

# Customers' Satisfaction in ATM Service - Empirical Evidence from the Leading Bank in Ethiopia

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## ABSTRACT

Service offering channels in banking sector has emerged on scene with a variety of forms such as internet banking, mobile banking, and ATM. Mature competition and global finance system have forced to investigate the significance of customer satisfaction. This study was set to assess customers' satisfaction in ATM service by taking the case of Commercial Bank of Ethiopia (CBE), which is the leading bank in the country, using SERVPERF model. A self-administered questionnaire was used to collect primary data from 385 valid respondents who are customers of CBE, using convenient sampling technique. Data were analysed using SPSS - frequencies and percentages, mean scores, Cronbach alpha, Pearson's linear correlation and regression analysis. The study was based on the three research objectives: (a) to measure whether ATM service quality corresponds to each dimensions of SERVPERF (b) to analyze the customer satisfaction on ATM service quality, and c) to investigate the level of customer satisfaction. The findings revealed that all the service quality dimensions are significantly and positively associated with the overall customer satisfaction. Besides, Tangibility, Reliability, Responsiveness, Empathy and Assurance are highlighted as significant predictors and key factors in determining the customer satisfaction. But Assurance was found as the most influential predictor of customer satisfaction. The researchers recommend that in order to ensure customer satisfaction improving the performance on all the dimensions of (ATM) service quality is imperative.

**Keywords--** Service Quality, Customer Satisfaction, ATM, Banks in Ethiopia

## I. INTRODUCTION

Today's fast paced and increasingly competitive global market requires effective and efficient strategies to survive and to make profits which can contribute toward the growth of the organization. It is obvious that the customers are more important stakeholders in many organizations and their satisfaction is a priority in marketing management. Customer satisfaction and service quality has been a subject of interest to researchers and organizations as it has been proven by some researchers that service quality is related to customer satisfaction [1].

A banking organization can only differentiate itself from competitors by providing high quality services. The developments of technologies have enabled organizations to provide superior services for customers' satisfaction [2]. Banks are increasing their technology-based service options to remain competitive. The trend in banking sector has evolved from cash economy and transformed to cheque economy which has further been converted to plastic card economy [3].

The situation what we call it 'Change' has affected the way we do things and the way we live and will continue as it is an inherent state of the world. Change is manifested in terms of economic, social, political, technological and so on factors. And one of the manifestations of technological changes is the emergence of information technologies which have done a lot in the banking industries all over the world. According to Ogbuji, Onuoha and Izogo [4], the converging innovations of technological forces have changed the manual way of service delivery of banks tremendously and have subsequently paved way for electronic delivery platforms in recent time. The Automated Teller Machine is one of the outcomes of this situation which is replacing the paper based payment instruments.

Automated teller machine is an electronic terminal that let customer banks almost anytime. It's a computerized telecommunication device that provides the customer of a bank or financial institutions with access to financial transaction in public space without the need of bank teller. Automated Teller Machine (ATM) is an innovative service delivery mode that offers diversified financial services like cash withdrawal, funds transfer, cash deposits, payment for utility and credit card bills, cheque book requests, and other financial enquiries. The advantages of using ATM have given new impetus in dimensions of service quality and banks are offering new choices to customers. The commercial bank of Ethiopia (CBE) is a state owned bank in Ethiopia and the first bank in Ethiopia to introduce ATM services in 2001.

### **Research Gap**

Literatures suggest that most of the studies have been done on issues related to electronic banking (like internet banking, Mobile banking and ATM service) and customer satisfaction in developed countries. However,

not sufficient work has been done in Ethiopia with regard to ATM service and customer satisfaction issues. The present study intends to assess ATM service quality and customer satisfaction concern in Commercial Bank of Ethiopia.

#### **Objectives of the Study**

- To measure ATM service quality corresponds to each SERVQUAL dimension.
- To analyse the customer satisfaction on ATM Service Quality of CBE.
- To investigate the level of customer satisfaction who uses CBE ATM.

## **II. REVIEW OF LITERATURE**

### **Service Quality**

Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either [5]. Besides, there are many different definitions of what is meant by service quality. The most common definition used to define service quality is the extent to which a service meets customers' needs or expectations [6, 7, 8, 9]. While Fogli [10] defined term service quality as a global judgment or attitude relating to particular service; the customer's overall impression of the relative inferiority or superiority of the organization and its services.

Research has indicated that service quality has been increasingly recognized as a critical factor in the success of any business [11], and the banking industry in this case is not exceptional [12]. Service quality has been widely used to evaluate the performance of banking services [13]. The banks understand that customers will be loyal if they provide greater value (quality services) than their competitors [14], and on other hand, banks can only earn high profits if they are able to position themselves better than competitor within specific market [15].

### **Customer Satisfaction**

The definition of customer satisfaction has been widely debated as organizations increasingly attempt to measure it. Customer satisfaction can be experienced in a variety of situations and connected to both goods and services. It is a highly personal assessment that is greatly affected by customer expectations.

The concept of customer satisfaction has various definitions generated by empirical researchers. Westbrook and Oliver [16] has one of the commonly used definition of customer satisfaction which asserts that customer satisfaction is a mental state which results from customers' comparison of expectations prior to a purchase with the performance perceptions after a purchase. The comparison is transaction specific Halstead, Hartman, and Schmidt [17] and Day [18] refer to it as an evaluative judgment concerning a specific purchase selection whether it met the customers'

expectations or not. What is common in definitions of customer satisfaction by Westbrook and Oliver [16], Day [18] and Halstead, Hartman and Schmidt [17] among other empirical researchers is that, customer satisfaction is considered a response, emotional or cognitive pertaining to particular focus, either expectations about a product or consumption experience which occurs at a particular time and is based on customers' accumulated experience.

There are several definitions of customer satisfactions that come from the different point of views of researchers on customer satisfaction. For example, in opinion of Oliver [19] satisfaction is a psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience'. While Kotler [20] defined satisfaction as: a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. Hoyer and MacInnis [21] said that satisfaction can be associated with feelings of acceptance, happiness, relief, excitement, and delight. While Hansemark and Albinsson [22] stated that satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfilment of some need, goal or desire.

Customer satisfaction with ATM banking therefore is a response to the use experience of ATM banking which occurs at a particular time and is based on customers' accumulated experience of ATM banking services from their respective banks.

### **Relationship between Service Quality and Customer Satisfaction**

The relationship between service quality and customer satisfaction has been discussed in numerous previous researcher papers. Most of those papers present that service quality has positive related relationship with customer satisfaction. In other words, service quality influence customer satisfaction and vice versa customer satisfaction influence quality [23]. Parasuraman stated that there is a distinction between service quality and customer satisfaction: perceived service quality is a global judgment or attitude relating to the superiority of the service, whereas customer satisfaction is related to a specific transaction [11]. However, many researchers have investigated the relationship between service quality and customer satisfaction. Cronin and Taylor [24] tested this relationship and conclude that perceived service quality leads to customer satisfaction. The other studies also conclude that service quality is the antecedent of satisfaction [25, 26] and is the main factor which affects satisfaction [27]. Service Quality therefore has become one of the critical factors for satisfying and retaining valued customers in every industries and banking is not an exception. Many scholars indicate that high service quality results in customer satisfaction and loyalty with the product or service. A satisfied customer will have the

willingness to recommend someone else, reduction in complaints and the bank can achieve the customer retention. According to Bedi [28], the cost of retaining existing customer by improving the quality of product and services is perceived to be significantly lower than the cost of achieving the new customers.

#### **Service Quality Models**

Several models have been developed and used to conceptualize and measure service quality in the process of trying to understand customers' satisfaction. Seth, Deshmukh and Vrat [29] provide a review of nineteen service quality models used to conceptualize and measure service quality. Of these models the SERVQUAL and SERVPERF models are most widely used models in measuring service quality in the banking sector.

Parasuraman, Zeithaml and Berry [11] identified ten service quality dimensions which were later collapsed into five service quality dimensions of tangibles, reliability, responsiveness, assurance and empathy with 22 general service quality attributes.

- **Reliability** (*The ability to perform the promised service dependably and accurately*)
- **Responsiveness** (*Willingness to help customers and to provide prompt services*)
- **Tangibles** (*Physical facilities, equipment, and appearance personnel*)
- **Assurance** (*Knowledge and courtesy of employees and their ability to convey trust and confidence*)
- **Empathy** (*Caring, individualized attention the firm provides its customer*)

Each dimension is measured by four to five items. Each of these combined 22 items is measured in two ways: the expectations of customers concerning a service and the perceived levels of service actually provided.

SERVQUAL has been widely used in service quality and customer satisfaction studies across industries [30, 31, 32, 33, 34, 35, 36]. SERVQUAL has drawn criticism from Carman [37] who argues that subjects should rate a product/service on criteria that are relevant to the specific product/service supporting empirical researchers who argue that the general attributes have potential to carry in-built bias towards dissatisfaction since expectations are determined by the ideal product/service.

Therefore, customer satisfaction with ATMs could either be based on performance of ATMs only. However, customers have level of expectations on the performance of ATM services offered by their banks which could form the underlying basis when measuring their satisfaction with the services received important attributes about ATM services which carry weight when making judgments about the performance of ATM services and their satisfaction. The researcher prefers the last approach to measure customer satisfaction.

SERVPERF was developed by Cronin and Taylor in 1992. They developed this instrument to simplify the measurement of service quality and customer

satisfaction. It has the same dimensions of the SERVQUAL model. The model is developed to study banking, pest control, dry cleaning, and fast food sectors. It is a modification of the SERVQUAL model and based upon the performance theory. Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL [38].

Performance only scale is suitable to assess service quality and customer satisfaction. Various researchers has used performance only scale and proved that it is an excellent for measuring service quality and customer satisfaction i.e. Pont and McQuilken [39], Brady, Cronin and Brand [40], Andronikidisa and Bellou [41], Jain and Gupta [42], Cohen, Gan, Hua, and Choong [43]. Many empirical studies proved its validity, reliability, methodological soundness, superiority and psychometric soundness of the SERVPERF scale. More specifically Lianxi [44] and Aaron and Robin [45] mentioned that the performance-only measurement of service quality (SERVPERF) as determinants of consumer satisfaction and subsequent behavioural intentions associated with banking services. Therefore this study focused on performance only scale to measuring service quality and customer satisfaction in ATM banking in CBE.

### **III. MATERIALS, METHODS AND MEASURES**

A total of 400 questionnaires were administered. Of these, 385 questionnaires were successfully completed and returned by respondents, giving a response rate of 96.3 %. The primary data were conducted by (N= 385) customer survey of commercial Bank of Ethiopia Convenient sampling was adopted and data were collected in four months period. A five point Likert scales ranging from strongly agree to strongly disagree was adopted as the scale for the statements in the questionnaire and method of data collection was through personal mode. The survey questionnaire has been designed using 22 statements related to service quality dimensions i.e. Tangibility (4), Reliability (5), Responsiveness (5), Assurance (5) and Empathy (3). The data has been analysed by using SPSS 20.0 software and Reliability of the instrument was tested using Cronbach's alpha.

### **IV. STUDY RESULT AND DISCUSSION**

#### **Demographic s of Respondents**

In this study, the researcher described respondents profile in terms of gender, age, education and monthly income. Table 1 shows that the majority of respondents' characteristics are Males (59.7 %) ,aged between 26 to 40 years old( 48.1%) , have first degree (76.1%) academic qualifications and (63.1%) from the

respondents have monthly income between Birr 5,001 to 10,000.

#### Results of Cronbach's Alpha Reliability Test

Reliability analysis seeks to establish the internal consistency of the variables in a research instrument, and in other words, seeks to establish the overall reliability of any research instrument [46]. By convention, the Cronbach's Alpha is the best method to use for reliability analysis. The alpha statistic ranges between 0 and 1. According to Bryman and Bell [47], a minimum threshold of 0.7 is acceptable for instrument reliability.

Table 1: Demographics of Respondents

	No. of Items	Cronbach's Alpha
Tangibility	4	0.801
Reliability	5	0.843
Responsiveness	5	0.862
Assurance	5	0.895
Empathy	3	0.739
Total	22	0.923

Source: Survey data (2019)

In this research, with a view to establishing the reliability of the research instrument used, the Cronbach's Alpha statistic was computed for the individual dimensions of Tangibility (0.801), Reliability (0.843), Responsiveness (0.862), Assurance (0.895) and Empathy (0.739) were found to be within limits for further analysis. The results are shown in the Table 2 below.

The computed Cronbach's Alpha for the 22 SERVPERF items was found to be 0.923. This being greater than 0.7, it shows that there is greater internal consistency of the items in the scale, and that the research instrument used was very reliable.

#### Descriptive Analysis of Service Quality Measurements

This study used SERVPERF model to measure the customers' perception on the ATM service provided by Commercial Bank of Ethiopia. The model contains 22 questions related to the five service quality dimensions namely, Tangibility, Reliability, Responsiveness, Assurance and Empathy. It used the five Likert scale to measure the performances of ATM service.

The mean scores of perception of customers in terms of the five service quality dimensions have been demonstrated in Table 3 values ranged from 3.42 to 3.72. The highest mean score was tangibility (3.72) with standard deviation (SD) 0.839, followed by empathy

(3.50;  $SD=0.901$ ), Reliability (3.48;  $SD= 0.890$ ), responsiveness (3.44;  $SD= 0.943$ ) and assurance (3.44;  $SD=0.991$ ) in descending order. These values indicate satisfaction of customers as most of the mean scores are above 3.

The response of tangibility was however more satisfactory relative to the other four dimensions of service quality. Thus in addressing the ATM service quality delivered by CBE emphasis should be placed on these four dimensions (Empathy, Reliability, Responsiveness, and Assurance) though there is more room for improvement in the Tangibility dimensions.

Table 2: Reliability Statistics

		Percentage
<b>Gender</b>	Male	59.7%
	Female	40.3%
Total		100%
<b>Age</b>	18-25	29.9%
	26-30	48.1%
	31-40	19.7%
	41-50	1.8%
	Above 50	0.5%
Total		100%
<b>Education</b>	High School	1.6%
	Diploma	4.4%
	Degree	76.1%
	Master's Degree	17.9%
Total		100%
<b>Monthly Income</b>	Up to 1000 Birr	2.6%
	1001-3000 Birr	5.2%
	3001-5000 Birr	9.1%
	5001-10000 Birr	63.1%
	Above 10000 Birr	20.0%
Total		100%

Source: Survey data (2019)

#### Level of Customer Satisfaction

In order to measure the level of customer satisfaction in CBE ATM card holders, this study comprised a question that asked the perception level of the respondents with a statement "I am totally satisfied with the overall ATM service quality of CBE" and alternative answers of "strongly disagree=1, disagree=2, neutral=3, agree=4 and strongly agree=5". The customers' response for the above mentioned statement is summarized and presented in the table 4 above.



As observed from Table 4, the mean value of customer satisfaction is 3.94 (which is equivalent to agree on the Likert scale) and its standard deviation is 0.883. To summarize, out of the 385 respondents, 279 or 72.5 % (43.9% + 28.6%) of the respondents are satisfied, 25 or 6.5 % (0.5% + 6.0%) of the respondents are not satisfied with the service of the Bank and 81 or 21.0% of the respondents are indifferent. This indicates that the management and employees of the Bank should work hard in order to improve the ATM service quality level of the Bank and satisfy the unsatisfied customers.

Source: Survey data (2019)

Table 3: Dimensional mean and standard deviation

Service Quality Dimensions	Mean	Std. Deviation
Tangibility	3.72	.839
Reliability	3.48	.890
Responsiveness	3.44	.943
Assurance	3.42	.991
Empathy	3.50	.901

Source: Survey data (2019)

**Correlation and Regression Results**

In order to observe the individual linear correlation between the customer satisfaction and each variable under the service quality, Pearson’s product moment correlation test was done. For the correlation analysis, the mean scores for each dimension across the items were used. According to Table 7, there are positive linear correlations between each dimension of service quality and customer satisfaction. Moreover Table 7 indicates that the level of significance for each service quality dimension is lower than 0.01. The highest correlation is observed between Assurance and customer satisfaction (0.667) followed by Reliability (0.665), Responsiveness (0.626), and Empathy (0.471). The lowest Correlation is observed between Tangibility and customer satisfaction (0.418). As all the coefficients of correlation are positive, it can be conclude that the better service quality leads to the higher level of customer satisfaction.

Table 4: Customer Satisfaction Statistics

Customer Satisfaction Item	Mean	Std. Deviation	Percentage and Frequency					Total
			1	2	3	4	5	
<i>I am totally satisfied with the overall ATM service quality of CBE.</i>	3.94	0.883	0.5%	6.0%	21.0%	43.9%	28.6	100%
			2	23	81	169	110	385

Source: Survey data (2019)

Table 5: Model Summary

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error				
1	(Constant)	.599	.163	3.674	.000	
	Tangibility	.152	.039	.145	3.866	.000
	Reliability	.225	.055	.226	4.091	.000
	Responsiveness	.211	.044	.225	4.733	.000
	Assurance	.215	.049	.241	4.344	.000
	Empathy	.152	.038	.155	3.957	.000

Source: Survey data (2019)

The model summary Table 5 presents how much of the variance in the customer satisfaction is explained by the five SERVPERF dimensions of service quality.

The predictor variables have accounted for 58.6 % of the variance in the dependent variable; the remaining 41.4 % unexplained variance could be attributed to other factors outside this regression model.

The R value (0.765) indicates that the presence of strong correlation between predictors and dependent variable.

Table 6: Model Coefficients between service quality dimensions and customer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.765 <sup>a</sup>	<b>.586</b>	.580	.572

Source: Survey data (2019)

As per the multiple regression result, customer satisfaction is positive influenced by tangibility, reliability, responsiveness, assurance and empathy. Based on the standardized coefficients, Assurance has a coefficient of 0.241, with significant value  $P < 0.05$ . Thus, Assurance dimension has the most significant impact on customer satisfaction followed by Reliability, Responsiveness, Empathy and Tangibility dimensions (Beta=0.226, 0.225, 0.155, 0.145,  $P < 0.05$ ) respectively.

Table 7: Correlation results between the customer satisfaction and the service quality

		Customer Satisfaction	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Tangibility	Pearson Correlation	<b>.418**</b>	1				
Reliability	Pearson Correlation	<b>.665**</b>	.305**	1			
Responsiveness	Pearson Correlation	<b>.626**</b>	.372**	.667**	1		
Assurance	Pearson Correlation	<b>.667**</b>	.269**	.764**	.633**	1	
Empathy	Pearson Correlation	<b>.471**</b>	.364**	.390**	.281**	.465**	1
	Sig.(2-tailed)	.000	.000	.000	.000	.000	

\*\*Correlation is significant at the 0.01

## V. DISCUSSION

In this section the finding of other researchers in the area are stated to see the level of consistency with the findings of this study.

From the descriptive analysis, the research found out that assurance has least mean score. This result is inconsistent with the work of Vijay and Selvaraj [48] which indicated assurance is having a high dimensional mean score and the bank should concentrate on reliability as it has the least mean score.

The findings revealed that there is a strong positive and statistically significant relationship between each service quality dimensions with the customer satisfaction. The result of this study is supported by work of Chanaka, Wijeratne and Samantha [49] measures customers' perceived service quality in state banks and its impact on customer satisfaction in Sri Lanka by applying SERVPERF scale. The result showed that there is a strong positive individual linear correlation between each service quality dimensions with customer satisfaction. Additionally, the finding of this study goes in line with that of Charles [50]. The research documented posi

ve and significant between customers' satisfaction and five service quality dimensions. It is further consistent with Khan [51] who argued that all service quality dimensions significantly correlate to customer satisfaction at varying degree depending on the type of service quality attributes they contain.

Furthering the discussion, the regression results of this study showed that the five service quality dimensions contributed significantly and positively to the customer satisfaction. Assurance has the highest contribution to customer satisfaction among the SERVPERF dimension. Other dimensions were also significantly and positively found to contribute to customer satisfaction, arranged in descending order: Reliability, Responsiveness, Empathy, and Tangibility. The result indicated that assurance is the most significant dimension that the bank should put priority focus in order to improve customer satisfaction. This result is consistent with the finding of Arasli, Mehtap-Smadi and Katircioglu [52] which indicated assurance as the most significant contribution on customer satisfaction and support by [53,54] which indicated statistically significant and have association with customer satisfaction. Siddiqi [55] and

Munusamy, Chelliah, and Hor [56] indicated assurance dimension is positively correlated to customer satisfaction which mean by improving assurance dimension in service quality will lead to high customer satisfaction.

The result indicated that tangibility dimension showed least influence in determining customer satisfaction in CBE ATM service when compare with other dimension. This result is supported by work of Johnston [57] study about critical determinant of service quality in retail banking. The empirical result tells that the tangibility elements were the least concern to service quality. But this result is inconsistent with the finding of Kincaid, Baloglu, Mao and Busser [58] which indicated that tangibility factor was more important to bank customer than assurance, responsiveness, reliability, and empathy in determining quality.

To conclude, as observed from the above studies, most of the service quality dimensions have positive and significant correlation with customer satisfaction. However, the dominant service quality dimension differs from study to study.

## VI. CONCLUSION AND RECOMMENDATIONS

### Conclusion

The main purpose of this study was to assess customers' satisfaction in ATM Service using SERVPERF model in CBE. It also addressed the following objectives of the research: to measure ATM service quality corresponds to each dimensions of SERVPERF, to analyze the customer satisfaction on ATM service quality and to investigate the level of customer satisfaction.

In conclusion, knowing how consumers perceive service quality and being able to measure quality can benefit management of service organizations. Measuring service quality can help management provide reliable data that can be used to monitor and maintain improved service quality.

This study has also alarmed the bank to keep on improving the performance on all the dimensions of service quality (tangibility, reliability, responsiveness, assurance and empathy) in order to increase customer satisfaction.

CBE must focus on improving these quality dimensions to better gain customer satisfaction. It can be seen that these quality dimensions mostly rely on bank staff's knowledge and attitude. So the bank should appropriate allocate resources to provide trainings for the bank staff. As a result, bank staff will be more confident with occupational skills and knowledge to serve and help customers.

### Recommendations

This section tackles the recommendations obtained from the study findings and conclusions. According to the study findings, the researcher would recommend CBE to improve the quality of its ATM

service in order to increase the level of customer satisfaction by increasing knowledge and courtesy of employees and their ability to convey trust and confidence, the willingness or readiness of employees to help customers and provide service and the ability of the organization to perform the promised service dependently and accurately.

CBE management should consistently be updated where ATM service has failed and look for a solution without delay. And Plan ahead for peak usage time, such as holidays and weekends to prevent running out of money.

It is also recommended that banks invest in understanding the needs of customers of ATM banking and try as much as possible to meet their various needs associated with the services provided by ATM card.

Having been recognized in this study that ATMs service quality determines customer satisfaction, banks are advised to improve on their service quality for them to remain relevant in the face of market competition. In last, managers should always consider the fact that a good service covers the flaws or loop holes of overall service system.

### Recommendation for Further Studies

In this research convenience sampling method was used. In future research, researcher used other sampling technique like random sampling. This research conducted in selected branches of CBE in west district so the researcher suggestion future researchers would focus on expanding the geographical reach of this study by selecting branches from other districts in Ethiopia to better generalize the results.

A similar type of study can be undertaken for assessing service quality and customer satisfaction on the service of private banks in the same geographic area and in the other locality also.

Although this study has been expensive as possible there is the need for other dimensions of services quality associated with ATM service and assess its impact of customer satisfaction. This will enables strength the generalization of the findings to the banking sectors.

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