

The Assessment of Customer Satisfaction in ATM Service at Commercial Bank of Ethiopia in Wolaita Sodo Branch

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Abstract

The general objective of the study to customer satisfaction on ATM service at commercial bank of Ethiopia in Wolaita Sodo Branch. The use of convenience sampling technique. Every data pertaining to this study was been collected from primary and secondary sources. Primary sources of data collected through structured personal interview and questioners to selected respondents and secondary sources of data were collected from books, office manuals, Websites and different documents that provide relevant information to achieve the objective of the study. The data were collected through questionnaires from ATM users of the bank. Questionnaires were distributed to 92 respondents are selected based on convenient sampling techniques. After collecting the data were processed and analyzed by descriptive analysis using table. Finally the researcher forward and recommendation to the organization that discovered factors that affect customer satisfaction in ATM service.

1.1 Background of the study

Banking Industry can no longer set away with operating loosely connected groups of business that happen to be located around the world (Mitroff, 2003). Global competition in the banking sectors has forced management and executive to recognize that they must think differently about banking. The banking industry has undergone a major change due to the adoption of e- banking one of the latest channel distribution to be used in financial service organization is electronic banking this was established in the mid-1990 (Hokanson, 1995). Thereafter steadily e- banking business rely on efficient and rapid access to banking industry for cash flow review auditing and daily financial transaction pressing E- banking offers ease of access secure transition and 24 hour banking option from startup companies to more established entities and small business rely on (Roma Krishana 2006).

Most widely used E- banking instrument is ATM card. It is the first well known machine to provide electronic access to customer. ATM is designed to perform important function of bank. It is operated by plastic card with special features. The plastic card contained check personal attendance or personal identification number banking house restriction and paper based verification (Mskomal, 2004).

In recent year, the banking sector exhibits significant growth in a number of SSA countries. The growing major pan African and global banks on the continent has undoubtedly improved the availability and quality of financial service in recent yea. In Ethiopia there is no separate legislation that deals with electronic banking including enforceability of the validity of electronic contracts, digital signatures and intellectual copyright and restricts 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, (Gardachew, 2010)

Service are product which are produce and consumed simultaneously with customer presence and involvement that require immediate consumption of them at reasonable cost. Service may include transportation power supply communication banking restaurants, tourism and like, among this service the researchers will focus customer satisfaction of the use of ATM service in commercial bank of Ethiopia at WolaitaSodobranch (Schrader 2000).

1.2 Statement of problem

Now a day's business environment are changing rapid. The competition among industries is becoming intense. Information technology is a key aspect which may be considered as a force for such change (Kaleem& Ahmad, 2008).

Such phenomena affect either negatively or positively. The modern e- banking method like ATM e- banking which refers to the use of modern technology that allow customers to access banking service electronically. Whether it withdraws cash or transfer funds, there is a little knowledge in Ethiopia (Mobile and Agent Banking Directive). unavailability of the backbone network connections is also another problem, inadequacy infrastructure especially telecommunication blurred of information commutation and technology (ICT) penetration in banking sector insufficient legal and regular form of support and etc are the major challenges (Diligonasetal, 2009).

Apart from above many studies indicate that there are link between customer satisfaction, service quality and profitability. In order to meet customer demand many companies need to better service their customer.

Tzazu (2012) has made a survey on service quality in relation to customer satisfaction in commercial bank of Ethiopian Wolaita Sodo branch. Mesay (2012) also investigated bank service quality, customer satisfaction and loyalty in Ethiopian bank sector. But, there is no such prior research conducted to assess the role of ATM service in Ethiopia with relation to customer satisfaction. Thus, this proposal appears to be one of the academic investigations the ATM service customer satisfaction.

1.3 Objectives of the study

1.3.1 General objective

The general objective of the study was to assess customer satisfaction in ATM service at commercial bank of Ethiopia in Wolaita Sodo Branch.

1.3.2 Specific objective

The specific objective of the study are

- ☞ To assess the customer satisfaction using ATM card better than the window based service.
- ☞ To identify the factor affecting the effectiveness of ATM service.
- ☞ To analysis customer perception of ATM service quality satisfaction of commercial bank of Ethiopia in Wolaita Sodo branch.

2. Literature Reviews

2.1 Introduction

This chapter review the available literature written on this topic and the other related area in this chapter. This will be made possible by the identification, collection and review of this literature from various sources such as text book and the internet.

2.2 E- Banking

E- Banking is the modern topic in the era of service and Technology's Through E- Banking started in 1980s but the revolution has taken place in 20th century, Since the e-banking concept is flourished with popular model, theory and practices concept like innovation technology, acceptance, affluence in internet business). So before going to discuss any core content of E- banking, it is good to memorize the fundamental concept of e-banking which helps to realize basic concept of e- banking, (Komal S. S 2009).

Elector banking is umbrella term for the process by which a customer may perform banking transaction electronically without visiting a brick and perform mortal institution, therefore transaction related to bank activities via electronic mean and medium is called electro banking (Khirallah 2005).

2.3 E-banking classification

1. Telephone banking (the oldest and poorest one)
 2. Internet banking (online banking)
 3. Mobile banking (including sms banking)
1. Telephone banking:- is a service provided by a financial institution that enable customers of the financial institution to perform financial transaction over the telephone without the need to visit a bank branch or ATM.
 2. Online banking (Internet banking):- allow customer of a financial institution to conduct financial transaction on a served web site operated by the institution which can be a real or virtual bank, credit union or society.
 3. Mobile banking (m-banking):- is a term used for performing balance checks, account transaction, payments, credit application and other banking transaction through a mobile device such as a mobile phone or personal digital assistance (PDA).

2.4 What is ATM?

ATM (Automatic Teller Machine) is a device which offers a range of service to users that are authorized by using a PIN code. From a cash ATM, user is able to make payments, withdraw money or view account information (Myllynen, 2009).

Automated teller machines have reduce cost per transaction to almost one –fourth as compared to the branches. ATM support a variety of transactions such as cash withdrawal, cash deposits, cherub deposits, placement of service requests, including the request for a new check book. On most modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smart card with a chip, that contains unique card number and some security information (Sambamurthy & Ashvin,, 2004).

ATM enabled customer to withdraw cash and do host of other banking activity round the clock by simply pushing few buttons. It is the direct line to wide variety of service at any time of the day or night including unique "quick look" printing out of the transaction. What you have to do is simply insert the ATM screen guides through the services. ATM is in service 24 hours and 365 days in a year. The personal identity number (PIN) of unique in that it allows you to accepts your accounts you may change this number at the ATM whenever

you with for safety your PIN should always be kept completely confidential (C, Hovesston 1999).

2.5 The Concept of ATM

ATM is typically made up of the CPU (Central Processing Unit) for controlling the user interface and transaction devices, magnetic or chip card reader for identifying the customer, display which is used by the customer for performing the transaction, function buttons usually close to the display or a Touch screen used to select the various aspects of the transaction and a record printer which provides the customer with a record of a transaction (Cronin, Mary, 1997).

Most ATM are connected to interbank networks, enabling people to withdraw and deposit money from machine not belonging to the bank where they have their account or in the country where their accounts are held thus enabling cash withdrawals in local currency(Maxwell, 1990).

2.6 benefits of using ATM service

ATM is one of the electronic banking services currently provided by the commercial bank of Ethiopia. The need for ATM service increases as the growing need and expectations customer with increasing level of deflations and growth of wealth. It enables customers to withdraw money at any time without going to where the account is opened. This is possible through the card together with the password provided by the bank. The password is secret number which must be known only the customer and can be changed at any time.(PlametAdran, 2000)

2.7 Problem of using ATM service

The use of ATM service is very simple; after getting the card, what the customer has to do any ATM station and insert the card in to the slot and enter the password and write or choose the amount that customer needs to withdraw and then presenter, but some limitations of ATMs are the customer can withdraw money no limits as to how many times customer can withdraw money in a day as far as the cumulative amount do not exceed the limit east by the bank. It is impossible to withdraw money in any denomination such as one, five, ten, fifty, and hundred birr note what the customer is able to do is only type the total amount of money and the machine will give a combination of the available denominations and in addition to this, if the customer forget the password unable to use the service it is must to inform the bank either by dialing to personality visit to where the card is initially obtained. In addition to the above limitation, there is also another limitation like if the customers forget the password, the bank give another password with an addition payment.

Impossible to withdraw coined and currency below fifty, incorrect machines operation fraud against ATM and people attempt to use them takes serial forms and errors that can occur may be mechanical (card transport mechanism, keypads, hard disk failovers) soft ware (operating system, device derived, application) communication or poorly down to operators error (WenedmenehGashaw, 2000).

3. Research Methodology

3.1 Research design

This research was used descriptive study design. Because Descriptive research involves gathering data that describes events and then organizes tables, and describes the data collection. Descriptive method of research design helps to clearly describe relevant aspects of the phenomenon of interest about a particular individual, group, or situation (sekaran, 2003). The target population of the study was the total number of ATM card users in commercial bank of Ethiopia at Wolaita Sodo branch. Hence the total population is 1150 ATM card users. The researcher was used quantitative and qualitative type of data. The qualitative were used employed for data collect from organization. While the quantitative type of data were used for data collection from the sampling respondents. To achieve the stated objectives this study was use both qualitative and quantitative data that collected from both primary and secondary sources. The primary data were collected through questionnaire and personal interview because primary data source is help the researcher to collect first hand and accurate information from target population. In addition to this, the secondary data would collected from reviewing magazines, different books, official bank' manual, online sources, and other documented materials that provide relevant information to the achievement of the objective of the study.

Two data collection instrument were used together for the purpose of the study. This are;

- A. Questioner: the researcher is used both structured and unstructured questioners for selected customers of the bank.
- B. Interview: personal (face to face) interview conducted with selected employees through constructed manner to acquire data. Close ended questionnaire was been designed in order to get the desired information.

3.2. Data processing and analysis

After all the necessary data obtained it were edited, classified, organized and analyzed in groups on the basis of

common characteristics the researcher was been used descriptiveanalysis techniques by Putting data in percentage, and table. Finally reasonable explanation of data and interpretation was been accomplished.

4. Data presentation, analysis and interpretation

This section deals with the analysis, presentation and interpretation of data. For the sake of clarifying the basic findings of the study tables are used to present the collected data and using percentage these data are analyzed accordingly. In order to get a representative data 92 questionnaires were prepared and distributed to customer of the bank. Out of these 85 were filled or collected and returned but 7 questionnaires were not collected because of unknown reason failed. From these accounts 85% response rate are returned.

4.1. Analysis of demographic information

Table 4.1. Demographic profile characteristics of the respondents

| No | Item | No of respondents | Percentage |
|----|------------------------|-------------------|------------|
| 1. | Sex | | |
| | Male | 54 | 63.55 |
| | Female | 31 | 36.47 |
| | Total | 85 | 100 |
| 2. | Age | | |
| | 18-24 | 32 | 37.64 |
| | 25-34 | 20 | 23.52 |
| | 35-44 | 17 | 20 |
| | 45-54 | 10 | 11.79 |
| | 54 above | 6 | 7.05 |
| | Total | 85 | 100 |
| 3. | Educational level | | |
| | High school | 1 | 1.17 |
| | Certificate | 3 | 3.52 |
| | Diploma | 20 | 23.5 |
| | 1 st degree | 41 | 45.2 |
| | 2 nd degree | 20 | 23.5 |
| | Total | 85 | 100 |
| 4. | What is your job | | |
| | Students | 24 | 28.2 |
| | Business man | 34 | 40 |
| | Salary worker | 27 | 31.8 |
| | Retried | 0 | 0 |
| | Total | 85 | 100 |

Source: own survey (2018)

The above table shows that the number of male respondent is 54(63.55%) and is greater than female respondent 31(36.47%). This shows that the majority of respondent is male. When we come to the second item that is the age group of the respondent 32(37.64%) are from eighteen up to twenty four years and accounts of the majority of respondents that is 32(37.64%). The diploma and 2nd degree use equal in number of respondents 20(23.5%) & 20(23.5%) while the other respondents include in certificate and high school level when we come to the 4th item that is the job of the respondents cleanly stated in the above table. 34(40%) are business man and 27(31.8%) are salary worker. On other hand,only 24(28.2%) the minority of the respondents are students. This implies that they are dissatisfied with ATM service quality andthe majority of respondents are business man they are satisfied with ATM service.

4.2. ATM service quality item analysis

Table2. Analysis of customer satisfaction with regard to responsiveness dimension of ATM service quality

| No | Dimension | No of respondents | Percentage |
|----|--------------------------------------------------|-------------------|------------|
| 1. | Responsiveness | | |
| | The bank deliver ATM card quickly | | |
| | Strongly agree | 10 | 11.76 |
| | Agree | 25 | 29.41 |
| | Neutral | 3 | 3.52 |
| | Disagree | 37 | |
| | Strongly disagree | 10 | 11.76 |
| | Total | 85 | 100 |
| 2. | The cash is withdrawal from the machine promptly | | |
| | Strongly agree | 6 | 7.05 |
| | Agree | 12 | 14.1 |
| | Neutral | 0 | 0 |
| | Disagree | 43 | 50.5 |
| | Strongly disagree | 24 | 28.2 |
| | Total | 85 | 100 |
| 3. | The bank take care for problem promptly | | |
| | Strongly agree | 5 | 5.88 |
| | Agree | 14 | 16.4 |
| | Neutral | 2 | 2.35 |
| | Disagree | 45 | 25.9 |
| | Strongly disagree | 19 | 22.3 |
| | Total | 85 | 100 |
| 4. | How many times used Aim card in a month | | |
| | Four (4) time & below it | 30 | 35.3 |
| | Five (5) – 8(eight) times | 35 | 41.2 |
| | Nine –twelve | 10 | 11.8 |
| | 13(threaten & above | 10 | 11.8 |
| | Total | 85 | 100 |

Source: own survey (2018)

Regarding the first item of table No2, which asks quick delivery of ATM card, 37(43.5%) of the respondent are disagree with quick delivery of ATM card and the other 10(11.76%) show their strong disagreement on the other hand only 25(29.41%) are agree in the statement. In general the majority of the respondents show their disagreement with quick delivery of ATM card. This further explains that the majority of the respondents are dissatisfied with this item. With respect to the 2nd item which show prompt withdrawal cash from the machine, 43(50.5%) of the respondent are disagree and 24(28.2%) of the respondent strongly disagree. In contrast to this the other 12(14%) and 6(7.05%) of the respondent agree with prompt cash with drawl from the machine. In general, the preceding analysis shows that most respondents are dissatisfied with prompt cash withdrawal from ATM machine. Regarding the 3rd item which asks that the bank take case of problem promptly, about 45 (52.9%) of the respondent of are disagree and the other 19(22.3%) of the respondents are strongly disagree on the other hand 14(16.4%) and 5(5.88%) of the respondent are agree and strongly agree respectively from this analysis we can observe that the vast majority of the respondent (about 75%) are dissatisfied with prompt housing of problems by the bank. The last item show in the above tables is how many times used to ATM card in the month. Used to ATM card in a monthly four times and below in a month to used ATM cards. 30(35.3%) of respondents from five-eight (5-8) are the majority of respondents that is 35 (41.2%) but the other respondents are 20(23.8%) used ATM card nine and above it in a month. In general 5-8 times are majority respondents used in a month and the minority of the respondents is nine up to twelve and thirteen and above. This implies the are satisfied and dissatisfied with ATM service respectively with ATM service quality

Table3. Analysis of customer satisfaction with regarding efficiency of operation dimension of ATM service quality.

| No | Dimension | No of respondents | Percentage |
|----|---------------------------------------------------------------------------|-------------------|------------|
| | Efficiency of operation | | |
| 1. | Cash always available in ATM | | |
| | Strongly agree | 2 | 2.35 |
| | Agree | 14 | 16.4 |
| | Neutral | 3 | 3.52 |
| | Disagree | 50 | 58.8 |
| | Strongly disagree | 16 | 18.8 |
| | Total | 85 | 100 |
| 2. | Cash is withdrawal correctly as it ordered | | |
| | Strongly agree | 10 | 11.76 |
| | Agree | 20 | 23.5 |
| | Neutral | 4 | 4.7 |
| | Disagree | 40 | 47.0 |
| | Strongly disagree | 11 | 12.9 |
| | Total | 85 | 100 |
| 3. | Notes(currency) on good quality are available in ATM machine | | |
| | Strongly agree | 37 | 43.5 |
| | Agree | 14 | 16.4 |
| | Neutral | 3 | 3.52 |
| | Disagree | 19 | 22.3 |
| | Strongly disagree | 12 | 14.1 |
| | Total | 85 | 100 |
| 4. | ATM machine can be accessed anywhere in the city at researchable distance | | |
| | Strongly agree | 9 | 10.5 |
| | Agree | 14 | 16.4 |
| | Neutral | 3 | 3.52 |
| | Disagree | 42 | 49.4 |
| | Strongly disagree | 17 | 22.3 |
| | Total | 85 | 100 |

Source: own survey (2018)

The above table No 3 shows responses obtained on the efficiency dimension of ATM service quality. Regarding the 1st item, cash always available in ATM 50(58.8%) of respondents are disagree with the statement and others 16(18.8%) of respondents are strongly disagree with cash available in ATM machine. But 14(16.4%) of respondents are agree and 2(2.35%) are strongly agree. Out of the total respondents 3(3.52%) of respondents are neutral. From the total respondents 66(76.9%) are disagree with cash always available in ATM machine.

With respect to the 2nd item which show that cash is withdrawal correctly as it ordered. Based on the data 40(47%) of respondents disagree of the statement and 20(23.5%) of the respondents are agree with the cash is withdrawal correctly as it ordered. On the other hand 11(12.9%) of respondents are strongly disagree with the statement. Regarding the 3rd items of table 3 which means note on good quality are available in ATM machine, 37(43.5%) of respondents strongly agree and 19(22.3%) of respondent are disagree and the other 14(16.4%) respondents show their agreement on the other hand 12(14.1%) of respondents strongly agree with not on good quality are available in ATM machine out of the total respondents 51(59.9%) are shows their agreements of the not on good quality available in ATM machine. When the come to the last item that is ATM machine can be accessed any where in the city at a reasonable distance 42(49.4%) of respondents are disagree and 17(22.3%) of respondents shows their agreement. Only 3(3.52%) of respondent are neutral.

In general the majority (71.7%) of the respondent show that they are disagree with accessibility of ATM machine anywhere in the city at a reasonable distance.

Table 4. Analysis of customer satisfaction with convenience dimension of ATM quality.

| No | Dimension | No of respondents | Percentage |
|----|------------------------------------------------------------|-------------------|------------|
| | Convenience | | |
| 1. | The ATM machine enable me to complete transaction quickly | | |
| | Strongly agree | 23 | 27.05 |
| | Agree | 29 | 34.1 |
| | Neutral | 2 | 2.35 |
| | Disagree | 21 | 24.7 |
| | Strongly disagree | 10 | 11.76 |
| | Total | 85 | 100 |
| 2. | The ATM user interface is simple and easy to understand | | |
| | Strongly agree | 13 | 15.2 |
| | Agree | 42 | 49.4 |
| | Neutral | 5 | 5.88 |
| | Disagree | 16 | 18.8 |
| | Strongly disagree | 9 | 10.5 |
| | Total | 85 | 100 |
| 3. | I can access the ATM near by | | |
| | Strongly agree | 6 | 7.05 |
| | Agree | 9 | 10.5 |
| | Neutral | 1 | 1.17 |
| | Disagree | 46 | 54.1 |
| | Strongly disagree | 23 | 27.0 |
| | Total | 85 | 100 |
| 4. | Information of the ATM serene well organized | | |
| | Strongly agree | 15 | 17.6 |
| | Agree | 35 | 47.1 |
| | Neutral | 5 | 5.88 |
| | Disagree | 20 | 23.5 |
| | Strongly disagree | 10 | 11.8 |
| | Total | 85 | 100 |
| 5. | The ATM screen interface makes in easy to find what I need | | |
| | Strongly agree | 15 | 17.6 |
| | Agree | 53 | 62.3 |
| | Neutral | 4 | 4.7 |
| | Disagree | 11 | 12.9 |
| | Strongly disagree | 2 | 2.35 |
| | Total | 85 | 100 |

Source: own survey (2018)

Concerning the 1st item of the above table No 4 which asks whether ATM enables to complete transaction quickly or not, about 29(34.1%) and 23(27.05%) of respondents are agree and strongly agree respectively with the statement. On the other hand 21(24.7%) and 10(11.76%) of the respondents are disagree and strongly disagree respectively. However only 2(2.35%) of the total respondent are neutral.

In general we can observe that the majority of the respondent 2(61.15%) are agree with the statement which shows that they are satisfied with quick completion of transaction using ATM machine. Regarding the 2nd item which asks that ATM users interface is simple and easy to understand, about 42(49.4%) of the respondent are agree and the other 13(15.2%) show strong agreement. On the other hand 16(18.8%) and 9(10.5%) of the respondent are disagree and strongly disagree respectively. As we can see from the analysis the majority of the respondent 55(64.6%) are agree with simple and easy to understand ATM user interface. When we come to the 3rd item which asks that one can access the ATM machine in the nearby area, 46(54.1%) of the respondent are disagree and 23(27%) of the respondent are strongly disagree however the other 9(10.5%) show their agreement and the remaining 6(7.05%) are strongly agree in statement. In general the majority of the respondent show their disagreement with the access of ATM in the nearby area. This further indicates these respondents are dissatisfied with this item of convenience dimension considering the 4th item of well-organized information on ATM machine screen. 35(47.1%) and 15(17.6%) of the respondent are agree and strongly agree respectively. Besides the other 20(20.5%) and 10(11.8%) of the respondent are disagree and strongly disagree respectively. In general the majority of the respondents are 50(64.7%) show that their agreed and satisfaction with well-organized

information on the ATM screen. With respect to the 5th item which asks wither the ATM screen interface make it easy to find what is needed or not 53(62.3%) of the respondent are agree and 15(17.6%) of the respondent are strongly agree and the other 13(15%) of the respondent are disagree. Only 4(4.7%) of the respondent are neutral. In general the majority of the respondent it easy to find what is needed. From this we can observe that the majority are satisfied with the above statement.

Table 5. Analysis of satisfaction of customer with the reliability dimension ATM service quality

| No | Dimension | No of respondents | Percentage |
|----|------------------------------------------------------|-------------------|------------|
| | Reliability | | |
| 1. | The ATM is always available for business | | |
| | Strongly agree | 3 | 3.52 |
| | Agree | 5 | 5.88 |
| | Neutral | 3 | 3.52 |
| | Disagree | 51 | 60.0 |
| | Strongly disagree | 23 | 27.0 |
| | Total | 85 | 100 |
| 2. | Generator is available at every ATM machine location | | |
| | Strongly agree | 4 | 4.77 |
| | Agree | 16 | 78.8 |
| | Neutral | 3 | 3.52 |
| | Disagree | 47 | 55.2 |
| | Strongly disagree | 15 | 17.6 |
| | Total | 85 | 100 |

Source: own survey (2018)

Regarding the first item of table number 5, which tasks that ATM is always available for business, about 51(60%) of the respondents are disagree and 23(27%) of the respondents are strongly disagree. However, only 5(5.88%) of respondent of respondents (about 87%) replied as disagree with the statement which suggests that they are dissatisfied with the availability of cash in ATM machine at any time and this item of reliability is questionable. Concerning the 2nd item of the same table, 47(55.2%) and 15(17.6%) of respondents are disagree and strongly disagree respectively with availability of generator. Besides, only 16(18.8%) of respondents are agree. The above percentage shows that the majority of respondents are dissatisfied with availability of generator in the bank.

Table6. Analysis of customer satisfaction with regarding to the security and privacy dimension of ATM service quality.

| No | Dimension | No of respondents | Percentage |
|-------|----------------------------------------------------|-------------------|------------|
| | Security and privacy | | |
| 1. | I feel secured in using ATM card | | |
| | Strongly agree | 18 | 21.1 |
| | Agree | 57 | 67.0 |
| | Neutral | 0 | 0 |
| | Disagree | 7 | 8.23 |
| | Strongly disagree | 3 | 3.52 |
| | Total | 85 | 100 |
| 2. | Location of ATM machine are sate to withdraw money | | |
| | Strongly agree | 20 | 23.5 |
| | Agree | 47 | 55.2 |
| | Neutral | 3 | 3.52 |
| | Disagree | 12 | 14.1 |
| | Strongly disagree | 3 | 3.52 |
| Total | 85 | 100 | |
| 3. | Satisfaction with ATM service quality | | |
| | Strongly agree | 17 | 20 |
| | Agree | 36 | 42.35 |
| | Neutral | 2 | 2.35 |
| | Disagree | 27 | 31.76 |
| | Strongly disagree | 3 | 3.52 |
| Total | 85 | 100 | |

Source: own survey (2018)

When we come to 5th item of table number 6 which means I feel secured in using ATM card 57(67%) of the respondent are agree with good feel secured in using ATM card and the others 18(21.1%) respondents are strongly agree with the statement. But only 10(11.73%) of respondent are disagree with the security of ATM card. According to the data the majority respondents are agree with the security of the ATM card. When we come to 2nd item of table 6 which tells location of ATM machine are safe to withdraw money 47(55.2%) of respondent are agree with the location of ATM machine and 20(23.5%) of respondent are strongly agree. On the other hand only 15(17.62%) of respondent are disagree with location of ATM machine are state to withdraw money. In general majority of the respondents its show their agreement with location of ATM. When we come 2nd items of table number of 6 show that satisfied with ATM service quality of the bank. Based on the data 36(42.35%) of respondent are agree and 27(31.76%) of respondent are disagree with ATM service quality and 17(20%) of respondent are strongly agree with ATM service quality. But 3(3.52%) of respondent are strongly disagree only 2(2.35%) of respondent are neutral from the data. Finally the highest numbers of respondent are agreeing with ATM service quality.

Table 7 Dimensional Analysis of ATM service quality

| No | Dimension | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | Total |
|----|-------------------------|----------------|-------|---------|----------|-------------------|-------|
| 1. | Responsiveness | | | | | | |
| | No | 21 | 51 | 5 | 125 | 53 | 85 |
| | Average | 7 | 17 | 1.66 | 41.6 | 17.6 | |
| | Percent | 8.23 | 20 | 1.96 | 49.0 | 20.7 | 100 |
| 2. | Efficiency of operation | | | | | | |
| | No | 58 | 62 | 13 | 151 | 56 | 85 |
| | Average | 14.5 | 15.5 | 3.25 | 37.72 | 14 | |
| | Percent | 17.05 | 18.23 | 3.82 | 44.4 | 17.50 | 100 |
| 3. | Convenience | | | | | | |
| | No | 72 | 168 | 17 | 114 | 54 | 85 |
| | Average | 22 | 23.8 | 3.4 | 23.4 | 10.8 | |
| | Percent | 16.9 | 39.5 | 4 | 27.5 | 12.7 | 100 |
| 4. | Reliability | | | | | | |
| | No | 7 | 21 | 6 | 98 | 38 | 85 |
| | Average | 3.5 | 10.5 | 2 | 49 | 19 | |
| | Percent | 4.11 | 13.35 | 3.52 | 57.64 | 22.35 | 100 |
| 5. | Security and privacy | | | | | | |
| | No | 55 | 140 | 5 | 46 | 9 | 85 |
| | Average | 18.3 | 46.6 | 1.6 | 15.3 | 3 | |
| | Percent | 21.6 | 54.9 | 1.96 | 18.03 | 3.52 | 100 |

Source: own survey (2018)

When we come to overall analysis of the different dimensions of ATM service quality, the above table indicates that about 49% of respondent are disagreeing with the responsiveness dimension and the other 17(20.7%) of respondent are strongly disagree.

However about 20% and 8.23% are agree and strongly agree respectively. From the analysis we can observe that the majority of the respondent reported their disagreement and dissatisfaction with the responsiveness dimension.

Concerning the efficiency of operation dimension (61.45%) of the respondent are disagreeing and on the other hand (35.28%) of the respondent are agree. This suggests that a great percentage of the respondent are dissatisfied with efficiency of operation dimension.

Regarding the convenience dimension of the same table (56.4%) of the respondent are agree with ATM service quality and only (40.2%) of the respondent re disagree. This indicates that above fifty percent of the respondents are satisfied with the convenience dimension of ATM service.

With respect to reliability dimension of the above table it has been shown that (79.99%) of the respondent are disagree and on the other hand (17.46%) of the respondent are agree from the preceding analysis one can observe that the great majority of the respondent are not satisfied with the reliability dimension of ATM service quality.

The final analysis of the above table is maintained for security and privacy dimension with (76.5%) of the respondent are and the other (21.55%) of the respondent are disagree with this dimension.

In generally among the above five dimension of ATM service quality the research found out that the respondents are dissatisfied with the responsiveness efficiency of operation and reliability dimension. As opposed to this, fortunately greater percentage respondents reported that they are satisfied with dimension of convenience and security and privacy with regard to ATM service.

5. SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION

5.1. Summary of major findings

The research objective of the study is customer satisfaction in ATM service at commercial bank of Ethiopia in Wolaita Sodo branch.

After proper analysis of the data the following major findings were obtained.

- Out of the total respondent the percentage of male using ATM service is 54(63.47%) and the percentage of female using ATM service is 31(36.47%)
- From the cumulative percentage. It is clear that 79(92.92%) who are found in the age group of 18-54 use ATM. Only 6(7.05%) who fall under the category of above 55 years use ATM very less.
- The data regarding educational level of respondents indicate that maximum users i.e. 95.2% are diploma, first degree, second degree holders and above while only 4.69% of the respondents were high school and certificate.
- By collecting data of respondent are per profession occupation it has been observed that maximum users are business man comprising 34(40%) salaried workers and students comprised 34(40%) salaried workers and students comprised 27(31.8%) and 24(28.2%) respectively.
- The majority of respondents comprising 35(41.2%) are customers who use ATM service 5 up to 8 times in a month respondents who use ATM service 4 times a month account for 30(35.3%) and below it. The least respondent comprised 10(11.8%), 10(11.8%) both are using ATM for only 9 times and 13 times respectively in a month.
- Regarding the responsiveness dimension of ATM service quality (69.7%) of the respondent are disagreeing and on the other hand (28.23%) are agreeing to this dimension.
- Out of total respondents (61.45%) are disagree and the other (35.28%) are agree with the efficiency of operation dimension of ATM service. Only (3.05%) of them remained neutral with this dimension.
- From the cumulative percentage (56.4%) of the respondent are agree and (40.2%) are disagree with the convenience dimension of ATM service quality. Only (13.6%) of them remained neural with this dimension.
- The reliability dimension of ATM service quality has (79.99%) of the respondents are disagree and the other hand (17.46%) are agree, (3.52%) of the respondents are remained neutral with this dimension.
- The data regarding security and privacy dimension indicate that maximum of ATM accounts for (76.5%) are agree and 21.55%) of the respondent re disagree. While (1.96%) are natural with this dimension.

5.2. Conclusion

From the preceding findings the following conclusions as drawn

- Based up on the above demographical profiles of the respondent response of the total percentage of males are greater than females.
- The majority of the ATM users are found between the ages of 18-54 years. In contrast to this ATM users aged above 55 years are less.
- Concerning the educational level of the maximum number of ATM users are diploma, first degree and second degree ATM card holders.
- Regarding the profession the majority of the ATM users are business man and also the others are students and salaried workers.
- Based on the responsiveness dimension the majority of the respondents response implied that disagree with the listed items. That is the company deliver ATM service quickly, the cash are withdrawn from the machine promptly and the bank take care of problems promptly.
- According to the efficiency of operation dimension the majority of the customers are disagree with different items such as cash always available in the ATM machine. Cash is withdrawal correctly it ordered note on good quality are available in ATM and ATM machine can be accessed anywhere in the city at a reasonable distance.
- Based on the reliability dimension of ATM service quality the majority as the customers are disagreed to the listed an item that is ATM machine are available for business and generator is available.
- According to the security and privacy dimension the majority of the customer are agreed with listed item like feeling secured in using ATM card, location of the ATM machine are safe to withdrawn money and satisfied with ATM service quality.

5.3. Recommendation

- In order to solve customer complain regarding responsiveness of the bank in taking immediate actions, it should work on delivering ATM service with quality so that customers and easily with drawn money and it should also take care of problems which occur in the process of withdrawing money from the ATM machine. The bank showed be active in solving problem or minimizing and queuing immediate response to customers compliant

- The bank should solve the problems of the efficiency of operation dimension, by having available cash in the ATM machine, and it should make the ATM machine to withdraw money quick as if ordered by users. And also. ATM machine should be available anywhere in the city at a reasonable distance.
- On parallel to the other dimension, the convenience dimension the customer has a good better to complete transaction quickly, easiness and simplicity, easy accessibility as ATM machine nearby and available information was there in ATM machine.
The banks showed go beyond this so that its customer will have greater trust and satisfaction by the service. If deliver and it will be beneficial for the bank over its competitors.
- Based on the customer satisfaction regarding the reliability dimension of ATM service quality standing from the customer compliant the bank showed improve its reliability in having generator when the power is off. Making ATM available for business and so on. As a result customers will have a good awareness about bank service reliability and confidence on it.
- The bank security and privacy dimensional of service quality is good according to the customers' response. Based on this the bank showed to more and more to improve the existing service quality in secured ATM service, safe place to withdraw money to satisfy customers with service quality.

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