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COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MARKETING MANAGEMENT

THE ASSESSMENT OF ATM SERVICE QUALITY AND CUSTOMER SATISFACTION IN COMMERCIAL BANK OF ETHIOPIA,GUBRE BRANCH,WOLKITE

A Senior Essay submitted to the Department of Marketing Management for the Partial Fulfillment of the Requirement for the Degree of Arts in Marketing Management

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APPROVAL SHEET

It is certified that this research project titled turnover intention is THE ASSESSMENT OF ATM SERVICE QUALITY AND CUSTOMER SATISFACTION IN COMMERCIAL BANK OF ETHIOPIA, GUBREA BRANCH, WOLKITE Based on research work carried out by MERON BIZUAYEHU under our supervision .

- ______________________________ ____________ ________________

  Advisor Signature Date

- ____________________________ _____________ _________________

  Examiner 1 Signature Date

- ____________________________ ______________ _________________

  Examiner 2 Signature Date

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ABSTRACT

The objective of this study was to assess level of customer satisfaction. It deals with knowing customer satisfaction level. The researcher was used descriptive research to assess the level of customer satisfaction with the performance of service quality in CBE in Gubrea Branch. Data for the research was gathered from primary data and secondary data. The primary data was collected from customer using questionnaire and administrative staff interview and secondary data collected from different material like published and unpublished. Also researcher determine sampling techniques used simple random sampling techniques because population is very high .The collected data have been analyzed using descriptive analysis tools such as table and percentage. Finally, based on the major findings of the study, conclusions drawn and appropriate recommendations written for management decisions and to help future service improvement of the Bank.

Key words: ATM, service, quality, customer and satisfaction

ACRONYMS

Definition of key terms

ATM= Automatic Teller Machine

Service Quality= anything feeling that service recipient has with a service given

Customer service= is any contact between a customer and organization that causes a negative of positive perception by customer

Customer satisfaction= the extent to which a firm fulfills a customer’s needs, and desired expectations

Customer value= the difference between the benefit a customer sees from a mark offering and the cost of obtain these benefit.

Service= any act or performance that one party can offer to another which is intangible and does.

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the Study

Service is any act or performance that is one party offer to another. It is intangible and does not result on the ownership of anything (Kotler 2006:402).

Customer satisfaction is a personal feeling of pleasant or disappointment resulting from perceived service performance or outcome in relation to his/her expectation (Kotler:205).

ATM service firms can differentiate one from the other in its delivering high quality service than competitors. High quality service can also be indicated by customer retention. It is perhaps the best measure of quality service in every service counter or not giving quality service will result in customer dissatisfaction and in turn helps to retain many customers (Paerreault and Mccarthy 2004).

Good service recovery makes angry customer into longer acnes and make the company to retain. Therefore, companies shall take step not only to give good service but also to recover from service mistake when they do (Pagru 2001).

Service quality is an elusive construct mainly because of the unique features that differentiate services from goods that is, intangibility and inseparability of production features of service (Rhandusa 2007).

A company failed to provide the designed level of service may mean but frequently a product that does not meet the factor of performance quality is damaged as it passes through the distribution chain (Cateoro and Graham P 348).

Background of the Organization

The banking industry of Ethiopia, since the establishment of the first bank of Ethiopia (bank of Abyssinia, 1896) has with secede significant ups and downs in the country political and Economic environment.

When we came to the back ground of commercial bank of Ethiopia in 1963, the state bank was separated in to two sisterly institutions the national bank of Ethiopia and the commercial bank of Ethiopia. The function of the national bank which used the country's national currency of and credit conditions. The bank role was this to regulate, the supply, availability and cost of money to manage and administer international reserves, to hugeness and supervise banks, and to perform such other functions as national bankers customarily perform. The bank's purpose was thus to faster "monetary stability and a balanced growth of the economy".

After the separation of the state's bank in to national bank and commercial bank of Ethiopia (CBE), CBE was passed through different historical period, and reaches to its current position. Currently, CBE is the leader bank in Ethiopia which large market share coverage and am only these services provided by CBE local money transfer is one which is a means to place money at the point of usage.Gubrea branch is one of the branches of CBE in Wolkite town. Currently the bank provides: -

- Domestic banking service
- Deposit service
- Loans and advances
- Local transfer
- Safe deposit locker
- Deposit account
- Foreign credit service
- Letter of credit etc.

The bank has its own vision and mission

Visions of CBE

- In 2025 the bank will be standardized in the world.

Mission of CBE

- Higher motivation, technical quality of employee with modern technology.
- To maintain price and exchange rate stability to faster around financial system.

- By providing support for national development works that are given.
- Committed to satisfy the needs of educational stock holders,

1.2 Statement of the Problem

Motives of any service of business organizations are rendering service making profit by providing and selling good, transporting, exchanging and the like activities to their interest and potential group of customers (Borenetiol 2003).

Service is any act of performance that one party can offer to another. It is essentially intangible and does not result in the ownership of anything. Its production may or may not tide to physical product (Kotler 2006: 402).

Customer satisfaction is a personal feeling of pleasant or disappointment resulting from perceived service performance or outcome in relation to his/her expectation.

The researcher gives emphasis on this study because many service giving firms focus only on whether the number of customer increased or not to earn profit. Unless a service firm gives a quality service and assure the satisfaction of its customer, it will no longer stay as a competitive in the market despite whatever type of service it provides.

1.4 Research Questions

- What determines the ATM service quality?
- How does a customer perceive the service quality of ATM service?
- Is customer satisfied by using ATM service?

1.4 Objective of the Study

1.4.1General objective

To identify and examine the determinants of the service quality and customer satisfaction on ATM in the case of Commercial Bank of Ethiopia in Gubrea branch.

1.4.2 Specific objectives

- ✓ To assess the extent to which the ATM service users are satisfied.
- ✓ To identify the dimension of service quality in ATM.

- ✓ To assess customers' overall perceived quality of ATM service.

1.5 Scope of the Study

It is not easy and practically possible to conduct the study on all ATM users of Commercial Bank of Ethiopia in Wolkite town. Therefore, the study was focus on Commercial Bank of Ethiopia Gubrea branch. The researcher was focus only on customers that use ATM service in Gubrea branch.

1.6 Significance of the Study

The outcome of this study will help the organization to understand the way of ensuring service quality and customer satisfaction in ATM service. The finding of the study will provide insight for other researchers who are interested to go through detailed study in the future. For the researcher, the study will contribute the body of knowledge and experience to other related areas of study. It also shows or helps to understand the service quality and customer satisfaction.

1.7 Limitation of the study

The difficulty in obtaining quality data from different sources is one of the limitations of the study. In doing this research paper the researcher face the following problem

- Lack of experience
- Difficulties of having reliable data.
- Another limitation is respondent not giving full information that means researcher distributed 90 questionnaire, but respondent returned only 82 questionnaire that is one major problems of my studies
- Connection problem
- Poor access of computer

1.8 Organization of the paper

The research paper was organized into five chapters. The first chapter covers the background of the study, statement of the problem, objective of the study, scope of the study, significance of the study, organization of the paper. The second chapter was address the review of literature. In this section, literatures related to service quality and customer satisfaction obtained from various sources is presented.The third chapter contains methodology and data source of study. The fourth chapter contains data analysis and presentation. Finally, the study paper was end with chapter five that presents summary of research findings, conclusion and recommendations.

CHAPTER TWO

2.Literature Review

This chapter deals with defining service and its characteristics, an overview of customer satisfaction and dimension of service quality.

2.1 Theoretical Literature review

- **Definition of Service**

Services are behavior than physical entities and have been described as deeds, performances or effort (Rathmel, 1966); deeds or performances (Berry, 1980); activities or performances (Gronroos, 1991 cited in Hill 1995). Service is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not tie to a physical product (Kotler, 2006).

In the other hand Perrault and McCarthy also stated, service is a deed formed by one party for another when you provide a customer with a service the customer can’t keep it. Rather a service is experienced, used or consumed. Customer can’t hold a service and it may be hard to know exactly what customer will get when he/she buy it (Paerreoult and McCarthy, 2005).

- **Characteristics of Service**

According to (Kotler, 2006), service have four distinctive characteristics that greatly affects the design of marketing program. These are; intangibility, inseparability, variability, and perish ability.

- **Intangibility**

Intangibility refers to the lack of tangible assets which can be seen, touched, smelled, heard or tested prior to purchase. Services vary in the degree to which they are intangible. Services such as a college education, transport travel and sporting events are highly intangible. However, for each fitness services, there are tangible items which are used to perform the service. When consider the college education, there are physical structures such as the buildings and classrooms which can be seen during service delivery (Kurtz and Clow, 1998).

Services cannot be seen, tested, felt, heard, or smelled before they are bought. A person getting a fore lift cannot see the purchase and the patient in the psychiatrist office cannot know the exact outcome (Rotler, 2006).

- **Inseparability**

Inseparability refers to the notion that in many operations, production and consumption cannot be separated. That is, a service is to a great extent consumed at the same time as it is produced. For instance, getting haircut involves a customer going to a hair styles and being present while the service is being produced (Baronetol, 2003; Kurtz and Cidu, 1998).

- **Perishability**

Service cannot be stored. The producer of service who cannot sell all its outputs in the current period cannot get chance to carry forward for sale in subsequent period. Perishability of service results in a great attention to encouragement of demand on a time. It cannot be stored for use in the future. Seller as described should use several strategies for producing a service that matches between demand and supply in service business (Baronetol, 2003; Venogopol and Reghu, 1998).

- **Variability**

Service industries tend to be labor intensive whereas manufacturing industries are more capital intensive. As a result, service is much less standardized than products (Baron et al 2003; Venogopol and Reghu, 2001).

- **Service Quality**
  - **The Concept of Service Quality**

Service quality is an elusive construct mainly because of the unique features that differentiate services from goods. Intangibility of production and consumption, heterogeneity and perishability are the four well documented features of services acknowledged in the service market literatures (Berry 1980; Bitner, 1992; Lovelock, 1983; Zeithonil et al. 1985; OlicitejenLablanc and Niguyen, 1997).

Because of these unique features, there are difficulties of defining and delimiting quality as it applies to intangibles; the measurement of service quality in specific service industries still remains a challenge (Loblonce et al. 1997). Delivering quality service is considered to be essential strategy for success in today's competitive environment (PorosuromonZeithoml and Berry, 1985; Zeithoml Berry and Porosuromon, 1996).

According to Boron et al. (2003), defining and monitoring the quality of service is very different from defining and monitoring the quality of tangible product. From the internal perspective, a manufacture can grade a pieces of fruit perceived from a supplier according to certain objective quality criteria and from an external perspective, that is from customer view point, a quality assessment of fruit be made in the supermarket prior to purchase by touching or feeling the merchandise, albeit a more subjectively.

Similarly, Berry, Zeithoml and Porosuromon (1985), Walker and Boker (2000), described that customers assess service quality by comparing the service they receive (perceptions) with the service they desire (expectations). A company can achieve a strong repetition for quality service only when it consistently meets customers' service expectations.

Berry, Porosuromon and Zeithoml (1988), see consumers as being the sole quality result from comparing expectations prior to receiving the service. Quality results from comparing expectations prior to receiving the service and their actual experience of the service. Of surprisingly, if customers' expectations are met, service quality is perceived to be satisfactory. If they are not met, it is perceived to be more than satisfactory (delighting the customer). Similar approach is taken by Gronroos (cited in Hill, 1995).

- **Service Quality Dimensions**

Johnstone et al. (cited in Kitchroen, 2004) identified Kitchroen's dimensions of service quality categorized as 'hygiene factors', enhancing factors' and 'dual threshold factors'. Hygiene factors are expected by the customer and dissatisfaction of the customer could occur if they are not delivered. Enhancing factors are tangibles representing the service physically. Tangibles are defined as the appearance of physical facilities, equipment, personnel, and communication materials. All of these provide physical representations or images of the service that customers, particularly new reliability delivering on promises (et al. 1988).

Reliability means the ability to perform the promised service dependably and accurately promises about delivery or service provision problem. Responsiveness refers to being willing to help. Responsiveness means willing to help customers and provide prompt service (et al 2001). Assurance is inspiring trust and confidence. Assurance is defined as employee's knowledge and courtesy and the ability of the firm and its et al (2003). Empathy is treating customers individually. Empathy is defined as the caring individualized attention the firm provides to its customer (Porosuromon et al. 1988)

Gaps Model of Service Quality

The model developed by Porosuromon et al (1985).

Consumer

MARKETER

GAP 4

GAP 1

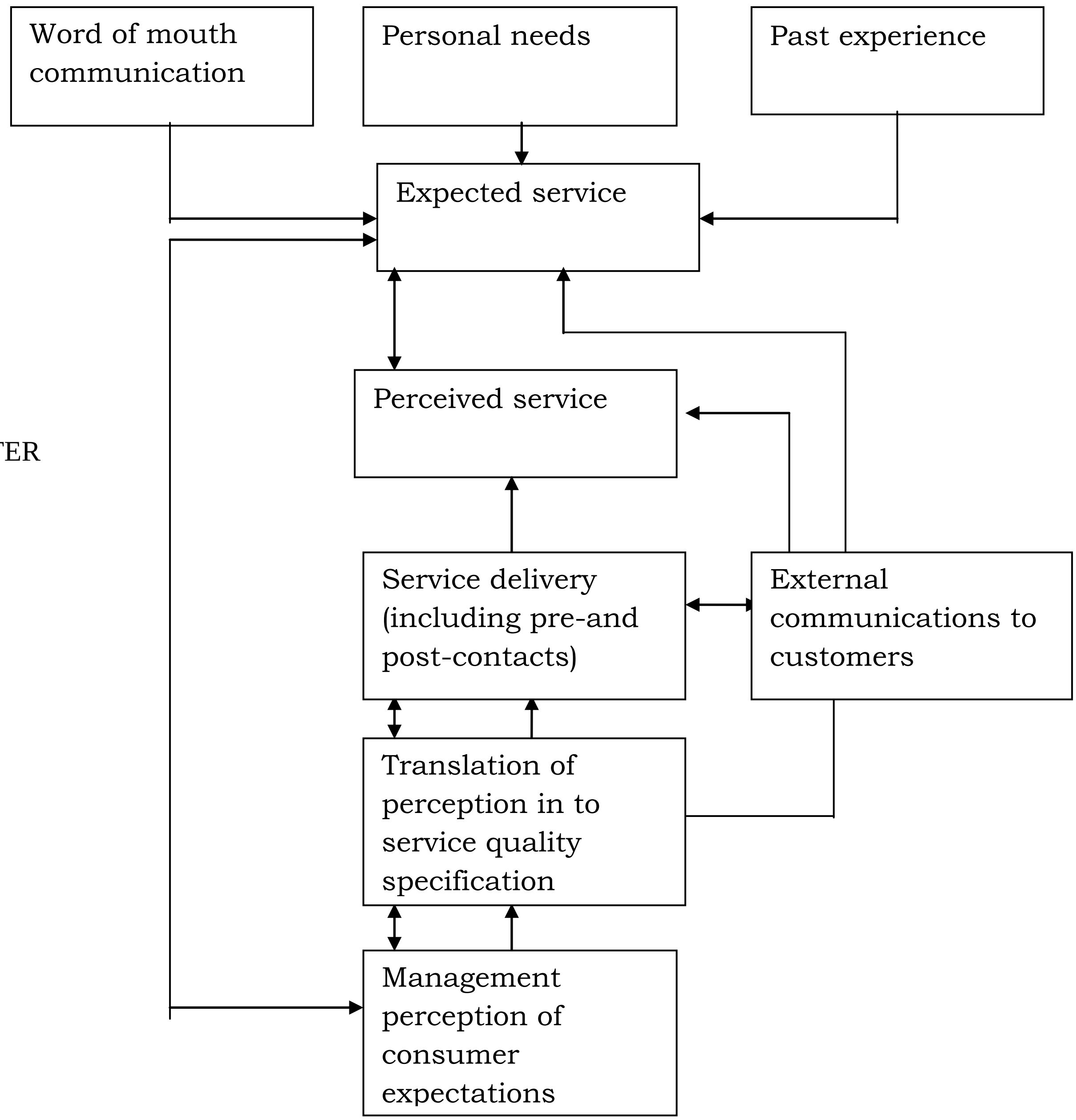

Fig 1: Gaps model of service quality (source Parasuraman et al. 1985)

Gap 1 Management perception gap

Service firm may not always understand what features are regarded as high quality by the customer and what attributes a service must have in order to meet consumer needs.

Gap 2 Service quality specification gap

Managers of service firms often experience difficulty in attempting to bring about standards of specification to match customer expectation.

Gap 3 Service delivery gap

Though the service firm develops customer driven standards, there still might be discrepancies in the actual is the extent to which service do not perform at the level expected by management.

Gap 4 External communications gap

Promises made by a service company through its sales force, advertising and other communication may potentially raise customer expectations. These expectations serve as basis against which customers access service quality.

Gap 5 Perceived service/ service performance

Parasuraman et al. (1985) gap 5 is the difference between expected service and perceived service, which supported the notion that the key to delivering quality is to meet or exceed customer expectations. Gap 5 is defined as service quality.

An Overview of Customer Satisfaction

Customer is a person or an organization that buy good and service either to sell for profit or to use for personal consumption (Kotler, 2001). According to Monesmark and Albinsson (cited in Singh and Khonduson, 2006), 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 fulfillment of some need goal or desire.

‘Satisfaction’ is the customer’s evolution of a product or service in terms of whether to meet needs and expectations is assumed to result in dissatisfaction with the product or service (Zeithoml and Bitner, 2003).

Measuring Customer Satisfaction

In competitive market, customer loyalty and satisfaction are leading indicators of future sale. If they begin to decrease, then it is likely future sales also will decrease. Therefore, it is important in an effort to avoid losing customer sales market (Poterkiakson, 2003).

Service Quality and Customer Satisfaction

In avoiding decrease, all organizations attempt to satisfy customer needs and wants through the set of predictions collectively known as customer service. May companies maintain in fact that service to the customer is there to a priority clearly without attracting customers and building sales as the cost of customer (2001, Johnstone and Clark, 2005)

CHAPTER THREE

3. Methodology and Data Source of the Study

3.1 Design of the Study

The research has used descriptive methods to assess the service quality and customer satisfaction and ATM service of Commercial Bank of Ethiopia. The design of this study was description of the data needed in the study. Data collection and analysis in this research was done using quantitative design. In other words, descriptive research design contains important tools in presenting research clearly and coincide to it clear understanding of requirement.

3.2 Source of the Data

3.3Primary Data

Primary data source is a most valuable to address this particular research which is collecting directly face to face from the ATM users. The research primary data was collected using semi-structured questioners and interviews.

- **Secondary Data**

Secondary data was also have a great contribution for the definition of research problem. The common source of secondary data that was used includes research findings, recorded documents, and annual reports of the ATM service. The research also used secondary data from books, recorded files and internet to determine the conceptual framework of the study.

- **Target Population**

Target population of the study was the total number of ATM service users in Wolkite, Gubrea branch. Total number was 1500 ATM service users in Wokite,Gubrea branch.

- **Sampling methods/Techniques**

The most appropriate technique that was employed to conduct this study was simple random sampling technique. The target population was the total number of ATM service users in Wolkite Gubrea branch. The researcher was 920 ATM users were selected from total number of 1500ATM service users. In order to determine the sample size of the study, the researcher would be supposed by Yomman Taro formula. Researcher determines sampling error at TEN (10) percent. The researcher was used Yomman formula and 920 size of population. The exact sample size of the survey is determined as follows.

According to Yomman Tore formula (1967),

N   N= 920

Ns = 1+N (le) ^{2} e= 0.1= 10%

920   = 90

n= 1+N $(0.01)^2$

Where n is sample size and N is the total population of the target group. Therefore, the sample size of the study is 90 customers at 10%

- **Data Collection Methods**

The researcher used primary data to collect the relevant information by employing closed type of questionnaire for selected respondents. The basic sources data that collected and used for this study was both primary and secondary source of data. The primary source of data was collected mainly through questionnaires and interviews from customers and managers. The questionnaires were focused on open ended questions that prepared and distributed to Commercial bank of Ethiopia Gubrea branch.

- **Data Processing and Analysis**

After the necessary data collection taken place, next step was data analysis. Descriptive methods of data gave rise to analysis and the processed data into a form that makes from questionnaire and interviews. Before analysis, data from questionnaire was checked for its completeness. Then data was classified and summarized into different domains and manually processed. Finally, the data is presented using tables, graphs and percentages.

CHAPTER FOUR

4. Results

4.1 Data analysis and presentation

In the next section of the research the data gathered from the respondents through questionnaire was presented and analyzed. To do so, 96 questionnaires were distributed. Among them, 90 questionnaires were distributed to the customer and 6 to the employers. Response rate for customers was 82 (91.1%). Results of the study are presented as follows.

- Back Ground of Respondents

The purpose of the presentation of respondent's profile is to indicate their back ground with regard to sex, age, marital status, occupation, and service year and education level.

Table 1 Background of Customer Respondents

No	Item	Respondents	Frequency	Percentage (%)
1	Sex	Male	68	83
		female	14	17
2	Age	20-25 year	11	13
		26-30 year	39	48
		31-35 year	16	20
		36-40 year	14	17
		Above	2	2
3	Level of education	1^{st} degree	51	62
		2^{nd} degree	30	37
		PHD and above	1	1

Source: Questionnaire 2023

The above table evidences that 68 (83%) of respondents were male while the remaining 14(17%) of respondents were female. This indicates that the majority of ATM users were male. Item no 2 of table 1 evidences that 11(13%) of respondents were age 0f 20-25, 39(48%) of respondents were age of 26-30, 16(20%) of respondents were between age 0f 31-35, 14(17%) of respondents were between age of 36-40, the remaining 2(2%) were age of 40 years and above. This implies that the majority of respondents are in working age.

Item no 3 of table 1 evidences that 51(62%) of respondents were first (1^{st}) degree holders and the remaining 30(37%) of respondents were second (2^{nd}) degree holders and 1% were PHD and above. This indicates that more than half of respondents are first degree holders.

- **Customers' Satisfaction**

Table 2 Tangibility dimension

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	The bank has sufficient machines	12	15	11	13	26	32	33	40	-	-	82	100
2	The bank visa card is comfortable to use	3	4	10	12	20	24	32	39	17	21	82	100
3	The machines are launch in easy to use	5	6	26	32	13	16	23	28	15	18	82	100

Source: Questionnaire 2023

The above table shows that 12(15%) of the respondents were strongly disagree, 11(13%) respondents were disagreeing, 26(32%) of respondents were neutral, and the remaining 33(40%) of respondents were agree that the bank has sufficient machine. From the above table, it can be said that the bank as sufficient machine because majority of respondents agree.

Question no 2 of the same table 3(4%) of respondents were strongly disagree, 10(12%) of respondents were disagree, 20(24%) of respondents were neutral, 32(39%) of respondents were agree and the remaining 17(21%) of respondents were strongly agreed that the bank visa card is comfortable to use. This indicates that the bank visa card is comfortable to use because majority of respondents were agreeing and strongly agree on it.

As we can see form question 3 of the above table 5(6%) of respondents were strongly disagree, 26(32%) of respondents were disagree 13(16%) of respondents were not decided to this statement, 23(28%) of respondents are agree and the remaining 15(18%) of respondents were strongly agree that the machine are launch in easy way to use. From the above result we can understand that the machine is not launch in easy way to use.

Table 3 Reliable dimension

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	I get the service at the designed time	18	22	30	36	12	15	12	15	10	12	82	100

Source: Questionnaire 2023

From the above table, the statement says that I get the service at the designed time by this statement, 18(22%) of respondents were strongly disagree 30(36%) of respondents were disagree, 12(15%) of respondents were neutral, 10(12%) of respondents were agree and 10(12%) of respondents were strongly agree. This indicates that the customer not set the service of the designed time.

Table 4 Responsiveness dimension

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	Employee always, willing to help you when you need them	5	6	18	22	26	32	23	28	10	12	82	100
2	I can contact the manager &employee at minimum difficult when I need them	10	12	12	14	22	27	35	43	3	4	82	100
3	When I face a problem the bank always, solve it quickly	16	20	38	46	13	16	15	18	-	-	82	100

Source: Questionnaire 2023

From the table above, it is evidences that the respondents 26(32%) were neutral to the statement that employee always willing to help you when you need them. 18(22%) of the respondents were disagree, 5(6%) of the respondents were strongly disagree, 23(28%) of the respondents were agree and the remaining 10(12%) of the respondents were strongly agree. Regarding question, no 2, 10(12%) of respondents were strongly disagree, that the customerscontact the manager employee at minimum difficulty when the customer need them, the rest12 (14%), 22(27%), 35(43 %) and 3(4%) respondents disagreed, neutral, agree and strongly agreed with the statement respectively. From this we can say that majority of customers can contact the manager or employee at minimum difficulty when they need them.

Form the last question of table 4, above we see that 16(20%) respondents were strongly disagreeing, 38(46%) of respondents were disagree, 13(16%) of respondents were neutral and the remaining, 15(18%) of respondents were agree that when they face problem the bank always solve it quickly. Form this we understand that the bank did not solve the customer problem on time.

Table 5 Assurance dimension

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	The bank assures the customer they are free from danger risk and doubt	-	-	23	28	19	23	29	35	11	14	82	100
2	I have physical safety financial security and confidential on bank	3	4	13	16	15	18	36	44	15	18	82	100
3	The employee have good serving ability	5	6	20	24	26	32	23	28	8	10	82	100
4	The employee have the ability or knowledge to answer your request about ATM	11	13	8	10	23	28	36	44	4	5	82	100

Source: Questionnaire 2023

From the above table 5, we can understand that the bank assures the customer they are safe from danger risk and doubt. Because, 23(28%) of respondents were disagree, 19(23%) of respondents were neutral, 29(35%) of respondents were agree and the remaining 11(14%) of respondents were strongly agree. Additionally, form question 2 of the same table 3(4%) of respondents were strongly disagree, 13(16%) of respondents were disagree 15(18%) of respondents were neutral 36(44%) of respondents were agree and the remaining 15(18%) of respondents were strongly agree that they have physically safety financial security and confidentiality on the bank. From this we understand that they have physical safety financial security confidentiality on bank.

Regarding question 3 of the above table 5(6%) of respondents were strongly disagree with this statement 20(24%) of respondents were disagree, 26(32%) of respondents were no idea or neutral and the remaining 23(28%) and 8(10%) of respondents were agree and strongly agree respectively. it shows that the employees have no customer serving ability.

The final statement in this table said that the employees have the ability or knowledge to answer your request about ATM. 11(13%) of respondents were strongly disagree, 8(10%) of respondents were disagree, 23(28%) of respondents were neutral, 36(44%) of respondents were agree and the remaining 4(5%) of respondents were strongly agree. From this we can say that the employees have the ability or knowledge to answer their request bout ATM.

Table 6 Empathy dimension

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	The employee are polite enough employee are concerned about customer welfare and interest	-	-	30	37	11	13	26	32	15	18	82	100

2	Employee understand your specific need	2	2	21	26	29	35	20	25	10	12	82	100
3	I feel comfortable approaching and talking to the employee when I need them	5	6	27	33	23	28	16	20	11	13	82	100

Source: Questionnaire 2023

As it can be seen from table 6 item no 1, 30(37%) for respondents were disagree 11(13%) of respondents were neutral, 26(32%) of respondents were agree and the remaining 15(18%) of respondents were strongly agree that the employee are polite enough. From this we can conclude that that employee of the bank is not polite enough on things that the bank, should do to fulfill customers' interest.2 (2%) respondents were strongly disagreeing, 21(26%) of respondents were disagree, 29(35%) of respondents were neutral and the remaining 20(24%) of and 10(12%) of respondents were agree and strongly agree that employee understand their specific need. From this one can understand that majority of respondents were neutral that the employees understand their specific need.

Regarding question 3, of the same table we conclude that the majority of customer are disagree that they cannot comfortable approaching and taking to employee when they need them because, 2(6%) of respondents were strongly disagree 17(33%)disagree, 23(28%),neutral 16(20%) agree and 11(13%) of respondents are strongly agree. Therefore more respondent are either I feel comfortable approaching and talking to the employee when I need them.

Table 7 Access dimension

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	The waiting time to receive times is every short	20	24	23	28	8	10	18	22	13	16	82	100
2	I get machine at convenient location and interest	7	8	10	12	16	20	31	38	18	22	82	100

Source: Questionnaire 2023

The above table evidences that 20(24%) of respondents were strongly disagree, 23(28%) of respondents disagree 8(10%) of respondents were neutral 18(22%) of respondents agree and 13(16%) of respondents were strongly agree that the waiting time to receive time is very short. Form the above table we can understand that the customers wait long time to receive service.

Again the above table indicates that 7(8%) of respondents were strongly disagree, 10(12%), 16(20%), 31(38%) and 18(22%) of respondents were, disagree, neutral, agree, and strongly agree respectively. More respondents are neutral this implies that majority of the customers get the machine at convenient location.

Table 8 Courtesy dimension

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	Employee and customer have friendly relation ship	7	9	23	28	24	29	20	24	8	10	82	100

2	The machine has all language for different customer	6	7	15	18	21	26	23	28	17	21	82	100

Source: Questionnaire 2023

From the table above we can understand that employee and custom have friendly relationship. 7(9%) of respondents were strongly disagree, 23(28%) of repents were disagree, 24(29%) of respondents were neutral while the remaining 20(24%) and 8(10%) of respondents were agree and strongly agree that the employee have no friendly relationship with customers.

Regarding questing no 2 of the statement we can see that 6(7%) respondents were strongly disagreeing that the machine has different language for different customer 15(18%) of respondents disagree by the above statement, 21(26%) of respondents were neutral while the remaining 23(28%) and 17(21%) of respondents were agree and strongly agree respectively. This shows that the machine has different language for different customer.40 (49%) of respondents is there is a language problem.

Table 9 Communication dimension

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	The company explain the service	3	4	18	22	23	28	28	34	10	12	82	100
2	The company assures the customer that a problem will be handled	2	3	23	28	18	22	25	31	13	16	82	100

Source: Questionnaire 2023

From the above table we conclude that the company explain the service to customer because the majority of customers agree by the above statement that 3(4%) and 18(22%) of respondents were strongly disagree and disagree, 23(28%) of respondents have no idea on the above statement 28(34%) and 10(12%) of respondents agreed and strongly agree respectively.

As it can be seen from question 2 of table 2(3%) and 23(28%) of respondents strongly disagree and disagree, 18(22%) of respondents were neutral where the remaining 25(31%) and 13(16%) of responds were agree and strongly agree that the company assure the customers that problem will be handled. Form this we understand that half of the respondents agree that company assures the customer that problem was handled.

Table 10 Customers' view on Employees

No	Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	The employees have the ability or knowledge to answer your request about ATM	12	15	16	20	11	13	38	46	5	6	82	100
2	The employees have good service quality	9	11	13	16	8	10	29	35	23	28	82	100
3	The employees are polite enough & are concerned	17	21	12	15	9	11	33	40	11	13	82	100

	about customer interest												
4	Employees and Customers have friendly relationship	8	10	16	20	8	10	26	31	24	29	82	100
5	Employees recognize that ATM users are important to the success of the bank	19	23	11	14	6	7	22	27	24	29	82	100
6	Trends of employee relation with ATM service is increasing	10	12	14	17	11	14	28	34	19	23	82	100

Source: Questionnaire 2023

From the above table, 12(15%) of respondents strongly disagree, 16(20%) disagree, 11(13%) neutral, 38(46 %) agree, and 5(6%) strongly agree that the employees have the ability or knowledge to answer their request about ATM.

From the second question& respondents 8(10%), strongly disagree, 29(35%) disagree, 23(28%) neutral, agree and 9(11%), strongly agree that the employees have good service quality.

Regarding the relationship, 8(10%) respondents strongly disagree, 16(20%) disagree, 8(10%) neutral, 26(31%) agree, and 24(29%) strongly agree that employees and Customers have friendly relationship and more than half (57%) of respondents together agree and strongly agree that trends of employee relation with ATM service is increasing. More respondents are response good relationships employee and customers' services.

- **Managers' Response**
- Analysis of data obtained from interview of bank manager from unstructured questioners
- What are the important of ATM service in your organization?

The bank manager replied that, the important ATM service in our organization is no need to carry cash, to purchase good at arterial shop, keep the money safe since no need in pocket; customers can withdraw money at any time and at any branch of CBE. Therefore, the ATM is very important for money saving and in order to not stolen or withdraw money by other individual.

- What is your role related to ATM service in problem solving when ATM service may face some problems that can be managed?

Manager said that, if customers forget PIN number, the customer fill the application to change with the new one by communicating with e payment deposit and when the card also broken down the customer also fill the application to change with new one. If the ATM is out of cash immediately we solve the problem. The customer should not forget the PIN number that contact with card as much as possible unless the customer should be notifies immediately to the manager.

- The third question is how does the bank evaluate its customer satisfaction in relation to ATM service?

Customers that use ATM service have great satisfaction. Since our branch have long line especially during payroll and there some problem encountered due to this reason we try to solve the problem by help the customer in front of them and also give awareness how to use ATM service during that that time they are very satisfied with

CHAPTER FIVE

5 Summary, Conclusion and Recommendation

This part of the research deals with the summary of major finding that comes from the data gathered. The conclusion made based on finding. Finally, the recommendation driven from concussion.

5.1 Summary

The findings of the study are summarized as follows;

- 33(40%) of respondents replied that the bank has sufficient machine.
- About 32(39%) of respondents were replied that the bank visa card is comfortable to use.
- More than 26(32%) of response were disagree that the machines were launched in easy way to use.
- 30(36%) of respondents replied that they did not get service at designed time.
- About 26(32%) of respondents were neutral but 23(28%) of respondents were agree that the employee always willing to help when customer need their help.
- About 35(43%) of respondents were agree that the customer can contact the manager or employee at minimum difficult when they need.
- 38(46%) of respondents replied that when the customer faces the problem, the bank cannot solve it quickly.
- 29(35%) of respondents agree that the bank assure the customer they are free from danger and doubt.
- 36(44%) of respondents agree that the customer have physical safety, financial security and confidence on bank.
- About 26(32) of respondents were neutral that the employees have good serving ability.
- 36(44%) of respondents were agree that the employee have the ability or knowledge to answer your request about ATM.

- 30(37%) of respondents were disagree that the employees are polite enough employee are concerned about customer welfare and interest
- About 29(35%) of respondents were not decided (neutral) that employees understand their specific need.
- 27(33%) of respondents replied that they cannot feel comfortable when approaching and talking to the employee when they need them.
- About 17 (20%) of respondents replied that they cannot get the machine at convenient location.
- About 43(52%) of respondents replied that the waiting time to receive service is very long.
- About 40(49%) of respondents replied that the machines have different language for all customers.
- About 25(31%) of respondents agree that the company assure the customer that a problem will be handled
- 28(34%) of respondents agree that the company explain the service.
- 38(46 %) of respondents agree that the employees have the ability or knowledge to answer their request about ATM.
- About 50(60%) respondents were agreeing that employees and customers have friendly relationship.

5.2 Concussion

Based on the analysis the student (researcher) draw the following strong points where observed from the company.

- The bank has sufficient ATM machine.
- The bank visa card is comfortable to use.
- Employee always willing to help customer when they need them.

- Customer can contact the manager or employee at minimum difficult when they need them.
- The bank assures the customer they are free from danger, risk and doubt.
- The customers have physically safety, financial security and confidential on bank.
- The employees have good serving ability.
- The employees have the ability or knowledge to answer customers request about ATM.
- The employees are polite enough to concerned about customer welfare and interest
- Employees understood customer's specific need.
- The customer can get machine at convenient location and interest.
- The machine has all language for different customers.
- The machines are not launch in difficult way to use.
- Customers are not getting the service at the designed time.
- When the customers face a problem, the bank is not always solving it quickly.
- Customers cannot feel comfortable when approaching and talking to employees when they need them.
- The waiting time to receive service is very long.
- The employees and customers have friendly relationship.

5.3 Recommendations

Based on findings of the research, the researcher gives the following recommendations;

The machine working process must be clear for customers. The Bank has to give brief explanation and support new customers on how they use the machine properly.

When the customer faces problem, the bank should show full interest to solve it in short period of time.

The bank should give the service at the designed time but if it is not possible, it should ask excuse for the delay of the service.

The employees of the company should understand customer specific need of every customer and also the bank should facilitate time and effort to the customer to feel comfortable when the approaching is talking to manager.

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APPENDIX I

Wolkite University

College of business and economics

Department of Marketing management

Measuring service quality and customer satisfaction on ATM the case of commercial Bank of Ethiopia Wokite, Gubrea branch

Dear respondent

The purpose of this questionnaire is to gather data research conduct on “Assessment of service quality on ATM and customer satisfaction”. The cause of commercial Bank of Ethiopia for the partial fulfillment of bachelor of Art degree in Marketing Management. Information given is confidential and will be used only for academic purpose. Your Cooperation in providing true information and honestly views is very much appreciated.

Note:

- Do not write your name
- Make “X” on your choice

Section A Personal information

- Sex: Male Female
- Age: 20-25 years 26-35 years 36-45 years above 45 years
- level of education 1st degree Second degree PHD and above
- 5= Strongly agree (SA); 4= Agree (A); 3=Neutral (N); 2=Disagree (DS); 1=Strong disagree (SD)

No	Item	SA	A	N	DS	SD
1	The bank has sufficient machine					
2	The bank visa card is comfortable to use					
3	The machine are launch in easy way to use					
4	Employee always willing to help you when you need them					
5	I contact the manager/employee at minimum difficulty when I					

	need them					
6	When I face problem the bank always solve if quickly					
7	The bank assures the customer they are free from Danger risk and doubt					
8	I have physical safety financial security and confidentiality on bank					
9	The employees have the ability or knowledge to answer your request about ATM					
10	The employee have good serving ability					
11	The employees are polite enough employee are concerned about a customer we fare and interests.					
12	Employee understand your specific need					
13	I feel comfortable approaching and talking to the employed when I need them					
14	The waiting time to receive times very short					
15	I get machine at convenient location and interest					
16	Employee and customers have friendly relationship					
17	The machine has all language for different customer					
18	The company explain the service					
19	The company assure the customers that a problem will be handled					

APPENDIX II

Wolkite University

College of business and economics

Department of Marketing management

Measuring service quality and customer satisfaction on ATM the case of commercial Bank of Ethiopia Wokite, Gubrea branch

Dear respondent

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Questions for Manager

- What are the important of ATM service in your organization?
- What is your role related to ATM service in problem solving when ATM service may face some problems that can be managed?
- How does the bank evaluate its customer satisfaction in relation to ATM service?