Innovations

The Effectiveness of ATM Service in Commercial Bank of Ethiopia, Bale Goba Branch

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Abstract

The purpose of this research is to evaluate the efficacy of ATM service in the banking service case of the Ethiopian Commercial Bank Bale Goba branch. The researcher gathered data using both primary and secondary sources. Uses primary data surveys for consumers and manager interviews, as well as secondary data sources such as magazines, journals, books, and the commercial bank's annual statement. The study's target demographic is customers of the Ethiopian Commercial Bank's Bale Goba branch, with an emphasis on the bank's 1400 ATM users. The data was examined using descriptive analysis tools, tables, and percentages by the researcher.

Keywords: 1.ATM 2. Banking Service 3. Users 4.Consumers 5. Customers.

1. Introduction

1.1 Background of the Study

The banking service has undergone a major change due to the adoption of e-banking. One of the latest channels of distribution to be used in banking service is electronic banking (Allen et.21, 2001).

The importance of e-banking depends on quick and easy access to banking services for cash flow analysis, auditing, and completing everyday financial transactions. E-banking provides convenience, self-service transactions, and a banking service available 24 hours a day, seven days a week. Internet banking, mobile banking, telephone banking, SMS banking, point of sale, debit card, and credit card are all available through an e-banking system. The ATM card is the most extensively used e-banking item. The Automated Teller Machine (ATM) was the first machine to offer customers with electronic access. ATM stands for Automated Teller Machine, and it is used to execute vital banking functions. It is operated by a plastic card with unique properties (Ms.Komal, 2013).

Every day, at every corner, an ATM with mode hard cash is just a second away. Using a plastic magnetic stripe card and a personal identification number supplied by the financial institution, we can perform a variety of banking services such as withdrawing cash from our accounts, checking balances, and moving money from one account to another. The ATM has evolved into a platform

for non-cash transactions like as bill payment, insurance payment, statement printing, and even internet access (Roma Krishna and Venkobaro).

1.2. Statement of the problem

Commercial banks have invested in IT in recent decades to streamline operations, boost competitiveness, and expand the number and quality of services offered (Gabriel A, et al, 2015).

Implementation of information technology and communication networking, according to Yasuharu (2003), has revolutionised the way banks and financial organisations operate.

In most nations, the ATM has been the most successful delivery method for retail banking customers. The ATM is the most extensively used electronic delivery route for banks in Sub-Saharan African countries, according to Abor (2004). Customers regard the ATM as a valuable service that influences their banking decisions, and banks who have delayed the introduction of their ATM systems have suffered irreparable losses in this area.

Most Ethiopian commercial banks have adopted ATM banking to improve service delivery, decongest banking hall queues, and enable customers to withdraw cash 24 hours a day, track personal banking transactions, request an online statement, or even transfer funds to another party's account within the same bank. According to Islam et al. (2007), notwithstanding the benefits that users might receive from using ATMs, they nevertheless confront a number of problems when using ATM services. Machine breakdowns, inconvenient locations, currency quality, and long wait times are just a few of the issues.

Adeniran (2014) also mentioned that ATMs can drain money from clients' accounts without really distributing money; this, among other things, is the bane of these money-dispensing machines, and it becomes a hurdle to the ATM machine. Customers' ability to trust technology may be hampered by frequent malfunctioning Automated Teller Machines, network downtime, out-of-cash ATM machines, power outages, incorrect transactions, mismatch balance of customers' accounts shown at ATMs, delayed dispute handling for error transactions, and a lack of awareness on how to operate the machine, among other factors.

The majority of Ethiopians are unfamiliar with the efficiency of ATM banking services. The majority of those who use bank services do not prefer multi-channel banking (ATM, Mobile banking, and internet banking). As a result, the researcher tries to pinpoint the issues with evaluating the efficacy of the Bale Goba Branch (CBE Website).

1.3 Research Questions

The study tries to answer the following questions:
- Does the customer of commercial bank of Ethiopia aware about the use of ATM machine?
- Does the customer get effective ATM service?
- What methods are used by the bank to satisfy its customer?
- What factors affect the effectiveness of the ATM service?

1.4 Objective of the study

The objectives of the study were:
- To examine whether the customers of commercial bank aware of using the ATM machine.
- To identify the bank whether the customers are getting effective ATM service or not.
- To assess the methods of that the bank uses to satisfy its customer.
- To identify the factors that affect effectiveness of ATM service.

1.5 Significance of the Study

- The findings of the study would help the bank by showing how quality service can be offered by automated teller machine service is essential.
- This study would also have great important for the future students who would conduct research in the fields related to ATM system of banking and customer satisfaction.
- It would also improve the researcher's knowledge and skills related to the application of ATM service concepts in the real world.

1.6 Scope of the study

The study is only dominated to Bale Goba town to assess the effectiveness of ATM service in the Commercial Bank of Ethiopia Bale Goba branch.

2. Review of Related Literature

2.1 The Concept of ATM

The ATM is a cutting-edge service delivery system that provides a wide range of financial services such as cash withdrawals, funds transfers, cash deposits, utility and credit card bill payment, cheek book queries, and other financial inquiries (khan, 2010).A plastic ATM card with a magnetic stripe or a plastic smartcard with a chip assists the consumer in being recognised. The customer provides security by providing a personal identification number (PIN). As a result, the number of bank clients who choose to use self-service delivery methods is growing. This preference can be related to the enhanced autonomy in transaction execution) (Meena, 2015).Customers are identified by inserting a plastic ATM card with a magnetic strip or a plastic smart card with a chip that contains a unique card number and some security information such as the expiration date, according to Jane (2000), and ATMs are conveniently placed in public places to allow customers to transact without the assistance of a teller or banking officer. According to Sowunmi et al. (2014), an Automated Teller Machine (ATM) is a cash dispenser that allows bank customers to use banking services without having to deal with bank tellers (cashier) and assists them in performing the duties of a cashier in terms of payment services.

2.2 The Concept of Service and Its Basic Characteristics

Many authors define service in various ways. For example, Kotler (2003) described service as "any action or advantage that one party can deliver to another that is essentially intangible and does not result in the ownership of anything, whose creation may or may not be related to a physical product." Any intangible activities performed by a person, computer, or both to produce a positive perception among users are referred to as service. Although services are provided by both service providers and consumers, the quality of the service affects the customer's impression and value evaluation (Rao; 2007).

According to Kotler and Keller (2012) four distinctive service characteristics greatly affect the design of marketing programs: intangibility, inseparability, variability and perishability.

Intangibility: Service, unlike tangible goods, cannot be seen, tasted, felt, heard, or smelled before being purchased. Buyers will look for indications of quality by making inferences from the location, people, equipment, and communication to reduce uncertainty. As a result, the role of the service provider is to handle the evidence, to make the intangible tangible. Physical evidence and presentation can be used by service providers to illustrate their service quality (Maudie&Pirrie, 2006).

Inseparability: Physical commodities, on the other hand, are made, inventoried, distributed, and finally consumed all at the same time. Because the client is frequently present, the provider is an integral aspect of the service. Provider-client interaction is a unique feature of services marketing. Keller and Kotler are two authors who have collaborated on a book (2012). In terms of production and consumption, there is a clear separation between physical commodities and services: although goods are produced first, and then stored, and lastly sold and consumed, services are first sold, then produced, and consumed concurrently for the production of multiple services. Parried and Mau both pass away (2006).

Heterogeneity: Kotler and Keller (2008), because the quality services depends on who provides them, then and where and to whom, services are highly variable, most of the time services are heterogeneous.

Perishability: Because services cannot be kept, their perishability might be an issue when demand varies. To maximise profitability, demand or yield management is crucial. The correct service must be accessible to the right clients at the right places, at the right times, and at the right pricing. Because services cannot be inventoried or kept due to their perishability, businesses can bulk create and keep them in marchioness until consumers are ready to buy. Perishability is another possibility. When demand exceeds supply, service providers must devise solutions to deal with fluctuating demand in order to mitigate the negative effects of perishability (Kotler and Keller 2012).

2.3 Service Quality

Service quality is critical for every organization's success in today's increasingly competitive business world. Because there is no guarantee that the current exceptional service will continue to be suitable in the future, service quality is a key factor that influences business banks' competitiveness (Siddiqi, 2011).

2.4 Awareness of Customers Regarding Automated Teller Machines

With increasing client knowledge of the internet, banks' increased position in e-business, and the internet's expanding reach, e-banking, ATMs, and other similar services will become an essential element of the banking sector in the coming years (Nadeera & Vidhyapriya, 2014). Customers have increased their banking awareness as a result of recent trends favouring self-service to manage their finances. One of the most important electronic channels is the ATM, which is one of the more prevalent electronic channels and most commonly used by customers where there is an easy to use for diverse banking services (Zuhair, 2012).Customers who travel long distances to withdraw money from their banks should benefit from the widespread use of ATMs. People who are illiterate typically find it difficult to operate an ATM since it needs reading out instructions; this is consistent with Khan's results, which said that technical difficulties and a lack of understanding are the biggest drawbacks of ATM usage (Khan, 2010).

2.5 Benefits of Automated Teller Machines (ATMs)

Automatic Teller Machines (ATMs) have been adopted and are still being adopted by banks to offer considerable benefits to both banks and their depositors (customers).

2.5.1 ATM as Convenient to Customers

E-banking delivers a higher level of ease by allowing users to access their accounts at any time and from any location. Customers can withdraw or deposit money at any time and from any location using ATM technology. They can be accessible at any time and on any day of the week,

unlike bank branches. ATMs are also being put in locations outside from banking halls, closer to people's workplaces and homes, enhancing the convenience of transacting (Daniel, 1999).

2.5.2 Benefits of Banks from Automated Teller Machines (ATMs)

According to Gabriel, et al (2015), in self-service technologies, the customer adopts the position of a producer, and the adoption of this sort of technology results in a variety of benefits for both the bank and the customer. Most financial institutions can increase their revenue by using ATMs, but the initial expenses of securing, installing, updating, and servicing ATMs to take advantage of this opportunity might be prohibitive.ATMs can lower the cost of meeting specific client needs. For example, a reduction in the number of tellers in the bank might save money, as can a reduction in overtime claims filed by bank personnel who stay late.

2.6 Challenges after the Introduction of ATMs in Banking Industry

According to Adeniran (2014), when the ATM was first launched, it was intended to decrease unnecessary traffic in the banking hall, provide clients with instant access to their money, and make life easier to a certain extent.

According to Islam et al., (2007), notwithstanding the benefits that customers can obtain from using ATMs, they confront numerous problems when using ATM services. Machine breakdowns, inconvenient locations, currency quality, and long wait times are just a few of the issues. Despite the fact that ATMs were introduced to prevent the errors of manual systems, they have had a negative impact on the relationship between financial institutions and their consumers.According to Boateng and Molla (2006), there are various concerns related with their operations, including machine malfunctions and the placement of some ATMs in areas with no privacy, such as a crowded trading area.

2.7 Customer Satisfaction

Customer satisfaction, according to Oliver (1980), is the sum of a customer's purchase and consuming experiences. Customer satisfaction, according to Porter and Miller (1985), is defined as a post-purchase evaluation that meets or surpasses expectations. In comparison to his or her expectations, Kotler (1997) defines satisfaction as a person's sentiments of joy or disappointment as a result of evaluating a product's perceived performance or outcome. As a result, satisfaction can be viewed as a function of expectations and perceived performance.Customer satisfaction is an important aspect in the creation of future purchase demands (Hasan, et al, 2013). Consumer satisfaction, according to Farris et al (2010), is a measure of how well a company's products and services meet or exceed customer expectations.

2.8 How ATM works

There are mainly two types of ATM which differ according to the way they operate. They can be
- Leased line ATM
- Dial up ATM machine

A data terminal with two inputs and four outputs is required for any automated teller machine. Of course, a host processor must be available in order for this to happen. The host processor is required in order for the automated teller machine to connect and communicate with the individual who has requested the cash. In this action, the internet service provider (ISP) also plays a significant role.

2.9 Empirical Review

Kanik Verma (2014) conducted a comparison research on"analyzing the level of satisfaction of Union Bank of India and Yes Bank customers based on several variables linked to ATMs." Data on various aspects of ATM services, such as ATM location, processing time, cash availability, note quality, ATM grievances resolution, safety & security, and sufficient numbers of ATMs, was collected from 40 Union Bank of India and Yes Bank ATM users through convenient sampling, and the data was analysed using statistical techniques and tools such as Descriptive Statistics, Percentage Method, and Ranking Method.

Abebe (2013) conducted an exploratory study titled "ATM service quality and customer satisfaction in Ethiopian banks." The survey's target population included Zemen, Dashen, and the Commercial Bank of Ethiopia in Addis Ababa, with 150 respondents picked using a quota sample method. According to the findings of the study, the majority of customers are satisfied with the accuracy and convenience of use of ATM banking services. However, some customers thought that their bank's ATM service needed to be enhanced in order for them to be completely satisfied in terms of convenience and response.

Ephreame (2016) wrote his master's thesis on "Assessment of ATM Banking Service and Customer Satisfaction in Ethiopian Private Banks: A Case Study of PSS Member Banks." The study employed a descriptive research approach, with six PSS member private banks in Addis Ababa as the study's target population. The questionnaire was distributed to 369 people, and data was collected from responders who were chosen at random. According to the findings, the majority of respondents believe that the number of ATMs available across a given distance is reasonable, and that ATMs offer a user-friendly system environment in which to conduct transactions and obtain services.The majority of clients are dissatisfied with automated teller machine services, and they do not suggest others to use them, according to the findings of the survey.The majority of clients are dissatisfied with automated teller machine services, and they do not suggest others to use them, according to the findings of the survey.

Fyery (2015) conducted a study titled "Customer ATM Adoption in Ethiopian Commercial Banks in Mekelle City." The study used a descriptive approach, and the study's target audience was limited to ATM users at the Ethiopian Commercial Bank's Mekelle branch. 130 ATM users were randomly selected and a structured questionnaire was obtained from them. The information gathered was examined using descriptive statistics including frequency, percentage, and mean. As a result of the findings, ATM adopters at the bank only use a few types of services, namely cash withdrawals.Finally, the study suggests that the bank increase its advertising efforts by focusing on raising customer understanding of the technology and the many sorts of services provided by ATMs.

3. Research Methodology and Design
3.1 Research Design
The researcher used a descriptive type of research because this type of research used to describe current information on particular area.

3.2 Data Source and Type

To gather data, the researcher employed both primary and secondary sources. The primary data was gathered using questionnaires and interviews (direct personal interview method), while secondary data was gathered from a variety of sources including literature, bank annual reports, websites, and other public and unpublished documents.

3.3 Method of Data Collection Instruments

By administering questionnaires to bank customers, primary data sources were gathered. In addition to this interview, the researcher conducted a primary data collection session with a bank manager. There are two types of questionnaires: open ended and closed ended. Secondary data sources, on the other hand, were gathered from a variety of published and unpublished sources.

3.4. Target Population, Samples and Sampling Techniques

The target population for the research was customers of CBE Bale GobaBranch. The non-probabilistic (non-random) sampling strategy was used in the study. The probability of inclusion any unit of the population in the sample cannot be computed using this method. This case study uses convenience sampling technique, which is a non-probability sampling technique. The number of target populations is readily available or convenient for the inquiry while employing this sampling method. According to the bank's manager, the average number of ATM users is 1400; hence, the study's target audience is 1400. Yemen's method was used to calculate the sample size for this study

> n=N/1+N (e) 2 = number of target population
> N/1+1400(0.1)2 = the required sample size, if e=10% or degree of confidence =90%
> 1400/1 + 1400(0.1)2 = 1400/15 = 93
> Therefore, the researcher took a sample size of 93 of ATM users.

3.5 Method of Data Analysis

To analyze the data that were gathered, primarily descriptive technique was used with simple statistical analysis, such as percentages and some other analytical methods.

4. Data Analysis, Presentation and Interpretation

This chapter examines the data collected from clients and the management of the Ethiopian Commercial Bank's Bale Goba branch, as well as the analysis, presentation, and interpretation of that data.The data is analysed based on the responses of each respondent to summarise the findings.To gather information from customers A total of 93 questionnaires were issued to bank customers, and the bank manager was asked four(4) interview questions. Because one respondent did not answer to the distributed surveys, all of the distributed questionnaires were not gathered satisfactorily.Data on respondents' personal information was obtained in order to better understand the demographic features of the clients. This problem is addressed in the following material

.4.1. Demographic Profile of the Respondents

Table 4.1: Sex Distribution of Respondents

Sex	Frequency	Percentage
Male	46	50%
Female	46	50%
Total	92	100%

Source: survey questionnaire, 2020

According to table 4.1, out of the total respondents, 46 (50%) were male and 46 (50%) were female. According to the data gathered, the number of male and female responder clients for this study is equal.

Table 4.2: Age Distribution of Respondents

Age Category	Frequency	Percentage
18-25	26	28%

26-35	36	39%
36-45	20	22%
46-55	10	11%
Total	92	100%

Source: survey questionnaire, 2020

Table 4.2 shows that 26 (28%) of respondents were between the ages of 18 and 25, 36 (39%) were between the ages of 26 and 35, 20 (22%) were between the ages of 36 and 45, and 10 (11%) were between the ages of 46 and 55, with no respondent under the age of 18. As a result, the majority of the responses are between the ages of 26 and 35.

Table 4.3: Educational Background

Educational level	Frequency	Percentage
High school	10	11%
Preparatory	8	9%
Certificate	16	17%
Diploma	15	16%
Degree	42	46%
Masters	1	1%
PhD	-	-
Total	92	100%

Source: survey questionnaire, 2020

There were no respondents with a PhD educational level in the sample consumer in table 4.3; 10(11%) of ATM users were in high school, 8(9%) were in preparatory, 16(17%) were certificate holders, and 15(16%) were diploma holders. 42 % had a bachelor's degree, and 1 % had a master's degree.

We can see from the table above that the bulk of ATM users are degree holders.

Table 4.4: For how long of time you have been a customer of commercial bank?

Item	Frequency	Percentage
1-2 years	43	47%
3-4years	26	28%
4-5years	17	18%
Above 5years	6	7%
Total	92	100%

Source: Survey questionnaire, 2020

Table 4.4 depicts 43 (47 %) of commercial bank clients used ATMs for 1-2 years, 26 (28 %) for 3-4 years, 17 (18 %) for 4-5 years, and 6 (7%) for more than 5 years. This indicates that the majority of the bank's customers are new.

4.2. Customer Satisfaction

Table 4.5: Do you agree that cash is always available in ATM?

Rating Scales	Frequency	Percentage
Strongly agree	20	22%
Agree	14	15%
Disagree	50	54%

Strongly disagree	8	9%
Total	92	100%

Source: survey questionnaire 2020

As shown in table 4.5, 20(22%) of respondents strongly agree and 14(15%) of respondents believe that cash is available at ATM machines. In terms of cash availability in ATM machines, 50 % (54 %) of respondents disagree, and 8 % (9%) strongly disagree. This indicates that the majority of respondents disagree on the availability of cash in ATMs at all times.

Table 4.6: How long have you been using ATM service?

Category	Frequency	Percentage
From 1-12 month	40	43%
From 1-2 year	30	33%
More than 2years	22	24%
Total	92	100%

Source: survey questionnaire 2020

Table 4.6 shows that 40(43%) of ATM users stayed for one to twelve months, 30(33%) of ATM users stayed for one to two years, and 22(24%) of ATM users stayed for more than two years. It means that the majority of commercial bank ATM users were new clients.

Table 4.7: How many times do you use ATM card in a month?

Items	Frequency	Percentage
Once	18	20%
Twice	40	43%
Above twice	34	37%
Total	92	100%

Source: questionnaire, 2020

Table 4.7 shows that 18 (20%) people used their ATM card once a month, 40 (43%) people used their ATM card twice a month, and 34 (37%) people used their ATM card more than twice a month. We can see from the table that the bulk of ATM users do the aforementioned twice a month.

Table 4.8:Commercial bank ATM service is faster as compared to counter service and it is satisfactory

Rating Scales	Frequency	Percentage %
Strongly agree	26	28%
Agree	46	50%
Disagree	18	20%
Strongly disagree	2	2%
Total	92	100%

Source: survey questionnaire, 2020

As shown in table 4.8, respondents were asked to rate their satisfaction with speed vs counter service. The results reveal that the majority of respondents, 46 (50 %) agreed, 26 (28%) strongly agreed, 18 (20 %) disagreed, and 2 (2 %) severely disagreed.

The results show that the bank is able to satisfy the majority of its clients through its ATM service, however some consumers are dissatisfied.

Table 4.9:Reliability and Dependability of CBE ATM

Rating Scales	Frequency	Percentage %
Strongly agree	28	30%
Agree	16	17%
Disagree	44	48%
Strongly disagree	4	5%
Total	92	100%

Source: survey questionnaire, 2020

Table 4.9 demonstrates that the majority of respondents disagree, with 16 (17%) disagreeing, 28 (30%) strongly agreeing, 44 (48%) disagreeing, and 4 (5%) severely disagreeing about the machine's trustworthiness and dependability. As a result, the majority of respondents consider that the bank service is unreliable and untrustworthy.

Table 4.10: Convenience of CBE ATM Machine Location

Rating Scales	Frequency	Percentage %
Strongly agree	36	39%
Agree	20	22%
Disagree	30	33%
strongly disagree	6	6%
Total	92	100%

Source: survey questionnaire, 2019

Table 4.10 shows that 36(39%) of respondents highly agree on the machine's convenience location, 30(33%) disagree, 6(6%) severely disagree, and 20(22%) of respondents agree. According to this explanation, the majority of respondents strongly believe that the ATM machine is convenient.

Table 4.11: Safety and Security of Customers in their Transaction

Rating Scales	Frequency	Percentage (%)
Strongly agree	28	30%
Agree	30	33%
Disagree	20	22%
Strongly disagree	14	15%
Total	92	100%

Source: survey questionnaire, 2020

Table 4.11 shows that 28 % of respondents highly agree, 30 % agree, 20 % disagree, and 14 % strongly disagree on the transaction's safety and security. This suggests that certain customers are comfortable with their transaction. As a result of this, the researcher deduced that half of the customers believe they are safe and secure.

Table 4.12: Level of Satisfaction towards ATM Service of CBE

Rating Scales	Frequency	Percentage (%)
Very satisfied	28	30%
Satisfied	38	41%
Somewhat satisfied	20	22%
Dissatisfied	6	7%
Total	92	100%

Source: survey questionnaire, 2020

According to Table 4.12, 28(30%) of respondents were very satisfied with the commercial ATM machine service, 38(41%) were satisfied, 20(22%) were moderately satisfied, and 6(7%) were dissatisfied with the commercial ATM machine service. This indicates that the ATM service is satisfactory to the majority of customers.

Table 4.13: Problems usually face while using ATM service of a bank

Items	Frequency	Percentage (%)
ATM is not working	30	33%
Machine out of cash	18	20%
Service connection failure	38	41%
Unsuitable location of ATM	6	6%
Total	92	100%

Source: survey questionnaire, 2020

Table 4.13 shows that 30(33%) of respondents claimed the ATM was not working, 18(20%) said the machine was out of cash, 38(41%) said the service connection had failed, and 6(6%) said the ATM machine was in an inconvenient position. This indicates that the majority of respondents believe the machine (ATM) is not functioning properly, which has a substantial impact on user satisfaction.

Table 4.14:Quick Delivery of ATM Card

Rating Scales	Frequency	Percentage (%)
Strongly agree	10	11%
Agree	40	43%
Disagree	30	33%
Strongly disagree	12	13%
Total	92	100%

Source: survey questionnaire, 2019

As shown in table 4.14, 10(11%) of respondents strongly agree, 40(43%) of respondents agree, 30(33%) of respondents disagree, and 12(13%) of respondents strongly disagree on the timely delivery of ATM cards, 30(33%) of respondents disagree, and 12(13%) of respondents strongly disagree. This indicates that the vast majority of respondents agree on how ATM services should be delivered.

Table 4.15: Accessibility of ATM Machine of CBE

Rating Scales	Frequency	Percentage (%)
Strongly agree	30	33%
Agree	40	43%
Disagree	20	22%
Strongly Disagree	2	2%
Total	92	100%

Source: Survey questionnaire, 2019

Table 4.15 shows that 30(33%) of respondents believe that the bank may be accessed from anywhere in Bale Goba town, 40(43%) strongly agree, 20(22%) disagree, and 2(2%) severely disagree. This indicates that the majority of consumers are satisfied with the availability of ATMs in Bale Goba.

Table 4.16:Correct Cash Withdrawal of ATM as per the Order

Rating scales	Frequency	Percentage (%)
Strongly agree	40	43%
Agree	30	33%
Disagree	12	13%

Strongly disagree	10	11%
Total	92	100%

Source: survey questionnaire, 2019

Table 4.16 shows that 40 (43%) of respondents strongly agree, 30 (33%) agree, 12 (13%) disagree, and 10 (11%) strongly disagree that there is right withdrawal.

This indicates that the vast majority of consumers are in agreement with the proper withdrawal procedure.

Table 4.17: Customer Complaint:Have you ever present your complain to commercial bank about ATMs service delivery

Rating Scale	Frequency	Percentage
Yes	60	65%
No	32	35%
Total	92	100%

Source: survey questionnaire, 2019

Table 4.17 reveals that 60(65%) of respondents were dissatisfied with ATM service machines, while 32(35%) were not dissatisfied (positive or negative compliance) with commercial bank ATMs. This suggests that the majority of respondents are dissatisfied with the machine's service.

Table 4.18:Are you satisfied with the bank's feedbackfor your complaints from the bank?

Rating Scales	Frequency	Percentage (%)
No	44	48%
Yes	48	52%
Total	92	100%

Source: survey questionnaire, 2019

According to table 4.18, 48 (52%) of respondents indicated they receive satisfied feedback from the bank's concerned body. This means that more than half of the respondents were satisfied with their response, while the other half did not receive it in a timely manner. The bank is able to provide fast feedback to its customers as a result of this.

4.3. Interview for the manager of the bank

The manager made a comment on the location of the ATM machine "We incurred different costs both to open a branch and to make the machine available where every client may access it because we are a public sector bank. The bank primarily focuses on making the machine available in regions where the bulk of clients may be found, such as more transit areas, market areas, universities, hotels, and similar locations."

Manager's view of customer satisfaction; the bank's manager stated that "all clients are not satisfied by a service because the bank has a high number of customers and some technological challenges that reduce customer satisfaction." However, there are some detailed satisfying examples below.

• The ATM machine can help to withdraw money at any time with maximum amount in a day 10,000 birr.

• The ATM machine enables to transfer funds from one account to other with maximum amount birr 10,000 in a day.

• The ATM shows your balance at any time without the help of banker, etc.."

Clients' understanding of how to use an ATM machine, according to a bank management, "the bank assign staff who give training to consumers on how to use the machine in the event that customers experience issues on how to use the machine owing to a lack of information."

Customers' pleasure can be measured in a variety of ways. "It is quite tough to assess consumer satisfaction," the manager responds. However, merely by seeing the service provided by ATM to our customers, we can gain insight into their thoughts about the service and the comments they provide to our branch."

5. Conclusions
According to the research, the majority of clients used the ATM more than twice per month. According to the findings of the study, ATM services are beneficial in terms of cash withdrawal speed. However, the findings suggest that ATM service is unreliable and unreliable due to frequent ATM card malfunctions, losses, and technical issues that the machine encounters.

According to the research, there is occasionally no cash accessible in the ATM and service connection failure.

The majority of the respondents were unhappy with the bank's ATM service. Whenever they had a complaint, the bank responded quickly.

The majority of customers who took part in this poll said that a bank's customer service is good and that they get a quick response. The researcher can conclude that the bank has a sufficient number of customer service representatives.

5.1 Recommendations
The researcher makes the following recommendation based on the study's analysis and conclusion.

• The bank must always have cash available in the ATM.

• Obtaining feedback from clients by asking questions regarding service quality through the use of a suggestion box is necessary in order to determine customer satisfaction.

• In terms of location, the bank must make the service convenient for customers.

• The study advises Ethiopian commercial banks to train their customers on all ATM services, even if the majority of respondents are aware of these

.The bank has to prepare a manual which is easily understandable by its customer for the ATM know-how.

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