

Impact on Automated Teller Machine (ATM) Services on Customer Satisfaction

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Today banks can enhance their performance and service quality by adopting new technology. As a result of development of technology, banking sector involve in many innovative ideas to attract customers. Such as Automated Teller Machine (ATM), internet banking, mobile banking, green banking, etc. ATM is the most modern computerized telecommunication electronic device that enables customers to conduct financial transactions generally outside the normal banking hours without the need of a human clerk or a bank teller. The aim of this study is to investigate the impact of use of ATM service on customer satisfaction. In order to investigate the relationship between perceived ease of use, availability of money in booth, transaction cost, service security, accessibility and location of ATMs based on customer satisfaction. A survey method approach was used in this study to test the impact between independent variables and dependent variable (customer satisfaction). The population of study mainly constituted of final year students of Faculty of Management Studies in Sabaragamuwa University. The sample in this study is 169 respondents who are users of the ATM services. By distributing structured questionnaire, only 140 questionnaires were used to analysis. Descriptive statistics, as well as multiple linear regression models were used to identify the relative importance of the dimensions of ATM service. The findings revealed that, the ATM users are highly satisfied with location of ATMs and moderately satisfied with Perceive Ease of Use of ATMs, Transaction Cost of ATMs, and Money availability in booth. But do not satisfy with Service Security of ATM services. The study utilizes student samples, which could be biased it was a major limitation of this study. So, without using same group of people as a sample, further studies can do by analyzing difference respondents. If bank need to increase satisfaction of customers, bank should improve a mechanism to ensure service security of customers, that will generate safety of information on depositors and bank should reduce service charges on ATM services to improve usage of ATM and other banking facilities.

Keywords: Automated Teller Machine Services, Bank, Customers, Customer Satisfaction