Assessment of Customers Satisfaction on ATM Service in Case of Dashen Bank at Arba Minch Branch

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Abstract: *Customer satisfaction is an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation. Service is any activity or benefit 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 be tied to a physical product. The main objective of this study is assessment of customer satisfaction on ATM service in case of Dashen bank Arba Minch branch. The study was using both qualitative and quantitative research approach. The target population for this study is Dashen Bank Arba Minch area branch ATM customers. Convenience sampling method is used for this research. The researchers distributed 68 questioners to customers and 66 were collected. The data were collected from primary source that is interview for manager and close ended and open ended questioner for customer as a secondary source of data previous literatures were used. The collected quantitative and qualitative data from customer and manager of the bank was processed and analyzed by using tables and percentage. Finally the researchers provided conclusion and recommendation to the bank based on the findings.*

Key Words: *Customer Satisfaction, Dashen Bank, ATM, Arba Minch and e-banking.*

1. INTRODUCTION:

The banking industry has undergone a major change due to the adoption of e-banking. One the latest channel distribution to be used in financial service organization is electronic banking; this was established in the mid-1990s, thereafter steadily become more important (Allen et.21,2001).The important of e-banking business rely on efficient and rapid access to banking industry for cash flow review, auditing and daily financial transaction processing. E-banking offers ease of access, secure transaction and 24-hour banking option. From startup companies to more established entities, small businesses rely on e-banking to eliminate run to the bank and to make financial decisions with updated information, generally e-banking gives broad service to provide the customer and other financial institution some of the e-banking system to provide internet banking, mobile banking, telephone banking, SMS banking, point of sale, debit card, credit bank. Most widely used e-banking instrument is ATM card. Automated Teller machines (ATMs) were the first well known machine to provide electronic access to customers. This system give serve the customer outside the banking whole. ATM is designated to perform the important function of bank it is operated by plastic card with its special features.

The plastic card is replacing cheque, personal attendance of customers, banking hour's restriction and paper based verification. ATM as previously highlighted is the abbreviation of Automated Teller Machine, and it is an Electronic appliance that gives out or receives cash deposits from account holders. A smart card is used to initiate and complete a transaction with the machine. The smart card or simply put, ATM card as widely called, has electronic chip that identifies each customer with respect to corresponding accounts belonging to the customer (Ode wale, 2008).

ATM allows a bank customer to conduct their banking transaction from almost every other ATM machine in the world. The ATM has become a medium for non-cash transaction such as payment of bill, insurance payments, printing of statement or even accessing the internet (Roma Krishna and Venkoba Roa, 2006). Transaction are made accurate, faster, secure and profitable with the use of ICT in banking as compared to the manual approach which was being used formally, especially in developing nation Khan (2010). Bank are increasing their technology based service option to remain competitive. One of the channels of banking service delivery is through the Automated Teller machines (ATMs) which the primary use was to dispense cash up on insertion of plastic card. ATM is such type's innovation that can mechanically accept deposit, issue withdrawal, transfer funds between accounts and collect cheque (Kadir Rahmani and Masinaci, 2011).

2. METHODS AND DATA :

2.1. Research Design
Based on its basic purposes, the major focus of this study has been on the assessment of customer satisfaction on ATM service. So, the research design method use most appropriately for this study is descriptive research design for fully answering research questions. From different methods of descriptive research design the study was utilize survey research design based on the purpose of the study.

2.2. Target Population
According to Hair and Bush (2006), target population is said to be a specified group of people
Or object for which questions can be asked or observed made to develop required data structures and information. Therefore, the target population in the research is focus on the customer of Dashen bank who uses ATM service.

2.3. Sample Size
The total numbers of customers Dashen bank ATM users were unknown. So the student researcher to determine the sample size uses Cochran sample size determination formula (1977).

$$n= \frac{Z^2 pxq}{e^2}$$

$$n= \frac{(1.65)^2 0.5x0.5}{0.1^2}$$

n=67.65 =70

Where

n= sample size
Z=level of confidence (90%)
e= margin of error (10%)
P=population proportion (50%)
q=1-p = 1- 0.5

The researcher used 68 customers out of the total ATM users in bank, who are using ATM machine. Thus, sample size is 80.

2.4. Sampling Techniques
Non probability sampling technique was found to be suitable for selecting the respondents. From non-probability sampling convenience sampling has been used this method is adopt because the target population of this study (customers) is not available at one time and one place, unknown total population and also it. Therefore those customers who are available at the area during data collection have been selected for the purpose of this study. And managers further were selected to conduct an interview with them.

2.5. Data Type
In order to assess customer satisfaction on ATM service the researcher used descriptive type of research. Description of the issues under the study needs relevant data which would be used to meet the purpose of the study.

2.6. Source of Data
In this study the researcher used primary sources of data. Primary data is original and collected for the first time by the researcher. It is gathered through questionnaire, interview and observation (Kothari, 2004). Primary data would gathered from the customers of Dashen bank and the manager of the bank by using questioner and interview.

2.7. Methods of Data Collections
According to Creswell (2005) no single techniques or instruments may be considered to be adequate in itself in collecting valid and reliable data. This study was employing primary data collection methods. Therefore the researcher was used two major collection instruments those are questionnaire and interview methods. Questionnaires were prepared for Dashen Bank customers those who come to use the ATM machine. This questionnaire has been developed to obtain information about how the service (ATM) is delivered. The study also uses interview. This interview was prepared and conducted with the manager of the bank.

2.8. Data Analysis and Interpretation
To analyze the data that were gathered, primarily descriptive techniques was applied with simple statistical analysis, such as percentages. First we arranged data found thematically according to their theme then, we describe the

finding by table and graphs which that is suit for the final outcome and finally we interpret and convert data into information and knowledge.

3. RESULT AND DISCUSSION:

This chapter will focus on presenting, analyzing and interpreting the data. In order to collect data from customers 68questionnaires were distributed .Of these 66 were filled and successfully returned while the remaining 3% were not returned due to certain problems of respondent's inanity (refusal) to return some questions. The questionnaires collected back accounts the response rate 97%. Accordingly, the collected data summarized, presented and analyzed as follows:-

3.1. Demographic Profiles of the Respondents

Table 3. 1:1 Summery of respondents profile by Gender

Gender	Frequency	Percent
Male	33	50
Female	33	50
Total	66	100

Source: Survey, 2018

As it is shown in table 4.1.1 item1, from the total respondents (50%) have found to be male and (50%) was female respondents. The collected data shows that the numbers of female customers were equal to male customers for this study. The organization is equal domination by male with female and it shows sex distribution is equal proportional in the bank because male is equal with that of female.

Table 3.1.2: Age distribution of respondents

Age	Frequency	Percent
Below 18	10	15.2
18-24	35	53
25-64	20	30.3
Above 65	1	1.5
Total	66	100

Source: Survey, 2018

As shown in table 4.1.2 item2, (15.2%) of respondents were in the age below 18, 53% of respondents were between 8-24, (30.3%) of respondents were between 25-64, (1.5%) of respondent were above 65. From this the student researchers understand that majority of Dashen customers are young so this group of customers are satisfied with the service and suitable to the bank to easily understand how to use new technological materials of the bank like AT M.

Table 3.1.3: Educational background

Level of education	Frequency	Percent
Primary level	1	1.6
Secondary level	12	18.2
Preparatory level	9	13.6
Certificate	3	4.5
Diploma	15	22.7
First degree and above	26	39.4
Total	66	100

Source: survey, 2018

As the above table 4.1.3 item3, shows whose educational level is 1.6% of ATM users were primary level students, (18.2%) of ATM users were secondary level students, 13.6% of ATM users were preparatory level students, (4.5%) of ATM users were certificate holder, (22.7%) of ATM users were diploma holders, (39.4%) of ATM users were first degree and above holders.

From the table we can easily understand majority of the Dashen bank ATM users are first degree and above holders. This indicates that most of the customers are educated and have a good understanding of banking service. Therefore this condition can enable the organization to increase its efficiency and productivity. Because education is one of the most important factors which affect the level of satisfaction.

Table 3.1. 4: Marital status of respondents

Marital status	Frequency	Percent
Single	43	65.2
Married	19	28.8
Divorced	3	4.5
Windowed	1	1.5
Total	66	100

Source: survey, 2018

As shown in the above table 4.1.4 item4, 65.2% of the respondents were single, 28.8% of the respondents were married, 4.5% of the respondents were divorced, and the remaining 1.5% of the respondent were windowed. Therefore, the above survey data implied that the majorities of the respondents in the organization were single.

3.2 Customer Satisfaction and Complain

Table 3.2 presents the frequencies and percentages on perception of respondents towards Dashen bank service delivery measured on five point Likert scale (Strongly disagree – Strongly agree) on the Five dimensions of service. NB.SD, strongly disagree. DS, disagree. NU, neutral. AG, agree. SA, strongly agree.

Table 3.2.1: Dimension on access services

Dimension	Attributes	SD		D		NU		A		SA		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
Access Services	1. Dashen bank ATM machine are conveniently located.	2	3	18	27.3	5	7.6	27	41	14	21.1	66	100
	2. I am satisfied towards ATM services of Dashen bank.	1	1.5	5	7.6	7	10.6	29	44	24	36.3	66	100
	3. Do you agree that the ATM machine of Dashen bank can be accessed everywhere in Arbamich city.	5	7.6	16	24.2	31	47	12	18.2	2	3	66	100

Source: survey, 2018

Table 3.2.1 item1, shows the customers perception regarding to service the 5 dimensions of service based on measurements (strongly disagree to strongly agree).

When we see the access services dimension portray that (3%) of respondents were strongly disagree about the convenience of the machine, (27.3%) were disagree, (7.6%) of respondents were neutral, (41%) were agree and (21.1%) of respondents were strongly agree about the convenience of the ATM machine. From this percentage the student researchers can understand that majority of the respondents does agree on the convenience of the ATM machine. But there are also some number of respondents who are disagree on the convenience of the ATM of the bank so the bank should make the machine available in place where customer needs. Otherwise this problem leads to customer dissatisfaction. Dissatisfaction occurs when there is gap between the customers (ATM users) expectation and the actual service they received from the bank.

From question 2 Table 3.2, implies that (1.5%) of respondents were strongly disagree with that the bank towards satisfaction, (7.6%) of were disagree, (10.6%) of respondents were neutral, (44%) were agree and (36.3%) of

respondents were strongly agree about satisfaction towards ATM services of Dashen bank. From this researcher can understand the majority of the respondents were get satisfaction which delivered by ATM.

From question 3 Table 3.2, implies that (7.6%) of respondents were strongly disagree that the Dashen bank ATM can access everywhere in Arba Minch city, (24.2%) were disagree, (47%) of respondents were neutral, (18.2%) were agree and (3%) of them were strongly agree. This implies that majorities of customers are neutral about the accessibility of Dashen bank ATM in Arba Minch but some of the customers agree. From this the student researcher understands that the bank is not on a good position by accessibility of ATM in Arba Minch city.

Table 3.2.2: Dimension on Infrastructure Service

Dimension	Attributes	SD		D		NU		A		SA		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
Infrastructure Service	1. Do you agree that the information of the ATM screen is well organized over study area?	2	3	5	7.6	5	7.6	40	60.6	14	21.2	66	100

Source: Survey, 2018

When we see Infrastructure Services, table 3.2.2, implies that (3%) of respondents were strongly disagree, (7.6%) were disagree, (7.6%) of respondents were neutral, (60.6%) were agree that the information on the ATM screen is well organized and (21.2%) of them were strongly agree. This implies that majority of customers are agree about the information on the screen is well organized. Most of respondents are getting well organized information from the ATM screen. This shows that Dashen bank is in good infrastructural services the bank is satisfying its customer so the bank should keep it.

Table 3.2.3: Dimension on Responsiveness

Dimension	Attributes	SD		D		NU		A		SA		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
Responsiveness	1. Dashen bank ATM service are reliable and dependable.	3	4.5	3	4.5	8	12.2	38	57.6	14	21.2	66	100
	2. Are you feel safe by your transaction.	2	3	3	4.5	0	0	43	65.2	18	27.3	66	100
	3. Do you agree with the idea of there is a quick delivery of ATM card in the Time.	0	0	14	21.2	5	7.5	30	45.5	17	25.8	66	100
	4. You get satisfactory feedback for problems related to ATM services.	3	4.5	4	6	13	19.7	39	59.1	7	10.6	66	100
	5. Do you agree that cash is always available in ATM.	0	0	20	30.3	8	12.1	29	44	9	13.6	66	100
	6. Do you agree that cash is withdrawal correctly as it order for the ATM.	2	3	4	6	4	6	37	56	19	29	66	100

Source: Survey, 2018

When we see responsiveness table 3.2.3 question 1, shows that (4.5%) of the respondents were disagree, (4.5%) of respondents were disagree about the reliability and dependable of the machine, (12.2%) of respondents were neutral, the majority that (57.6%) were agree and (21.2%) of respondents were strongly agree about the reliability and dependable of the machine. These shows, most of the respondents believe that the bank service is reliable and dependable. The student researcher understands that the bank is currently found in good manner relate to the reliable and dependable. Table 3.2, question 2, shows that (3%) of respondents were strongly disagree, (4.5%) were disagree, (0%) of respondents were neutral, (65.2%) of respondents were agree and (27.3%) were strongly agree about the safety or security for their transaction. This implies that majority of customer feel safe in their transaction.

As clearly stated in the above table 4.2.3 question 3, (0%) of respondents were strongly disagree, (21.2%) of respondents are disagree on the quick delivery of ATM card on time, (7.5%) respondents are neutral, (45.5%) of

respondents are agree and (25.8%) respondents are strongly agree. This reflect that majority of respondents are agree about on quick delivery which has significant effect on users satisfaction. So the majority of the banks customers are satisfied.

The above table 4.2.3 question 4, shows that (4.5%) of respondents were strongly disagree, (6%) of respondents are disagree with get satisfactory feedback for problems related to ATM services, (19.7%) respondents are neutral, (59.1%) of respondents are agree and (10.6%) respondents are strongly agree. Table 3.2 question 5, implies that (0%) of respondents were strongly disagree, (30.3%) were disagree, (12.1%) of respondents were neutral, (44%) of respondents were agree cash is always available in ATM, (13%) respondents are strongly agree. This implies that majority of customers are agree on the availability of cash on ATM. But there are also a small number of customer who are not agree on this. From this the student researcher understands that the bank can satisfy a majority of customers. Table 3.2.3 question 6, implies that (3%) of respondents were strongly disagree, (6%) were disagree, (6%) of respondents were neutral, (56%) were agree that is correct withdrawal, and (29%) of them were strongly agree. This implies that majority of customers are agree about the correct withdrawal as ordered. Most of respondents are getting satisfied by correct cash withdrawal from the ATM machine. From this the bank is satisfying its customers well.

Table 3.2.4: Dimension on Courtesy

Dimension	Attributes	SD		D		NU		A		SA		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
Courtesy	1. Dashen has customer care staff to assist in case of a short fall in service and complaints.	1	1.5	8	12.1	3	4.6	35	53	19	28.8	66	100

Source: Survey, 2018

As clearly stated in the above table 4.2.4 item 4,when we see courtesy (1.5%) of respondent were strongly disagree, (12.1%) of respondents were disagree, (4.6%) of respondents were neutral, (53%) of respondents were agree about Dashen has customer care staff in case of short fall and customer complaints and (29%) of respondents were strongly agree. This reflects that majority of respondent were satisfied by customer care staffs but some respondent were not satisfied. The student researcher understands that the bank is satisfying its customer but there are still unsatisfied customers on the availability of customer care staff.

Table 4: Dimension on Problem Solving Quality

Dimension	Attributes	SD		D		NU		A		SA		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
Problem solving quality	1. Do you agree with the idea that the bank care for problems related to the ATM system promptly.	2	3	2	3	4	6	44	66.7	14	21.3	66	100

Source: Survey, 208

Clearly stated in the above table 4.2.4., when we see the problem solving quality of the bank (3%) of respondents were strongly disagree, (3%) of respondent were disagree, (6%) of respondent were neutral, (66.7%) of respondents were agree about the idea that the bank care for problems related to ATM system, and (21.3%) of respondents were strongly disagree. This reflects that majority of respondents were agree on the idea that the bank care for problems related to ATM system. The student researcher understands that the bank is satisfying its customer regarding to problems that are related to ATM system.

3.3 General Customer Satisfactions

Table 3.3.1. Usage of ATM service

How many times do you use your ATM card in a month?	Frequency	Percent
Every night	9	13.6
Every day	14	21.3
Three times a week	26	39.4

Four times a week	17	25.7
Total	66	100

Source survey 2018

As it can be seen from table 3.3.1 item1, (13.6%) were using their ATM card every night, (21.3%) were using their ATM card every day, and (39.4%) were using their ATM three times a week, (25.7%) four times a week. From the table we can easily understand majority of the ATM users are use their cards three times in a week. So the student researcher understands there is more user of ATM machine in a weekly basis.

Table 3.3.2. Customer Loyalty of the Bank

For how long have you been a customer of Dashen bank?	Frequency	Percent
1-2 year	32	48.5
3-4 year	16	24.2
4-5 year	13	19.7
Above 5 year	5	7.6
Total	66	100

Source survey 2018

Table 3.3.2 item 2, shows (48.5%) of Dashen bank customer were using for 1-2 years, (24.2%) of customers were using for 3-4 years, (19.7%) of customers were staying for 4-5 years and (7.6%) of customers were sating for above 5 years. This implies that most of the customers are new customer for the bank.

Table 3.3.3. Types of Service Customers Use through ATM

Which of the following service the bank provides you through the ATM?	Frequency	Percent
Bill payment	5	7.6
Account transfer	6	9
cash withdrawal	41	62.1
Balance inquiry	6	9.1
Money transfer	7	10.6
Mobile recharge	1	1.6
Total	66	100

Source survey 2018

As table 3.3.3 item 3, shows, (7.6%) of customers use their ATM card for the service of bill payment, (9%) customers use for account transfer, (62.1%) of customers use their card for the service of cash withdrawal, (9.1%) for balance check, (10.6%) for money transfer, (1.6%) use their cards for mobile recharge.
From these the student researchers understands that majority of customers use their ATM card to withdrawal their cash or to use cash withdrawal service. Large number of customers uses only this service delivered through ATM.

Table 3.3.4 Problems Usually Face While Using ATM Services of a Bank

Which of the following problems that influence your satisfaction level while using ATM service of the bank?	Frequency	Percent
Poor visibility of ATM	12	18.2
Wrong amount of statement	6	9.1
Machine out of cash	5	7.6
Unsuitable location of ATM	24	36.4
ATM is not working	16	24.2
Machine out of order	2	3
Other	1	1.5
Total	50	100

Source: survey, 2018

As clearly stated in the above table 3.3.4, (18.2%) of respondents said the machine shows poor visibility of statement, (9.1%) said the machine shows wrong amount of statement, (7.6%) said machine out of cash, (36.4%) said unsuitable location of ATM, (24.2%) of respondents said machine is not working, and (3%) said machine out of order. And (1.5%) of respondent says that there are other problems influence their satisfaction level like poor network system and in some places the machine is not working in Amharic. This reflect that the majority of the respondents level of satisfaction is mainly influenced by the following problems Poor visibility of ATM, Unsuitable location of ATM and machine is not working.

Table 4.3.5. Customer Complaint

Have you ever complained to Dashen about ATM service delivery?	Frequency	Percent
Yes	17	25.7
No	49	74.3
Total	66	100

Source: survey, 2018

Table 3.3.5. Reveals that (25.7%) of respondents were complain about the service of ATM machine and (74.3%) of respondent not complain (it can be positive or negative compliance) about Dashen bank ATM's. this implies that the majority of the respondent were not complain about Dashen ATM service delivery. So it shows more of the customers are satisfied by ATM service delivery.

3.4. Customer Complaint Respond

There are some respondents who are complained about the bank ATM service delivery. The complaint is about ATM machine is not working always, problems on network connection and screen clarity, the ATM machine corrupts some money from their account, the ATM card is not delivered faster when they forgot their balance they complained about it. These all are the respondents complain on the bank ATM service delivery. They get a satisfied feedback.

Table 3.4.1 Customer Information

Did you get relevant information about the bank services?	Frequency	Percent
Yes	46	69.7
No	20	30.3
Total	66	100

Source survey 2018

From the above table 3.4.1, (69.7%) of respondents said they get relevant information about the bank services from the concerned body and (30.3%) of respondents were does not get relevant information about the bank services from the concerned body of the bank. This implies that below half of respondents were not get relevant information about the bank services and the remaining get the relevant information. From this the banks give relevant information for customers.

3.5. Relevant Information about Bank Services

There are some respondents were not get relevant information about bank services. But the remaining gets information from bank manager and employees, from Dashen customers, staff, and from different Medias like: TV, Radio, e-mail.

3.6. The Benefit That the Customer Gets From Using Dashen Bank ATM Service

Dashen bank customers get the following benefit from the bank ATM services. Cash withdrawal at any time they want, they save their time, faster service, when the bank closed they can get the service from the bank's ATM, at any time when they need service they can use ATM service.

3.7. Customers Suggestion Dashen Bank

Customer's suggestion that Dashen bank should improve or strongly continue in order to satisfy its customer; the bank should have to work on increase the number of ATM and make them convenient in terms of place as the customer need like shopping center, super market, universities and hotels. Dashen bank should also increase the network connection quality to increase the customer satisfaction and using generator to minimize the service disconnect in case of no electric power so that the customer can access the service whenever they want.

3.8. Interview with the Manager of the Bank

Interview is another way of obtaining data that are not gathered by the questionnaire distributed. Given that the research paper was deals with customer satisfaction and service delivery of Dashen through ATM service. Interview questions were raised for the Dashen bank manager. His name is Ato. Amanuel. And he answered all the questions raised and the questions which needs to be explained as follows: - who are your ATM customers? As Ato. Amanuel replied to who are your ATM customer their customers are classified as internal and external. The Internal are all employs or staffs of Dashen bank use the ATM service of the bank. External users of the bank's ATM services are students, business men's, private and government employs and who can to use ATM every person use the service of the bank. Do you think the ATM is conveniently located to customers? As the manager replied he is agreeing on conveniences of the ATM machine he says that the machine is available in some places in Arba Minch like Paradise logue, Sikela Dashen bank main branch. As manager replied the number of ATM are enough according to common system with commercial bank ATM services, which means you can access commercial bank ATM with Dashen Bank visa card. According to this ATM is conveniently located to customers. Do you think that the ATM users are satisfied by the service? As the managers replied, yes I think our customers are satisfied by ATM service that we provide. We understand this from customer feedback.

What problems do you face in your effort to offer quality service? As the mangers replied they face different problems in their effort to offer quality service these problems are poor network connection, frequently disconnection on electric power, customers by giving their visa card to other person this are the hindrances faces to the bank in delivering quality service. What measure do you take to solve or minimize these problems? As the managers replied they take different actions to minimize these problems. By setting big generator to solve the disconnection of electric power, using ADSL broad band connection that faster data and make good the poor network connection, giving awareness to customers to do not give their visa card for other party. Do you think that customer of ATM service is fully aware how to use the machine? The managers replied that yes they are aware about how to use because we give the card for customers who have reading and writing skill. And the screen information also lead them how to use the machine. How do you measure the customer satisfaction level? The manager replied that they measure the customer satisfaction based on customer's feedback. Do you solve customers' feedback as much as possible if yes how? As the manager's response, he says that yes we solve customers' complain as much as possible because the customers are our major resources. So we need to hold our customers by solving their problem on time.

3.9. Summary of Finding

The study focused on assessment of customer satisfaction on ATM services in case of Dasheen bank Arba Minch branch. Based on this the finding of the survey can be summarized as follows: The organization is equal domination by male with female or 50 by 50 percent. Majority of ATM customers between the ages of 18-24 (53%) of the total respondent. Majority of ATM customers are first degree and above holder which is 39.4%. Majority of ATM customers are single which is 65.2% Majority of the respondents were agree on the convenience of the ATM machine which is 41. Majority of the respondents were agree with that the bank towards satisfaction (44%). Majorities of customers are neutral about the accessibility of Dashen bank ATM (47%). Majority of customers are agree about the information on the screen is well organized (66.7%). Majority of the ATM users are use their cards three times in a week (39%). Majority of Dashed customers were using 1-2 years' experience (24.2%). Majority of customers use their ATM card to withdrawal their cash or to use cash withdrawal service (62.2%). Majority of the respondent were not complain about Dashen ATM service delivery (74.3%). Majority of respondents were not get relevant information about the bank services and the remaining get the relevant information (69.7%).

4. CONCLUSION:

The major objective of the study is to find out and assess customer satisfaction on automated teller machine (ATM) services. The study used questionnaire and interview to collect relevant data.

Majority of the respondents 49(74.2%) were not complaining about ATM service delivery of the bank. But some of the respondents were complain from this the most complain is the machine is not working and the machine is not convenience. Even if they have a complain, the company not gave fast and immediate response. This shows that Dashen Bank is not good enough in problem solving. Most respondents replied for convenience of ATM machine by disagreement on such manner the researcher can conclude that the management has been delay to solve such complaints of the customers. Dashen bank customers are got different benefit from the bank ATM services. As a conclusion Cash withdrawal as any time they want, time saving, faster service, when the bank closed they can get the service from the bank's ATM, satisfaction, at any time when they need service they can use ATM service ,reduce wastage of time.

Generally when the researcher conclude the overall satisfaction of the customer. Majority 53(80.3%) of customer are satisfied by the ATM service of the bank. From this the student researcher can understand that the banks customer found in a good level of satisfaction. To improve the Responsiveness dimension of Dashen Bank service, trainings should be given focusing on fast response from employees to customers' requests, prompt service, and willingness of the employees to help customers.

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