on usage experience of ATM banking which occurred at a particular time or on accumulated experience of ATM banking. (Churchill and Surprenant (1992).

2.2 Empirical Literature Review

Some studies have been conducted on ATM service attributes and its outcome on customer satisfaction in the banking sector of Ethiopia. In this study a number of studies are examined to illustrate the opinions of researchers on this area.

Ethiopia is an emerging economy with a growing financial sector. With a double digit growth and internal stability unlike most economies in the African continent, Ethiopia is surging ahead to be a leader in the horn of Africa in the financial sector. The study of (Bultum, 2014) aims to identify factors that affect adoption of e-banking in the Ethiopian banking industry. The study was conducted based on the data gathered from four banks in Ethiopia; three private banks (Dashen Bank, Zemen Bank and Wegagen Bank) and one state owned bank (Commercial Bank of Ethiopia). A mixed research approach was used to answer the research questions that emerge through the review of existing literature and the experiences of the researcher in respect of the e-banking system in Ethiopia. The study statistically analyzes data obtained from the survey questionnaire.

The rapidly growing information and communication technology (ICT) is knocking the front-door of every organization in the world, where Ethiopian banks would never be exceptional. In the face of rapid expansion of electronic payment (E-payment) systems throughout the developed and the developing world, Ethiopian's financial sector cannot remain an exception in expanding the use of the system (Gardachew 2010, p.2).

Kwame et al, (2012) conducted their study to finding out if Automated Teller Machines (ATMs) meet the expectations of the customers and what constrained their use by the customers in Ghana, Accra. The study covered five selected bank's branches. From total ATM users, 120 respondents (customers) were randomly sampled and 10 staffs were selected purposively. The data were analyzed using SPSS. The findings revealed that the inadequate education given to users of ATMs and the functional limitations identified with the machines were major contributors to customers' unpleasant experiences at the ATM points. The study recommended that education given to customers on the use of the ATM should be improved and dummy ATMs be installed in the banking halls to facilitate practical training of prospective users.

As it is stated in different ATM literature some of the problems related with adoption of ATM are: Low level of internet penetration and poorly developed telecommunication

infrastructure. According to Jensen (2003), most countries in Africa, except South Africa, have Internet infrastructure only in their major cities. Lack of suitable legal and regulatory framework for E-commerce and E-payment is another impediment for the adoption of new technology in banking industry. Ethiopia has not yet enacted legislation that deals with E-commerce concerns including enforceability of the validity of electronic contracts, digital signatures and intellectual copyright and restrict the use of encryption technologies and High rates of illiteracy. Low literacy rate is a serious impediment for the adoption of E-banking in Ethiopia as it hinders the accessibility of banking services. For citizens to fully enjoy the benefits of E-banking, they should not only know how to read and write but also possess basic ICT literacy (Gardachew 2010). But risks related with security issue, lack of competition among local & foreign banks and social awareness on the updated system were not address.

The marketing literature clears that, the customer satisfaction is measured via service quality and service quality measured by various measurement tools and instruments developed by various researchers and marketing consultancy organizations e.g. SERVQUAL, SERVPERF, SITQUAL, WEBQUAL, etc. A number of studies specifically address the role of satisfaction in service contexts. Research literature suggests that service quality is a more specific judgment which can lead to a broad evaluation of customer satisfaction (Oliver, 1993; Parasuraman et al,1985,2005; Cronin and Taylor, 1994).

Abebe (2013) conducted exploratory study on entitled" ATM service quality and customers' satisfaction in Ethiopian banks", Zemen , Dashen, and Commercial Bank of Ethiopia in Addis Ababa were study's target population from them 150 respondents were selected through quota sampling method . Study results shown that majority of the customers are satisfied with ATM banking service regarding accuracy and ease of use. But some of the customers felt that ATM service of their banks have to be improved for their utmost satisfaction regarding convenience and responsiveness.

According to, Fyery (2015)'' on the research entitled ATM adoption of customers in commercial bank of Ethiopia in Mekelle city". The study used descriptive design and the target population of the study was confined on ATM users of commercial bank of Ethiopia in Mekelle city, Mekelle branch. 130 samples of ATM users were selected and structured questionnaire collected from respondents they were selected conveniently. Collected data was analyzed using descriptive analysis such as frequency, percentage, and mean. The result has shown that ATM

adopters in the bank use only limited types of services predominantly cash withdrawals. Finally, the study 32 recommends the bank to increase its promotion by focusing on improving customers' awareness towards the technology and the different types of services ATM provides.

2.3 Conceptual Framework

Concept of customer satisfaction

Parasuraman et al. (1988) introduced a 22-item scale, called SERVQUAL, for measuring service quality; the model has been widely adopted across industries. The thrust of SERVQUAL lies with its five dimensions of service quality that are accomplished by indirect (or objective) comparisons between pre-purchase expectations and post-purchase perceptions of company performance. That is, service quality is indicated by, or defined as, the arithmetic divergences between customer expectations and perceptions across the 22 measurement items. The 22 divergence scores are then reduced to fewer (typically five as required by the original SERVQUAL model) factors or dimensions via factor analysis.

Kotler and Armstrong (1996) define customer satisfaction as "the person's state of mind resulting from comparing a product's perceived performance against his/her expectations". Customer satisfaction also renders to customer reaction to the state of fulfillment, and customer judgment of fulfilled state (Oliver, 1997 as cited in kim, Park and Jeong, 2004). Accordingly, as service giving organizations are preoccupied with service quality, customer satisfaction can be directly observed from their profitability and sustainability in the business.

According to Pine & Gilmore (1998), customer satisfaction has a positive effect on organization's profitability, loyalty and customer retention. Furthermore, they asserted that leading edge companies will find that the next competitive background lies in producing experiences connected with the service. The main projection here is to connect customers in a way that creates impressive scenario. While former economic offerings such as products and services are external to buyers, experiences are inherently personal, surrounded in the customer's emotional, physical intellectual or even spiritual levels.

As a result, the concept of customer satisfaction is related to the concepts of value, quality, complaining behavior and loyalty of customers to an organization's product/services. It also measure of how products and services supplied by a company meet customer satisfaction.

In view of the availability of substitute and growing competition among banks there is a need to know how their products and services are perceived and rates with regard to others in the industry. Customer satisfaction in a business is fundamental. Unsatisfied consumers are also quick to switch from brand which fails to fulfill basic requirements. Furthermore, Morgan(2009) noted that a dissatisfied customer may relate a bad experience to 5 to 15 other people, eroding potential patronage of the service provider. Satisfaction is an important precursor in promoting customer repurchase behavior (Tsai& Haung, 2007), as it can affect a buyer's decision to continue a relationship with the organization (Ndubisi, Malhotra & Chan 2009).

Fig. 2.1 Conceptual Framework

CHAPTER THREE
Research Methodology

3.1 Research Design and Approach

A research design is the program that guides the researchers in the process of collecting, analyzing and interpreting the data. According to Kerlinger (1978), research designs are invented to enable answering the research questions as validly, objectively, accurately and as economically as possible.

In this research both qualitative and quantitative data was captured and used. Due to the nature of the study and the type of data involved, descriptive research type was used to collect, analyze and interprets data**.** The qualitative and quantitative data collected presented together at the analysis and interpretation stage of the study.

In qualitative research approach knowledge is constructed in inductively. The finding mainly involves verbal statements and rising open-ended data in constructing meanings and knowledge. This involves participating in the social globe where societies and their institutions are located and interact with each other and examine the way they interact together, the meaning they give to their interactions to the environment they are engaged.

3.2 Population, Sample size and sampling procedure

According to, Roscoe (1975) suggest that sample size which is more than 30 and less than 500 are appropriate for the research. The purpose of this study is to investigate the assessment of ATM banking service quality on customer satisfaction. With this respect, the research will draw a conclusion whether the service quality of ATM has a potential influence on the customer satisfaction. For the study purpose, among the 285 branches in all over the country the 114 branches are located in Addis Ababa. The study focused on some selected branches that includes the active ATM users of the bank, branch and division managers under Addis Ababa which is categorized into four districts based on their location as North Addis, south Addis, east Addis and west Addis.

The branch under each districts also equipped with necessary facility to deliver ATM service to the customers of the bank. ATM are distributed among the selected areas to serve and introduced to their customers.

In addition, ATM is at its peak stage finding person who use such service is quit complicated. Thus, convenience sampling method was therefore used for data collection. It is a non-probability technique procedure that is used for obtaining those people or units that are most conveniently available. It is less costly and easier way of getting questionnaire filled up.

The research under study is composed of managers and users of the ATM service. To determine the questionnaire respondents, the sampling technique used in this study is convenience sampling; due to the hassle to find customers that would select randomly. Purposive sampling was undertaken to select respondents of the interview which is directed to answer by management staff of the bank. Among the 50 branch that use the ATM five branches were selected as a sample branch. The current total users in Addis Ababa are estimated to be 50,000 and 40 percent of which cover areas of Gofa, Bole, Gerji, Wehalemat and Tekelehaimanot this were the areas where 20,000 active users were found.

In order to determine sample size; the researcher used formula for calculating the required sample size in five sampled banks. The formula is developed by Taro Yamane (1967). This is calculated as follows.

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

$$n=\frac{20,000}{1+20,000(0.05)^2} \qquad 392.15= (392)$$

Where; n is the sample size N is the population size (20,000) e is sampling error (0.05) hence; the total sample size is 392. Five branch managers were interviewed. The sample size determination of the study is made on the assessment of ATM banking service quality on customer satisfaction of Wegagen bank of Ethiopia.

3.3. Data sources and data collection method

Primary sources of data were used. The primary data was collected through interview, and questionnaire, the primary data collected from sample respondents using five point likert scales.

3.3.1. Data Collection Method

Well-structured questionnaire were administered to the sampled active users. Some selected key interview questions were forwarded to the managers who are involved to change the ATM service quality.

3.3.2. Method of Data Analysis

The data analysis used table and percentages. Thus, organized and interpreted so as to recommend action identify and provide the findings. The technique preferred for the data analysis was descriptive data analysis method. This method has been employed to validate one form of data with the other form.Survey was conducted using an open ended structured questionnaire,close ended and five point likert scale aimed to collect the data related with the satisfaction level of customer who are using ATM banking service. The collected data using the questionnaires were edited, coded, and tabulate for completeness and accuracy. First raw data gathered was analyzed using Statistical Package for Social Science (SPSS) program version 25. Descriptive statistics used to analyze the result. Furthermore, regression and correlation analysis of the respondents were used to examine the association between variables.

3.4. Descriptive analysis

The descriptive statistical results were illustrated by tables, frequency distributions and Percentages to give a strong picture of the data. These were achieved by the summary of statistics, which includes the means and standard deviations values which were computed for each variable in this study.

3.4.1. Correlation analysis

This analysis is used to understand the nature of relationships between two individual variables. There are different types of correlation analysis but for this study purpose Pearson correlation coefficient method of analysis used in order to measure the strength of the association between service quality (tangibility, reliability responsiveness, assurance, empathy) and customer satisfaction.

3.4.2. Regression analysis

This analysis is used to determine how the value of dependent variable changes once the independent variable gets varied. There are different types of regression analysis, for this study purpose multiple regression analysis was applied because this technique helps for predicting the value of a dependent variable based on the values of two or more independent variables. This assists to make analysis on the assessment of service quality on customer satisfaction while using ATM banking service.

3.4.3. The Regression equation

The equations of multiple regressions on this study were constructed under two sets of variables, namely dependent and independent variables. The fundamental purpose of using the regression equation is to make the researcher effective in describing, understanding, predicting, and controlling the stated variables. The equation is shown here below by using customer satisfaction as dependent variable and service quality (tangibility, reliability, responsiveness, assurance and empathy) as an independent variable.

$$Y = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5$$

Where Y is the dependent variable- customer satisfaction Tangible =X1, reliability =X2, responsiveness =X3, assurance =X4 and empathy=X5 are the explanatory variables (or the regresses). While b_0, b1, b2, b3, b4, and b_5 are variables refer to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit vary in their particular independent variables.

CHAPTER FOUR

Data Analysis and Interpretation

This chapter, discuss the final results and the processes through which the results were obtained. In addition to this, the background information of respondents is also presented. The statistical methods of analysis were discussed, which included descriptive analysis, a correlation analysis, and multiple regression analysis with the help of SPSS version 25. The interpretation of the data is presented next to each summarized data. A total of 392 questionnaires were handed to the respondents with close follow up and some guidance for the elderly in filling the questioners. The respondents completed the questionnaires in satisfactory way. Several questions were asked related to the ATM banking service quality and customer satisfaction level while the usage of ATM from the selected branches which are found in Addis Ababa city . From the total of 392 questionnaires distributed to sample respondents of which 339 (84.75%) questionnaires collected and used to analysis as shown in the below tables.

4.1. Reliability Test Analysis

Reliability refers to the degree to which a set of variables are consistent with what they are intended to measure (Hacker et al., 2003)**.** Accordingly, the reliability of the study survey is dependent on the extent of respondent's satisfaction in using ATM banking services. On this study the Cronbach's Alpha analysis is used to test the reliability of the findings.The findings show that Cronbachs's alpha for all dimensions of service quality are above 0.70 which indicates a high level of internal consistency for all items. Over all Cronbach's alpha value for twenty three item is 0.953. The same test is also conducted for customer satisfaction item and their result indicates 0.844 for customer satisfaction and the details of the test value are found below.

Table 4.1.Reliablity Analysis

No	Variables	Number of Attributes	Cronbach's Alpha
1	Tangblity	4	0.807
2	Reliablity	3	0.834
3	Responsiveness	3	0.879
4	Assurance	3	0.764
5	Empathy	5	0.773
6	Cusomer Satisfaction	5	0.844
7	Overall Reliablity Analysis	Cronbach's Alpha	0.953

Source: - Data analysis of SPSS from Questionnaire

4.1.1 Background Information of Respondents

The demographic characteristics of the respondents include gender, age, and level of education. This feature of the data analysis deals with the analysis personal data on the respondents of the questionnaires. The table below shows the details of characteristics of the respondents with their percentage.

4.1.1. Demographic Characteristics analysis of the Respondent

Table 4.2 Demographic Profile of ATM Banking Customers

Variables	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Gender				
Male	136	40.1	40.1	40.1
Female	203	59.9	59.9	100
Total	339	100	100	
Age				
Below 30	169	49.9	49.9	49.9
31-40	101	29.9	29.9	79.6
41-50	57	17.0	17.0	96.4
Above 51	12	3.6	3.6	100.0
Total	339	100.0	100.0	
Marital Status				
Single	149	44.0	44.0	44.0
Married	190	56.0	56.0	100.0
Total	339	100.0	100.0	
Educational. Level				
Primary School	5	1.5	1.5	1.5
Secondary School	10	2.9	2.9	4.4
Certificate	110	32.4	32.4	36.9
Diploma	8	58.7	58.7	95.6
First Degree	199	2.4	2.4	97.9
Others	7	2.1	2.1	100.0
Total	339	100.0	100.0	
Account Type				
Saving Account	288	85.0	85.0	85.0
Current Account	1	0.3	0.3	85.3
Child Trust Account	2	0.6	0.6	85.8
Women saving Account	5	1.5	1.5	87.3
Interest Free banking	43	12.7	12.7	100.0
Others	-	-	-	
Total	339	100.0	100.0	

Source: - Data Analysis of SPSS from Questionnaire.

As shown in the above table 4.2, out of 339 respondents; 136 (40.1%) were males and 203 (59.9%) were females respondents. As a result it shows that the majority of the respondents were female.

With regard to, the respondents' age, 49.9 % of the respondents belong to the age group of below 30 years, 29.9% of the respondents were between the ages of 31-40 years, 17% of the respondents are between the ages of 41-50years, and the respondents who were above the age of 51 years were 3.6%. This result shows most of the respondents were youths. In addition to, that the marital status of the respondents which indicates that 44.0% of them were single and 56.0% of them were married. Therefore the result implies that the respondents were youth and married.

With reference to, educational level the above table indicates that 1.5% of the respondents attended primary school, 2.9% of the respondents were who attended secondary school, 32.4% of the respondents were holder of a certificate, 2.4% of the respondents were a holder of Diploma, 58.7% of the respondents were holder of first degree, from the stated list the others were Masters holder which comprises 2.1%. Therefore, this implies that most the respondents are educated and greater number of them was first degree holders.

With regard to, the type of account the respondents use. The majority of the respondents use saving account which is 85.0%, 0.3% of them were current account users,0.6% of them are child trust account users, 1.5% of them were women saving account users and 12.7% of them were interest free banking users.

4.1.2. Analysis of Collected Data

Table 4.3 Analysis of Service Quality Dimensions

No	Dimensions of Service Quality	Strongly Disagree(1)		Disagree (2)		Neither Agree nor Disagree (3)		Agree (4)		Strongly Agree(5)		Mean	SD
		Frq.	%	Frq.	%	Frq.	%	Frq.	%	Frq.	%		
1.	**Tangibility**												
	Is the ATM visually attractive to use.	1	0.3	2	0.6	34	0.6	180	53.6	122	36.0	4.24	0.674
	Are the ATM located at Convenient place	124	36.6	164	48.4	-	-	46	13.6	5	1.5	1.95	1.021
	Does the ATM's operate properly at all time	131	38.6	180	53.1	2	0.6	22	6.5	4	1.2	1.78	0.845
	Does the ATM's have proper security	7	2.1	13	3.8	56	16.5	253	74.6	10	2.9	3.73	0.678
2.	**Reliability**												
	Does the bank operate according to the rules & regulation	52	15.3	107	31.6	114	33.6	62	18.3	4	1.2	2.58	0.995
	Does the bank make a notice about a problem	127	37.5	166	49.0	1	0.3	43	12.7	2	0.6	1.90	0.965
	While you were using an ATM; have you ever faced trouble like ATM card stacking? If you did, did the bank gave your prompt response.	89	26.3	171	50.4	2	0.6	73	21.5	4	1.2	2.21	1.093
3	**Responsiveness**												
	While your card stacked, were the employees helpful	87	25.7	171	50.4	-	-	75	22.1	6	1.8	2.24	1.117
	Did you get help at the right moment	88	26.0	171	50.4	-	-	75	22.0	5	1.5	2.23	1.109
	Are the employees helpful all time	88	26.0	171	50.4	-	-	76	22.4	4	1.2	2.22	1.103

No.	Item												
4.	**Assurance**												
	Does the employee have enough knowledge to help customers	87	25.7	171	50.4	4	1.2	71	20.9	6	1.8	2.23	1.103
	Are you comfortable with the use of ATM card than branch service	81	23.9	177	52.2	-	-	72	21.2	9	2.7	2.27	1.123
	Do you agree on the service charge payment of ATM	99	29.2	166	49.0	1	0.3	69	20.4	4	1.2	2.15	1.093
5.	**Empathy**												
	Do you agree on the amount you withdraw within a day	133	39.2	147	43.4	1	0.3	55	16.2	3	0.9	1.96	1.061
	Do you agree that the use of ATM card saved you from unnecessary time wasting	85	25.1	169	49.9	2	0.6	71	20.9	12	3.5	2.28	1.157
	Do you agree that you feel secure when you withdraw money from the ATM dispenser	23	6.8	67	19.8	33	9.7	213	62.8	3	0.9	3.31	1.019
	Do you agree on the language that are listed on the ATM	7	2.1	16	4.7	69	20.4	237	69.9	10	2.9	3.67	0.707
	Do you agree on the fact that all the necessary information's are delivered well.	8	2.4	18	5.3	65	19.2	241	71.1	7	2.1	3.65	0.719

Source:- Data analysis of SPSS from Questionnaire

As shown from the above table 4.3 of question No1, the greater number of respondents agrees on the attractiveness of the ATM with the high frequency response which is 180, a percentage of 53.1 and a mean value of 4.24. Among the respondents of 164 of them disagree in the convenience of the place where the ATM stationed at with a percentage of 48.4 and a mean level of 1.95.Greater number of respondents also disagree on the fact that the ATM machine works properly which are 180 respondents with a percentage of 38.6 and mean value of 1.78.In the case of proper security given to the ATM majority of the respondents which are 253 of them agrees on the proper security with a percentage of 74.6 and a mean value of 74.6. This result indicates that the ATM's are attractive to the users and great security has been given to them but as shown on the analysis table the majority of the respondents are dissatisfied with the place where the ATM's are stationed at and the fact that they don't operate most of the time.

Table 4.1.2 Of question No2, Indicates the reliability of the bank; which shows that majority of the respondents which are 144 of them neither disagree nor agree on the rules and regulation of the bank, a percentage of 33.6 and mean value of 2.58. 166 of the respondents with a percentage of 49.0 and mean value of 1.90 disagree that the bank gives them notice before hand if the machine does not operate. Among the respondents 171 of them disagree on the fact that the bank gave them prompt response when their card got stacked with a percentage of 50.4 and mean value of 2.21. Therefore this result indicates that the greater number of respondents doesn't give attention to the rules and regulation of the bank. The majority of them also notify that the bank doesn't let them when the ATM stops to operate in advance. In addition to that most of the respondents gave response that the bank doesn't give them a quick response when their card got stacked.

Table 4.1.2 of question No3, Implies about the responsiveness of the bank; among which 171 respondents with a percentage of 50.4 and mean value of 2.24 disagree that the employees gave them a prompt response when their card got stacked. Respondents of 171 with a percentage of 50.4 and a mean value 2.23 also disagree that the employees gave them a helping hand at that moment. The majority of the respondents also disagree that the employees willingness to help them at any time. As shown in the table 171 of them with a percentage of 50.4 and a mean value of 2.22.Therefore for the lack of willingness to help the customers most the respondents are dissatisfied.

Table 4.1.2 of question No 4, Indicates that the assurance of the bank regarding to ATM service quality. Majority of the respondents which are 171 of them disagree that the employees have enough knowledge to assist them, with a percentage comprises of 50.4 and a mean value of 2.23. 177 of the respondents with a percentage of 52.2 and a mean value of 2.27 prefer branch banking than the ATM service. The 166 respondents with a percentage of 49.0 and a mean value of 2.15 disagree on the service charge of the ATM payment. For that reason the respondents were not satisfied by the service of the employee as well as using the ATM and also dissatisfied on the payment of the service charge.

Table 4.1.2 of question No 5, Shows that 133 of the respondents which comprise 39.2 percentages with a mean value of 1.96. Disagree on the limitation of money withdrawal within a day. The 169 respondents of the ATM card users with a percentage of 49.9 and a mean value of 2.28. Disagree that the use of ATM card saved them from unnecessary time wastage. Majority of ATM card holders comprise 213 of respondents with a percentage of 62.8 and a mean value of 3.31. Agree that they feel safe when they use ATM. 237 respondents with a percentage of 69.9 and a mean value of 3.67 agrees on the language that is given to choose on the ATM. Respondents that comprise 241 of them with a percentage of 71.1 and a mean value 3.65 agrees that all the necessary information are mentioned.

4.1.3 Analysis of customer satisfaction

Table 4.4:- Frequency, percent, mean and standard deviation on customer satisfaction

No	Customer Satisfaction	Strongly Disagree(1)		Disagree(2)		Neither Agree nor Disagree (3)		Agree (4)		Strongly Agree (5)		Mean	SD
		Frq	%	Frq	%	Frq	%	Frq	%	Frq	%	Frq	Frq
1.	Are you satisfied starting from the day you got the card	74	21.8	173	51.0	12	3.5	77	22.7	3	0.9	2.3	1.075
2.	Does the bank provide the necessary service to its customers at any place and time when the customer demands	61	18.0	188	55.5	28	8.3	60	17.7	2	0.6	2.31	1.012
3	Are the ATM located nearby and do you agree there are convenient for you	67	19.8	188	55.5	1	0.3	79	23.3	4	1.2	2.31	1.012
4	Did you get the necessary help when a trouble occurred while usage	64	18.9	191	56.3	-	-	83	24.5	1	0.3	2.31	1.050
5	While using your ATM card did you agree to face a connection problem more often	1	0.3	2	0.6	1	0.3	181	53.4	154	45.4	4.43	0.568
6	While using your ATM card did you agree that the light goes off more often	1	0.3	2	0.6	1	0.3	176	51.9	159	46.9	4.45	0.570

Source: - Data analysis of SPSS from Questionnaire

As shown in the above table 4.4, 173 of the respondents with a percentage of 51.0 and mean value of 2.3 were not satisfied starting from the day they got their card. Among the respondents of 188 with a percentage of 55.5 and a mean vale of 2.31 disagree on the fact that the bank provides necessary service to its customers.188 of the respondents with a percentage of 55.5 and a mean value of 2.31 disagree on the ATM stationed at. 191 respondents of with a percentage of 56.3and a mean value of 2.31 disagree that they get help when a problem occurred. The greater number of respondents agrees on that an internet connection failure occurs more often with a percentage of 53.4 and a mean value of 4.43 from the 171 respondents with a percentage of 51.9 and a mean value of 4.45 agrees on the fact that the light goes off more often.

4.1.4 Pearson Correlation Analysis

A correlation is a number between -1 and +1 that measures the degree of association between two variables. According to, Shukran (2003), the relationship is expressed by value within the range -1.00 to +1.00 as Pearson product-moment implies. The +1 indicates a perfect increasing (positive) linear relationship, while -1 and 1 indicates the degree of linear dependency between the two variables.

In order to determine the relationship between the five service quality dimensions, customer satisfaction computed by Pearson correlation analysis.

Table 4.5 Pearson Correlation Analysis

Service Quality Dimensions		Customer Satisfaction
Tangibility	Pearson Correlation	.625**
	Sig.(2 Tailed)	.000
	N	339
Reliability	Pearson Correlation	.728**
	Sig(2 Tailed)	.000
	N	339
Responsiveness	Pearson Correlation	.788**
	Sig.(2Tailed)	.000
	N	339
Assurance	Pearson Correlation	.659**
	Sig.(2Tailed)	.000
	N	339
Empathy	Pearson Correlation	.620**
	Sig.(2Tailed)	.000
	N	339
Customer Satisfaction	Pearson correlation	1
	Sig.(2Tailed)	
	N	339

**.Correlation is significant at the 0.01 level (2-Tailed
Source:- Data Analysis of correlation of SPSS from Questionnaire

As shown in the above Table 4.7, there is a significant positive relationship between the five dimensions of service quality and customer satisfaction. The highest correlation is between responsiveness and customer satisfaction which is (0.788), Reliablity (0.728), Assurance (0.659), Tangblity (0.625) and moderate relationship with Empathy (0.620). The weakest relationship is between customer satisfaction are empathy and tangibility. However the strongest relationship is between responsiveness and customer satisfaction.

Therefore, the positive relationship between two or more variables which are, service quality dimensions and customer satisfaction is positively related; the delivery of better quality ensures higher customer satisfaction. As shown in the above table the most crucial service quality that affects customer satisfaction is responsiveness. Which this implies that; the delivery of swift service with assurance have significant influence on customer satisfaction levels. Even though the relationship between reliability, empathy and tangibility is weak improving their relationship has also great impact on customer satisfaction.

4.1.5. Assumption of Multiple regression

The researcher used the following assumption for multiple regression.

> ➢ The relationship between independent and depenent variable is linear.
> ➢ The relationship between independent and dependent variable is continuous.
> ➢ The values for independent variable should come from the different customers.

In general, the relationship between service quality dimensions and customer satisfaction is linear because a change in an independent variable will produce a change in the dependent variable. As indicated above in the Cronbach's Alpha there is a contiouns relationship between the varaables. From the distributed questionnaire the researcher received the values of the customers. therefore based on the above assumption a multiple regression analysis is used.

4.1.6 Multiple Regression Analysis

In this study multiple regression analysis was used in order to determine the service quality on customer satisfaction. According to, (George et al, 2003) (This analysis is mostly applied in order to analyze the relationship between a single continuous dependent variable and multiple continuous on categorical independent variable. Here below a table is represented which tells the level of variance (customer satisfaction).

As shown in the below table 4.1.8, the multiple regression analysis presents that, the service quality dimensions combined together create a significant influence on the customer satisfaction.

The adjusted R square implies 80.5% of the variance in customer satisfaction can be anticipated by the service quality offered by the ATM service. For that reason, the service quality has a positive and significant effect on the customer satisfaction.

Table 4.6 Model Summary

Model	R	R square	Adjusted R Square	Std. error of estimates
1	0.883	0.816	0.805	0.8033

Source: - Data analysis of SPSS from Questionnaire.

Table- 4.7- Model, Unstandardized Coefficient and Standardized Coefficient

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig
	β	Std.error	β		
(Constant)	1.602	.147		.634	.002
	0.032	.038	.252	6.252	.034
	0.41	.040	.132	3.99	.000
Tangibility	0.022	.023	.221	.875	.000
	0.021	.028	.046	.725	.000
Reliability	0.001	.027	.005		
Responsiveness				.095	.266
Assurance					
Empathy					

As shown in the above table 4.1.8, the standardize beta coefficient, which convey the unique contribution of each factor to the model. A high beta value and a small p value (<.005) implies the predictor variable has made a significant statistical contribution to the model. A small beta value and a high p value (p >.005) indicates the predictor variable has little or no significant contribution to the model. (Ggorge et al., (2003). The above table also indicates the service quality dimension has a significant influence on customer's satisfaction at 95% confidence level except empathy.

The significant service quality factors had been included for

The significant service quality factors have been included for the formation of the function. The formed regression function is:

Y=1.602+0.252x1+0.132x2+0.221x3+0.046x4+0.005x5

4.1.7. Regressing Customer Satisfaction on the Service Quality Dimensions

The result of the study shows that except empathy, all dimensions of service quality have a positive and significant influence on customer satisfaction. Additionally, from the findings of this study researcher found out that not all of the service quality dimensions have a positive influence on customer satisfaction. On the other hand, empathy has no significant influence on the customer satisfaction.

4.1.8: - Results of Research hypotheses

Table 4.8-Hypotheses Results

Hypotheses	Sig.	Accept/Reject
Tangibility of the service does not have significant impact on service quality.	0.034	Rejected
Reliability of the service does not have significant impact on service quality.	0.000	Rejected
Assurance of the service does not have significant impact on service quality.	0.000	Rejected
Responsiveness of the service does not have significant impact on service quality	0.000	Rejected
Empathy of the service does not have significant impact on service quality	0.262	Accepted

As shown in above Table 4.10. The tangibility of service quality on customer satisfaction has a significant impact for this reason the test of hypotheses is rejected. With regard, to reliability the service quality on customer satisfaction has a significant impact thus the hypotheses is rejected because the test proved that is has an impact on customer satisfaction. On the hand assurance and responsiveness has also been rejected because both of them have a significant impact on customer satisfaction. Only empathy had been accepted the result with 0.262 because its more than 0.05 (the most common signifance leve) for this reason empathy has been accepted. But this does not mean that their no relationship between customer satisfaction and empathy.

4.2. Interview Report

The main objective of interviewing was to know the assessment of ATM service quality on customer satisfaction in case of Wegagen bank and its success on Agar card. Five (5) mangers working on the branches were interviewed on nine questions. The questionnaire has been divided in to two parts. Here below are the Part A includes the Socio demographic and Part B includes the nine interview questions.

Part A:-

From five of the respondents three of them were male and two of them were female. All of the above respondents are between the ages of 41-50. Their educational level are first degree and above. They have a more than ten years of experience.

Part B :-

From the five of respondents they all agree on the poor quality of ATM service given to the customers. The respondent agrees that the use of the ATM has reduced workload for the tellers and for themselves as well they also mentioned some of the workloads that were reduced such as-checking of account balance, withdrawal of money without contacting the tellers, etc…

As mentioned by the when a problem encounters while using the ATM they call to the service center and try to fix it. Some of the managers encountered a problem with the ATM an average of 6-13 times in year and the rest all also encountered problem more than 6-13times within a year.

From five of the respondents answered satisfactorily what they did when they encounter an ATM failure. The respondents gave a response that: the first thing they do is call to the service center since the service center maintains would take them to come forever. The challenges of this kind are facing angry customers to calm down. By keeping patience and trying to find other ways to solve the problem that they manage such kinds of challenges.

They all agree that the use of ATM is reliable because it had never faced a problem with hacking compared to the other banks. They also agree on the fact that the service quality of ATM has an impact on customer satisfaction.

From their experience the factors that determine the service quality of ATM are the system failure, connection problem and mostly electric power failure.

Finally, for the better utilization of ATM service so as to satisfy the customers they all suggested four things:-

- Revising the system operation
- Daily follow up
- Hearing the customers complain and adjust the complaint accordingly.
- Putting a generator near by that always works at all time for instance:- during weekends, after workring hours and holidays.

4.2.1 Finding and Results of Interview

From the analysis of the interview, majority of the respondents were welcomed to the questions and they also discuss on the challenges they face while they encounter a problem. The researcher summarizes the finding accordingly:-

- The respondents believe that the implementation of ATM service quality on customer satisfaction and increase productivity and effectiveness of the service delivery.
- The two of respondents didn't believe that the service quality on customer satisfaction ensures accountability, promote effectiveness and competence and accurately implemented.

Lastly, the researcher found that several relevant facts during an interview with managers on the assessment of ATM service quality on customer satisfaction.

- Infrastructure
- Lack of training
- Lack of awareness how to use
- Lack of training to how to handle customers
- Lack of the required skilled and by employees and customers etc…

4.2.2 Descriptive statistics and correlation analysis for the service quality and Customer satisfaction

On the basis of the assessment results obtained through quantitative and qualitative data analysis, the major findings are identified for further consideration.

- From the service quality dimensions; tangibility attributes such as the attractiveness of the ATM, convenience of the place where the ATM is located at, the operation of the system at all time and the proper security. Which this indicated that most of the customers are dissatisfied at the location of the ATM and the fact that it's out of the system all the time. On contrary to that they are satisfied with the attractiveness of the ATM and the proper security that is delivered.

- Reliability a dimension attributes indicates that; the customers were not satisfied for failure to give them notice as well as the failure to give a prompt response when a problem encounter. Which this implies that customers were not satisfied with matters under reliability dimensions.

- The responsiveness attributes with high frequency and mean value; that shows most of the customers are dissatisfied with lack of giving help to customers and the lack of employees willingness to assist the customers.

- Under the attributes of assurance; great numbers of respondents are dissatisfied with the limited knowledge of the employees to satisfy the customers. For that reason, they prefer branch banking than ATM and also disagree on the service charge payment for the use of ATM even it is a small amount.

- With regard to, empathy most of the customers are dissatisfied with the amount of money they withdraw within as well as they are dissatisfied the fact that the use of ATM card didn't not saved them from unnecessary wastage of time with high frequency and mean. On contrary to that; whenever they used their cards after all that hassle they feel secured, feel comfortable with the usage of language as well the listed menu to use the ATM. which this implies that they are satisfied with innovation of the technology than the bank delivery of service.

- From the list of customer satisfaction attributes; the respondents were not satisfied with service that is delivered to them from the day they received the card to use. This was implied with high percentage and mean value of the respondents.

- Most of the respondents were also displeased with service when the ATM encounters a problem and also for the failure of their request about the location of the ATM's to expand. This was shown with the highest frequency and mean value of the respondents.

- With regard to the failure of internet connection and electric power; most of the respondents are dissatisfied with the bank for not having an alternative for these kinds of problems.

- Overall the customers were not satisfied with the five dimensions of service quality. Though customers were less satisfied on empathy dimension compared to the others.

- On regression analysis the result shows that except empathy the rest of quality dimensions have a positive and significant influence on customer satisfaction.

- The finding implies that, the strong correlation is found between the three service quality dimensions and customer satisfaction. However the weakest correlation is between empathy and tangblity with customer satisfaction.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATION

This chapter deals with the overall summary of the findings, recommendations and conclusions of the study.

5.1. Summary of findings

The objective of the study was to determine the effect of service quality of ATM on customer satisfaction in some selected branches of Wegegan bank in Addis Ababa districts. In order to conduct the research a 392 questionnaire was distributed but among those distributed 339 were returned satisfactorily.

- The background information of respondents indicated that from the total of respondents (59.9%) are female and (40.1%) are male. The greater number of age groups comprises (49.9%) are aged below 30 whereas the smallest groups aged are above 51 with a percentage of 3.6. which this implies most of the respondents are female and youth. With regard to marital status (44.0%) are single and (56.0) are married. On the other hand, majority of the respondents are (58.7%) are first degree holders and only (1.5%) attended primary school. From the account type users almost all of the respondents' use (85%) of the respondents uses a saving account.

- On the result of descriptive statistical analysis, respondents were not satisfied with all the five service quality dimensions. But compared to the others there are more likely to be satisfied on tangibility and empathy of the service .Majority of the customers were expressing their dissatisfaction over the failure of network connection and electric power the fact that even if there is a generator it does not work all the time. In general customers are dissatisfied with overall service of the bank.

- The correlation result shows that there is a positive and significant relationship between the five service quality dimension and customer satisfaction. Whereas the highest relationship is found between in

responsiveness and customer satisfaction. While the lowest is found between empathy and tangibility on customer satisfaction.

- The multiple regression analysis showed that, the four service quality except empathy has positive and significant influence on customer satisfaction.

- The hypotheses of the study were at first rejected all the relationship but after the study except empathy all them have a significant impact on customer satisfaction.

5.2. Conclusions

The main objective of the study is to assess the effect of ATM service quality on customer satisfaction.where as the specific objectives also answered on this part.A conclusion had been drawn with reference to the previous chapters as follows.

The capacity to provide adequate service has a huge impact on satisfaction of customers. Nevertheless, the banks failed to deliver even the adequate service as they pledged. And Majority of the complaints arose on the lack of interest of employees to give a decent service whenever a problem encountered due to the problem of the bank or the whole country. With this regard the customer's expectation before the usage of the ATM card to be less than expected and their perception after usage is unsatisfactory.

As shown in the above Table 4.1.2. The tangibility of the bank service is good, the ATM's are attractive to use, they are properly secured. But the majority of the respondents are not satisfied the fact that the ATM doesn't work at all times and it is not located at a convient place. There was lack of reliability in giving of service according to the questionnaire because majority of the respondents are seemed to agree on the failure of the bank giving a notice before hand. The responsivenss of the customers indicate that most of the customers agree that they don't get the prompt response from the bank by the employees. Under the attributes of assurance majority of the respondents agreed on the fact that the lack of employees knowledge in helping cuatomers, most of the respondents also agree that they prefer branch service than the ATM service.under the attributes of empathy great number of respondents disagree on the daily withdrwal of money from the machine,but they are satisfied with on the listed language and the menu that it gives for the customers from the dispenser machince.

From the attributes of customer satisfaction; greater number of respondents responded that they were not satisfaied with the fact that the bank does not reach its customers as they demamded, most of them agree on the failure of electric power and internet connection when they are trying to use the ATM.

To sum up; the majority of the customers are not satisfied on the five service quality dimensions on the delivery system of the Wegagen bank.but the customers are satisfaied with the attributes of tangblity and empathy which are the the physical appearance of the machine,the security and also the menu it has to give direction. Even though; there are

challenges such as :-the underdevelopment of electric power and internet connection infrastructure,the employees lack of responsivenss and the lack of education,the customers are still using the service. Since, the competition in the banking industry is intense. Using, an advance technology with system back even when there are a failure of electric power and an internet connection will be a great advantageous.

5.3. Recommendations

Based on the assessment results of the study, the researcher proposed the following recommendations for improving service quality on customer satisfaction in Wegagen bank's ATM service.

- With regard to service quality dimensions; the customers were not satisfied in all the five dimensions. However the respondents seemed to be satisfied on some of the attributes within the five dimensions such as; the attractiveness of the ATM's, the high security given to the customers when they withdraw, on the listed language of the ATM and the direction is gives for an information while using the ATM service. From this we can understand that the customers are satisfied only with innovative technology and how the bank secures the machine. In order to satisfy the customers the bank should not only focus on the protection of the machine because the machine would not be useful unless the customers use the service.

- Since, the majority of the respondents are not satisfied with the current service delivery of the bank. The researcher suggests that; a proper training should be given on how to treat customers whenever they are in need by trying to understand the specific situation of what they need and building a platform that is designed on efficient service delivery system will help the bank to satisfy the customers in every possible way. The training should also be given at managerial level so that to handle difficult customers when the front tellers were unable too.

- Preparing a compliant desk and assign a compliant handler to deal with customers that needs a special assistance (an elderly person, when the customer's card got stacked etc...). The compliant handler at least helps the customers within the working hours.

- For the employees to be more eager to satisfy the customers. The researcher suggests that making different incentive mechanism to be inspired by their work helps them to be motivated and dedicated. Because employees who are not satisfied with their job cannot engage in good working environment to satisfy their customer.

- Great number of respondents complains about the withdrawal of money. In order; to combat this problem the bank should keep in touch with the central monitoring unit to check up on the proper operation of the ATM in all branches and as well

availability of money in the dispenser. Therefore, this deals with customer issues such when the want to use the service after work hours, Sundays, holiday, and at least withdraw their money within the day limit.

- The failure of electric power and an internet connection was the negative remark made by the ATM users because the availability of this two is the key to give all the necessary service as demanded. Therefore in order to deliver the service as demanded the banks should work with telecom about the difficulties. And to solve power related problems the bank should prepare a generator near by the ATM's that works all the time at after working hours,on holidays, and weekends.

- With regard to the ATM's machines distribution, great number of customers complains about the limited location of the ATM's. Therefore, in order to reach the demand of the customers its expansion of the machines at convenient place with great security will help to satisfy the customers.

- Since the competition is intense nowadays, the bank should be ahead from the rest by givng best service quality as customers demanded for instance :- the agra card can be used for the others competitive bank ATM's as well but when a problem occurs that person should go to the bank that gave him/her the card. So in order to attract new cutomers the weganen could install network with the others and be the first in Ethiopia to have a system like this and most importantly to attrat new users.

- After improving the service quality of ATM on customer satisfaction of the current customers. The bank should promote public relation work in order to raise awareness on the use of ATM service. Because increasing awareness on the advantages of ATM services among customers is essential to create more customers, to improve the recognition and acceptance of the technology. For that reason, it will create better understanding of the ATM banking service. Since, Ethiopia is one the underdeveloped countries in the world most the population are not educated so creating an awareness only on public relations would be useless. Therefore, in addition to the public relations preparing an attractive incentive when the customers come to the bank by giving awareness about the ATM. The incentives could be basket gifts, coupons etc…

In general, to retain customers and to attract new users the bank should focus on improving the five service quality dimensions to enhance customer satisfaction and bringing the customers to high level fidelity to not shift to other banks. Since, customers always wish to get a quality service as they expected or beyond their expectation so the bank should work hard in service quality to win over the customer's heart and out beat its competitors.

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Zamee.H,Shehzard.A,Nisar.W and Amir.M.The Impact of motivation on employees' performance in beverage industry of Pakistan

Appendix A

Questionnaire for Wegagen Bank Customers

Dear Respondents,

My name is Hena Zenebe, I am currently a student of St. Mary"s University, and I am doing my MBA thesis. On the "The effect of Automatic Teller Machine (ATM) service quality on customer satisfaction" in some selected branches of Wegagen bank of Ethiopia. The objective of this study is to acquire data which will be used to assess the service quality that is given by the bank with regard to customer satisfaction. As a result, your genuine response in this regard has significant value because the quality of this research depends on the accuracy of the information you provide to the research while filling out the questionnaire. In general, I would like to assure you that extreme care will be taken to keep your confidentiality of the information you will provide to the researcher.

Questionnaire to be filled by customers of Wegagen Bank _____Branch.

Instruction: Dear respondents,

1. No need of writing your name.

2. Please put (√) or (X) mark on the choice you agreed upon.

3. Please write your response on the space provided for open end question.

PART I. Socio- demographic characteristics

This part of the questionnaire covers items related to the background of the respondents.

1. Gender

    Male ☐   Female ☐

2. Age ☐
3. Marital Status   Single ☐   Married ☐
4. Educational Background

    Primary School ☐   Secondary School ☐

    Certificate ☐   First degree ☐   Diploma ☐

    If any other please state _____

PART II. General Question related to the study

1. How long have you been with your bank? _____ Year (s)
2. What kind of account do you have in this bank?

    Saving account ☐   Child trust account ☐

    Current account ☐   Women saving account ☐

    Diaspora account ☐   Interest free banking ☐

    Other Please state _____
3. For what purpose have you come to the bank today?

    To send money ☐   to withdraw money ☐

    To withdraw money from western union ☐

    If any other Please state   _____.
4. Where did you hear about the ATM service for the first time?

    From my bank ☐   Magazine ☐

    Newspaper ☐   TV/Radio ☐

    Friends ☐

    If any other Please state _____

5. How often do you use your ATM card?

    From 10-20 times within a month   ☐   sometimes   ☐

    From 5-10 times within a month   ☐   Never   ☐

6. For how long have you been you using your ATM card ?

    For more than one year   ☐   from 1-5 years   ☐

    Less than one year   ☐   for more than five years   ☐

7. How long does it take you to withdraw money from the ATM dispenser?

    Less than Ten minutes   ☐   More than half an hour   ☐

    From 10-30 minutes   ☐   from half an hour to one hour   ☐

8. While you were using an ATM; have you ever faced trouble like ATM card stacking?

    If you did, how long it took the bank to solve the problem?

    From 1-10days   ☐   from 11-20 days   ☐

    From 21-30 days   ☐   a month   ☐   More than a month   ☐

9. How do you rate the service quality of the ATM card usage?

    Very good   ☐   Satisfactory   ☐

    Good   ☐   not satisfactory   ☐

PART III. Service Quality Questioners

Instructions: - Please tick the number that you feel most appropriate, using the scale from 1 to 5 (Where 1 = Strongly Disagree, 2 = Disagree, 3 = neither disagree nor agree, 4 =Agree and 5 = strongly agree).

Quality Dimension	Strongly Disagree	Disagree	Neither disagree nor agree	Agree	Strongly Agree
	1	2	3	4	5
Tangibility					
Are the ATM's visually attractive to use					
Are the ATM's located at convenient place					
Does the ATM's operate properly at all time					
Does the ATM's have proper security					
Reliability					
Does the bank operate according to the rules and regulations					
Does the bank make a notice before hand about a problem					
While you were using an ATM; have you ever faced trouble like ATM card stacking, If you did, did the bank gave you prompt response					
Responsiveness					
While your card got stacked; are the employees willing enough to help you? Did you get help at the right time					
Are the employees willing enough to help you at any time					

Assurance					
Does the employee have enough knowledge to help the customers					
Are you comfortable with the use of ATM card than the branch service					
Do you agree on the service charge payment for the ATM card					
Empathy					
Do you agree on the amount of you withdraw within a day					
Do you agree that the use of ATM card saved from unnecessary time wasting by waiting long queue, carrying around you saving account book and son on					
Are you secured will while you withdraw your money from ATM Dispenser					
Do you agree on the languages that are listed on the ATM					
Do you agree on the fact that all the necessary information's are delivered well; e,g service usage direction, to check you remaining balance etc…					

Customer Satisfaction Questionnaier

Customer Satisfaction	Strongly Disagree	Disagree	Neither disagree nor agree	Agree	Strongly agree
	1	2	3	4	5
Are you satisfied with the service starting from the day you got the card					
Are the ATM located nearby to you and are they placed at comfortable location					
Does the bank provide the necessary service to its customers at any place and time when the customer demands					
Did you get the necessary help when a trouble occurred while the usage of ATM					
While using of the internet is there a connection problem more often					
While using the ATM service does the light goes away more often					

** What do you suggest about the service quality and customer satisfaction improvement and the challenges you faced while usage?

Thank You !!!

Questionnaires and Interview Questions for Managers

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF BUSINESS ADMINISTRATION

Dear Respondents,

This questionnaire and interview questions are designed to produce academic study report entitled ''The effect of service quality on customer satisfaction''Wegagen bank of Ethiopia. The objective of this study is to acquire data which will be used to assess the service quality that is given by the bank with regard to customer satisfaction. As a result, your genuine response in this regard has significant value because the quality of this research depends on the accuracy of the information you provide to the research while filling out the questionnaire and answer the interview. In general, I would like to assure you that extreme care will be taken to keep your confidentiality of the information you will provide to the researcher.

Instruction: - Dear Respondents

1. No need of writing your name.
2. Please put (√) mark on the choice you agreed upon.
3. Please write your response on the space provided open ended questions

1. Socio- demographic characteristics

Section I - this part of the questionnaire covers items related to background of the respondents

1. **Gender**

    Male ☐   Female ☐

2. **Marital status**

    Single ☐   Married ☐

3. **Age**

    Under 20 ☐

    21-30 ☐

    31-40 ☐

    41-50 ☐

4. **Educational Level/Qualification**

    Diploma ☐

    First degree ☐

    Second degree ☐

    PHD ☐

    If any other, Please specify _____

5. **Field Specialization** _____

6. **Work experience**
    Less than one year ☐   6-10 years ☐   above 15 years ☐

    1-5 years ☐   11-15 years ☐

7. **Current position** _____

Part II. Interview Questions for Managers

1. How do you comment the service quality of ATM in Wegagen bank of Ethiopia?
2. How did the usage of using ATM reduced workload of bank tellers? And mention the purpose of ATM?
3. How do you handle when the customers encounter problem while using ATM?
4. Based on the above question how many times you faced a technical problem in a year?
5. Based questions 3 please provide an experience that demonstrates your ability to manage time effectively. What were the challenges and results?
6. Do you think ATM usage with Wegagen bank is reliable? How?
7. Do you think service quality of ATM usage has an impact on customer satisfaction?
8. From your experience; what are the factors that determine service quality of ATM service?
9. What is your suggestion or recommendation to bring about better utilization of ATM service so as to satisfy customers?

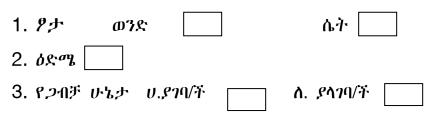# በቅድስተ ማርያም ዩኒቨርሲቲ የድህረ ምረቃ ፕሮግራም
ለደንበኞች የተዘጋጀ መጠይቅ

ውድ ደንበኞች ፤

ስሜ ሄና ዘነበ እባላለሁ በአሁኑ ሰዓት በቅድስተ ማርያም ዩኒቨርስቲ የድህረ ምረቃ (Master of Business Administration-GMBA) ተማሪ ስሆን የመመረቂያ ጥናቴንም በወጋገን ባንክ በተመረጡ አዲስ አበባ ባሉ ቅርንጫፎች ላይ "የATM የአገልግሎት ጥራት በደንበኞች የአገልግሎት አሰጣጥት እርካታ ላይ ያለው ተጽእኖ" በሚል ርዕስ ጥናቴን እያሰራሁ እገኛለሁ። የዚህ መጠይቅ ዓላማም ከባንኩ ደንበኞች ሲሆን ባንኩ አገልግሎትና የደንበኛ እርካታ በቂ መረጃ በመሰብሰብ ጥናቴን ውጤታማና ተአማኒት ያለው ማድረግ ነው። ይህንንም አሳካ ዘንድ የእርዕዎ ትብብር ትህትና እጠይቃለሁ። ስለዚህ መልስዎን ይሁጡኝ ዘንድ በአክብሮት እጋልጻለሁ። ለመጠይቁ የሚሰጡት ምላሽ ለዚህ ጥናት ላይ ብቻ የሚውል ሲሆን የሰጡንን ምላሽም በሚስጥር እንደምንይዝ እንገልጻለን። ለትብብርዎ በቅድሚያ ታላቅ ምስጋና አቀርባለሁ!!!

ማስታወሻ
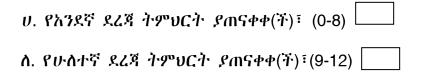
 ➢ ስም መጥቀስ አያስፈልገዎትም

 ➢ ከአማራጭ ውስጥ ለትክክለኛው ምላሽ በተሰጠው የሳጥን ምልክት ላይ በ(√) ወይም (X) ምልክት በማድረግ ምላሽዎን ያስቀምጡ

 ➢ ምርጫ ለሌላቾ ጥያቄዎች በተዘጋጀው ክፍት ቦታ ላይ መልሶን ያስፍሩ

በወጋገን ባንክ የ_____ቅርንጫፍ የሚሞላ መጠየቅ ፤

ክፍል አንድ - ግላዊ መረጃ

1. ፆታ   ወንድ ☐   ሴት ☐

2. ዕድሜ ☐

3. የጋብቻ ሁኔታ ሀ.ያገባ/ች ☐   ለ. ያላገባ/ች ☐

4. የትምህርት ደረጃ

   ሀ. የአንደኛ ደረጃ ትምህርት ያጠናቀቀ(ች)፤ (0-8) ☐

   ለ. የሁለተኛ ደረጃ ትምህርት ያጠናቀቀ(ች)፤(9-12) ☐

68

ሐ. ሰርተፍኬት ☐   መ. ዲፕሎማ ☐

ሠ. የመጀመሪያ ድግሪ እና ከዚያ በላይ ☐

ክፍል ሁለት - ከጥናቱ ጋር ተያያዥነት ያላቸው ጥያቄዎች

1. የባንኩ ደንበኛ ከሆኑ ምን ያህል ግዜ ሆኖዎታል? _____አመት

2. የሚያቀሳቅሱት የሒሳብ አይነት?

ሀ. የቁጠባ ሒሳብ ☐   ለ. ተንቀሻቃሽ ሒሳብ ☐

ሐ. ከወለድ ነጻ የቁጠባ ሒሳብ ☐

3. ወደ ዚህ ባንክ ለምን አገልግሎት ይመጣሉ

ሀ. ገንዘብ ለመላክ ☐   ለ. ከውጪ ሀገር የተላከ ገንዘብ ለማውጣት

ሐ. ከቁጠባ ሒሳብ ላይ ገንዘብ ለማውጣት

መ. ከዚህ ውጪ ለሆነ አገልግሎት የሚጠቀሙ ከሆነ ይግለጹ

_____

_____

4. የኤ.ት.ኤም ካርድ ተጠቃሚዎት?

ሀ. ተጠቃሚ ነኝ ☐   ለ. ተጠቃሚ አይደለሁም ☐

5. ስለ ኤ.ት.ኤም ካርድ አጠቃቀም እና ጥቅም በመጀመሪያ ምን ላይ ሰምተው ነው?

ከባንኩ ☐   ከጋዜጣ ላይ ☐   በመጽሔት ☐

በቴቪ/ራድዮ ☐   በጎደኛ ☐

ከዚህ ውጪ ከሆነ የሰሙት ይግለጹ

_____

6. ካርድዎትን በየስንት ግዜ ይጠቀሙበታል?

በ ወር ውስጥ ከ 10-20 ግዜ ☐   አዝወትሬ ☐

በ ወር ውስጥ ከ 5-10 ግዜ ☐   ምንም አልጠቀምም ☐

7. መጠቀም ከጀመሩ ስንት ግዜ ሆኖዉታል ?

ከአንድ አመት በላይ ☐   ከአንድ አመት በታች ☐

ከአንድ እስከ አምስት አመት ☐   ከአምስት አመት በላይ ☐

8. ገንዘቡን ለማዉጣት ምን   ያህል ግዜ ይፈጅቦታል?

ከአስር ደቂቃ በታች ☐   ከአስር እስከ ሰላሳ ደቂቃ ☐

ከግማሽ ሰአት በላይ ☐   ከግማሽ ሰአት እስከ አንድ ሰአት ☐

9. የኤ.ት.ኤም ማሽኑን እየተጠቀሙ ገንዘቡዋ ቀርቶውበት ካለ? ችግሩን ለመፍታት

ምን ያህል ግዜ ባንኩ ፈጀበት?

ከ1-10 ቀናቶች ☐   ከ11-20 ቀናቶች ☐
ከ21-30 ቀናቶች ☐   ወር☐ ከወር በላይ ☐

10 . የኤ.ት.ኤም ካርድ የአገልግሎት አሰጣጡን በምን መልኩ ይመዝኑታል ?
በጣም ጥሩ ☐   በቂ ☐
ጥሩ ☐   ደካማ ☐

ክፍል ሶስት - መጠይቅ የኤ.ት.ኤም /ATM አጠቃቀም በተመለከተ

ከዚህ በታች የሚከተሉትን ዝርዝር መረጃዎች ለማግኘት የሚፈጸምበትን የጥናቱን አላማ ለማሳካት እባክዎትን ከተሰጡት አማራጮች የተስማሙብት ላይ(√)ምልክት ያድርጉ። መስማማቶን እና አለመስማማቶን የሚገልጹበጽ ከዚህ በታች ባለው መሰረት ነው ።

1. በጣም አልስማማም   3. ምንም አይመስለኝም 4. እስማማለሁ
2. አልስማማም   5. በጣም እስማማለሁ

ተጨባጭነት	በጣም አልስማማም 1	አልስማማም 2	ምንም አይመስለኝም 3	እስማማለሁ 4	በጣም እስማማለሁ 5
የኤ.ት.ኤም ማሽኖቹ ለእይታ የሚስቡ ናቸው					
የኤ.ት.ኤም መሳሪያዎች በአመቺ ቅርንጫፍ ላይ ይገኛሉ					
የኤ.ት.ኤም ማሽኖች ሁልግዜም በአግባቡ ይሰራሉ					
የኤ.ት.ኤም መሳሪያዎቹ በአግባቡ የተጠበቁ ናቸው					
ታማኝነት					
ባንኩ ባስቀመጠው መስፈርት አገልግሎቱን ይሰጣል					
ባንኩ የማንኛውንም የኤ.ት.ኤም ብልሽት በቅድምያ ያሳውቃል					
የኤ.ት.ኤም					

ካርድዎት በቀሮበት ወቅት አፋጣኝ ምላሽ ተገኚቶል					
ተጠያቂነት					
ካርድዎት በቀረበት ወቅት ሰራተኞቹ የመርዳት ፍላጎት አላቸው					
ሰራተኞቹ የሚገባውን በሰአቱ ይሰጣሉ					
ሰራተኞ ደንበኛ ለማስተናገድ ዝግጁ ናቸው					
በራስ መተማመን					
ሰራተኞች ደንበኞችን ለማስተናገድ በቂ እውቀት አላቸው					
ከቅርንጫፍ የአገልግሎት አሰጣጥ የኤ.ት.ኤም ካርድዎን መገልገልዎን የተሻለ ነው					
ለኤ.ት.ኤም ካርድዎ በሚቆረጠው የአገልግሎት ክፍያ ይስማማሉ					
የስራ ባለቤትነት					
በቀን ውስጥ በተተመነው ገንዘብ ወጪ ለማድረግ ተስምምተዋል					

የኤ.ት.ኤም ካርድ በመጠቀ ከአላስፈላጊ እንግልቶች ቀንሶለታል					
ገንዘብ በኤ.ት.ኤም በሚወጣበት ወቅት ተገቢውን ጥበቃ ይደረጋል					
የኤ.ት.ኤም ላይ የተዘረዘሩት ቁንቁዎች አመቺ ናቸው					
የኤ.ት.ኤም አገልግሎትን በሚጠቀሙበት ወቅት በሚሰጠው መረጃዎች ለምሳሌ ፡- የአገልግሎት አቅጣጫ ጠቋሚነት ፤የቀሪ ገንዘብ ፤እና የመሳሰሉት ምጃዎች በአግባቡ የተሰየሙ ናቸው					

የደንበኛ እርካታ መጠይቅ

	በጣም አልስማማም 1	አልስማማም 2	ምንም አይመስለኝም 3	እስማማለሁ 4	በጣም እስማማለሁ 5
ካርዱን መጠቀም ከጀመርሽ/ክ አገልግሎት ተደስተሻል/ሀል					
የኤ.ት.ኤም ማሽኑ በአመቺ እና በአቅርያቢያ ይገኛል					
ባንኩ የደንበኞቹን ፍላጎት በግዜ እና በቦታ ባማከለ መልኩ አገልግሎት ይሰጣሉ					
ኤ.ት.ኤም በሚጠቀሙ ግዜ የኢንተርኔት እክል ብዙ ግዜ ያከሳታል					
ኤ.ት.ኤም በሚጠቀሙበት ወቅት መብራት አብዝኛውን ግዜ ይጠፋል					

**ባንኩ ስለ ኤ.ት.ኤም የደንበኛ አገልግሎት ጥራት እና የደንበኛ እርካታ ላይ ማሻሻል ያለበትን ነገሮች እባክሆን ይግለጹልን ?

በጣም አመሰግናለሁ!!!

ENDORSEMENT

Here with I, state that, Hena Zenebe has carried out this research work on topic entitled 'The Effect of ATM service quality on customer satisfaction' in case of Wegagen Bank S.C. This thesis has been submitted to St.Mary's University School of Graduates for the examination with my approval as a University Advisor.

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           Advisor   Signature

St. Mary's University, Addis Ababa   **May, 2019**