CUSTOMER SATISFACTION ON AUTOMATED TELLER MACHINE (ATM) SERVICES OF KBZ BANK LIMITED IN YANGON

A thesis submitted as a partial fulfillment towards the requirements for the degree of Master of Banking and Finance (MBF)

Supervised By: **Submitted By:**

Daw Htay Htay   Saw Linn Han

Associate Professor   Roll No. 54

Department of Commerce   MBF 5th Batch

Yangon University of Economics   Yangon University of Economics

December 2019

ABSTRACT

The purpose of this study is to identify the Kanbawza bank's ATM machine service and to analyze the customer satisfaction level of Kanbawza bank's ATM machine services. The descriptive research method was used in this research and the quantitative analysis will be mainly applied. The research design is conducted to reveal customer satisfaction on a five-dimensional basis of service quality: reliability, responsiveness, convenience, technology usage satisfaction and safety. The study applied primary and secondary data. Primary data was collected to Kanbawza Bank's ATM machine user by using structured survey questionnaire. A standardized questionnaire was built from the SERVQUAL model base on five-dimensional service quality. The study was only focus on the sample of 150 KBZ bank's ATM machine user, 50 customers each form 3 branches of KBZ bank Sanchaung Township, Yangon. The data collection period was from August 2019 to November 2019. Secondary data was collected from different published resources of report, research papers, articles and news from internet, information from the Central Bank of Myanmar and respective bank. The result found that the dimensions of security and technology usage of customer satisfaction level were lower than others three. In technology usage dimension, the statement of promptness of card delivery and in security, protections of banking transaction were lower level of customer satisfaction. The dimension of reliability and responsiveness were high customer satisfaction level in this analysis. In reliability, the ATM services form KBZ bank have accuracy and trust worthy statement and in responsiveness, quick confirmation of complaint and queries statement were high customer satisfaction level. Average mean scores for all dimension in the SERVQUAL model are above the average level. This means that customers were satisfied in ATM services of the KBZ bank. From the study finding the KBZ bank need to consider not only strengthening the area of service where it is currently weak, but also retaining the areas of service where it is currently strong. The KBZ bank should also concentrate on the employee's skill, so that the bank can complete the ATM services provided is easily reach the highest satisfaction of customers.

ACKNOWLEDGEMENT

First and foremost, my thanks go to Professor Dr. Tin Win, Rector of Yangon University of Economics for his concern and encouragement to the participants of the MBF programme.

I like to express my thanks to Dr. Daw Soe Thu, Professor and Head of Department of Commerce, for her kind guidance and encouragement.

My appreciation and deepest gratitude go to my supervisor Daw Htay Htay, Associate Professor, Department of Commerce, Yangon University of Economics for the support and guidance towards the completion of this study.

I would like to thank my respected professors and lectures who imparted their time and valuable knowledge during the course of my study at the Yangon Universities of Economics, and my friends and all persons who contributed in various ways to my thesis.

My special deepest thanks go to the KBZ bank's ATM user, who completed and sent the questionnaire which were instrumental to the completion of this thesis.

My thanks to my colleagues from KBZ Bank Co., Ltd for their support and for giving flexible working hours for this thesis.

Finally, I thank my parents and family for their continuous support and patience throughout the course of my study.

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LIST OF ABBREVIATIONS

ATM	-	Automated Teller Machine
CBM	-	Central Bank of Myanmar
CEO	-	Chief Executive Officer
FLM	-	First Level Maintenance
IBS	-	Inter Branch Settlement
JCB	-	Japan Credit Bureau
MPU	-	Myanmar Payment Union
PIN	-	Personal Identification Number
POS	-	Point of Sale
SLM	-	Second Level Maintenance
SME	-	Small and Medium-Size Enterprises
UPI	-	Union Pay International
VCGM	-	Value Centre General Manager

CHAPTER I

INTRODUCTION

In banking industry, Digital Banking-services are revolutionizing the way business is conducted. Electronic business models replace traditional banking systems and most banks rethink business process concepts and management strategies for customer relationships. It is also known as e-banking, online banking which provides various alternative digital banking-channels to using banking services i.e. ATM, POS, credit card, debit card, internet banking, mobile banking, electronic fund transfers and etc. (Tillya JJ, 2013) However, as per Myanmar digital-banking scenario ATM, POS and mobile banking are most acknowledged than other digital banking-channels.

Automated Teller Machine (ATM) refers to a machine that acts as a bank teller by withdrawing money to and from the ATM user's/card holder's bank account. ATM does not mean either "eviting money ride" or "every time money," but it does mean both. As a convenient way to get your money from banks, ATM cards quickly replace complicated withdrawal forms. In a way, they rewrite the financial transaction rules. A smart person no longer needs to carry a wallet full of paper money; instead, what he / she needs to do is to fish out an Automated Teller Machine (ATM)card from his / her pocket, insert it into the machine's slot, punch it in a few information and go home with hard cash.

The past of ATM can be traced back to the 1960s, when John Shepherd-Barron, who was De La Rue Instruments ' managing director, invented. That ATM machine used by Barclays Bank (Barclays Bank in Enfield Town in North London, United Kingdom) on 27 June 1967. ATM is designed to serve the most important function of bank. The plastic card removes the check, the personal presence of the customer, the banking hour's limitations and paper-based verification. ATMs are used as a springboard for Electronic Fund Transfer. ATM itself can provide customer account information and also receive instructions from customers-ATM cardholders.

ATM banking is a popular access channel for branch banking products and services. Banks also provided more access points to cheaper, more secure and more wide-ranging ATM technologies. In order to maintain bank profitability, it is important to increase the base of satisfied customers. As such, the idea of customer

satisfaction and what makes customers happy is a field of regular market research. Understanding the factors influencing customer satisfaction with ATM banking is important when it comes to ATM technology implementation.

1.1   Rationale of the Study

Myanmar May flower bank had been introduced the first ATM machine in Myanmar at Nov 1995. However, it was not widely developed due to the poor communication infrastructure, high investment cost of ownership, weakly cooperation among other banks, lesser customer account and transactions. In 2003 banking crisis, central bank was terminated some banking services which include card and ATM.

After 2011, Myanmar banking sector is developing and digital banking technology is one of the fastest developing channels in Myanmar banking sector. As of June 2019, (4) state run banks, (29) domestic private banks and (13) foreign banks are running in Myanmar banking sector, CBM 2019. In 2011, one of the National Payment System, Myanmar Payment Union (MPU) was established under the guidance of the Central Bank of Myanmar (CBM) and started operatives in 2012. MPU built the ATM network, POS and e-commerce payment network in Myanmar. Purpose is to reduce cash-based payment in retail and micro payment, to improve existing payment and to connect with international payment system in Myanmar. In July 2015, MPU was transformed from association into a public company and now there are 23 member banks and 16 members have already issued cards and installed ATMs a, POS terminal and e-commerce payment system in the market. MPU cardholders can access over 3500 ATMs nationwide and use almost 20000 POS terminals in Myanmar. In addition, the cardholder can also purchase products on over 40 e-commerce websites. It is the first time in 50 years that foreign banks with their vast international expertise and global networks are able to support the economy of the country. (Myanmar Payment Report (MPU) 2017-2018).

In Myanmar, after 2012, ATM became the most popular and useful for the cash withdrawing among Myanmar citizen. Most of the Myanmar people are using the ATM machine more than bank's teller counter for cash withdrawal because ATM is more convenience, it can be used 24/7. Additionally, there is no formal document required for cash withdrawal process which can be time

efficient. As well as, ATM can reduce traffic at the bank's teller counter, by reducing per transaction cost.

ATM sectors are developing faster in the banking industrial but on the other hand there have so many problems such as run out cash in ATM, ATM network breakdown, ATM power breakdown, cash jam, card jam, hardware error, software error and also slower action on the problem are facing around the world. In KBZ bank also facing the kind of problem and its effect to customer satisfaction. This study examines the customer satisfaction on Automated teller machine (ATM) provide by KBZ bank in Yangon. KBZ bank is the top private banks in Myanmar and they have a lot of banking services, retails banking, international banking, digital banking and etc. Hence, this study should encourage banks to focus on the efficient use of ATM products with the effective management in requirement of ATM deployment, requirement of customers in terms of providing a range of banking services.

1.2 Objectives of the Study

In this study, there are two major objectives as which are follows:

1. To identify the KBZ bank's ATM machine services
2. To analyze customer satisfaction level of KBZ bank's ATM machine services

1.3 Scope and Methods of the Study

This study analyses on service quality of ATM service provided by KBZ Bank in Yangon, Myanmar. The study was only focus on the sample of 150 KBZ bank's ATM machine user, 50 customers each form 3 branches of KBZ bank Sanchaung Township, Yangon. The data collection period was from August 2019 to November 2019. In this study, perceived service quality of respondent is measured with the questionnaire.

The descriptive research method was used in this research and the quantitative analysis was mainly applied. The study was applied primary data and secondary data. Secondary data are collected from different published resources of report, research papers, articles and news form the internet, information from the Central Bank of Myanmar and respective bank. Primary data was collected by interviewing and

questioning the KBZ bank's ATM machine user by using structured survey questionnaire.

1.4   Organization of the Study

There are five chapters in this study. Chapter I is the introduction of the paper. It includes the rationale of study; objectives of the study; methods and scope of the study and organization of the study. Chapter II is providing literature review of customer satisfaction. Chapter III is back ground of KBZ bank and current situation of ATM. Chapter IV is analysis on service quality of ATM service in KBZ bank. Chapter V concludes the study with finding and discussion, recommendations and suggestion.

CHAPTER II
THEORETICAL BACKGROUND

This chapter reviewed the available literature written in this chapter on this topic and other related areas. This has been made possible by finding, compiling and analyzing such literatures from different sources such as textbooks, magazines, studies and the Internet.

2.1   Evolution of Automated Teller Machine

The ATM is an innovative services delivery mode that offers diversified financial services like cash withdrawal, funds transfer, cash deposits, payment of utility and credit card bills, cheque book requests, and other financial enquires. (Khan, 2010).

Sowunmi et al. (2014) noted that Automated Teller Machine (ATM) is a cash dispenser that allows bank customers to enjoy banking services without coming into contact with bank tellers (cashier) and helps them to get into contact with them.

Usually, the Automated Teller Machine consists of a CPU for controlling the user interface and transaction equipment, a magnetic or chip card reader for customer identification, a monitor used by the customer to conduct the transaction, function buttons usually close to the display or a touch screen for selecting the various aspects of the transaction and a record printer that produces the transaction.(Cronin and Mary, 1997).

Most Automated Teller Machines are connected to interbank networks, allowing people to withdraw and deposit money from machines that do not belong to the bank where they have their account or in the country where their accounts are held, allowing cash withdrawals in local currency (Maxwell, 1990).They are often identified by signs above them indicating the name of the bank owning them.

The Automated Teller Machine originated from the early cash dispenser and was first introduced in the early 1970s. A token inform of a punch card operated the dispensers. It helps a customer to withdraw as sachets of correct banknote values. Such sachets process and then return the card to the customers. Another explanation is that the Automated Teller Machine idea was introduced around 1967 and was first installed in Endfield City, by John Shepherded Baron at the London Borough of Endfield, while George Simon filed a patent in New York and Don

Wetzel and two other Doca Engineers.This in the second generation was improved to the extent that made it possible to count proved money.

2.2   Effectiveness of Automated Teller Machine

ATMs usually connect directly to their Automated Teller Machine Controller via either a telephone line dial-up modem or directly through a leased line. Leased lines are preferred because they take less time to connect (Musiime and Biyaki, 2010). It is noted that by inserting a plastic Automated Teller Machine card with a magnetic stripe or a plastic smartcard with a chip containing a specific card number, the customer is recognized by most modern ATMs. To access the Automated Teller Machine service, he / she (the holder of the card) must insert the card (magnetic strip card) into the machine (ATM), which then reads the strip and makes contact with the central computer to confirm the authenticity of the card that is either accepted as rejected depending on whether or not it is valid. The customer then punctures his / her PIN number when approved, which is then checked with the information stored in the card according to its reliability. After which it then performs the service requested of like (issuing cash, accepting cash/ cheque deposit, balance enquiry, mini-statement) etc., and finally ejects the card.

The banking sector cannot provide efficient services to customers without the use of technology (Patricio et al., 2003). Active service delivery is a new concept of operation that is being put into practice (Drake, 2001). Therefore, customer expectations regarding service encounters and service delivery mechanisms as well as the whole concept of what constitutes quality service are key issues that need to be considered before any structural change is implemented (Patricio et al., 2003). Effective service delivery is a process of service product or service based on some technology or systematic method. It may be a new channel of customer interaction, a distribution system or a technical principle or a combination thereof (Kelley et al., 1990).

Kumbhar, (2011) observed that effectiveness of service provision has a significant relationship with overall customer satisfaction. Good service delivery is positively connected to customer satisfaction in that, if a customer perceives that the transaction delivery mode that the bank is supposed to offer is quite pleasant, the more customers will be pleased with the banking services.

2.3   Automated Teller Machine (ATM) Service Quality

ATM service quality is based on five factors; reliability, responsiveness, convenience, technology usage and security.

Reliability refers to the ability to deliver the expected standard at all times, how the organization handles the problem of customer service, performing the right services for the first time, delivering services in the promised time, and keeping error free record. As far as ATM services are concerned, Jay and Barry (2014) noted that the reliability of machine parts or product parts is regarded as consistently good in quality or output that can be handled at any time. Condition and technological reliability are equated with stable functional design for ATM setting. Stiakakis and Georgiadis (2009) consider reliability as a basic criterion of superior quality of electronic service. Yang and Fang (2004) claimed that reliability consists of accurate order of operation, accurate recording, accurate quotation, accurate billing, and accurate commission measurement that keeps the service appealing to the customer.

Responsibility is characterized as the ability to respond promptly and flexibly to customer requirements. Mariappan (2006) claimed that the IT revolution has brought amazing changes to the business environment that no other field has been affected by technological advances, just as much as the banking and financial institutions. Banks need to adopt technology to deliver their services while reducing costs as a result of creating value-added customer services (Zhu, Wymer and Chen, 2002).

Service convenience can be seen as a means of adding value to consumers by reducing the amount of time and effort that a consumer needs to spend on the service (Colwell et al., 2008, and Holden, A. L. 2008). Lovelock (2000) defined the ATM service quality aspect such as safe and convenient location, sufficient number of ATMs, user-friendly system and functionality of ATM Davies et al. (1996) analyzed the factors influencing customer satisfaction with the quality of ATM service. Shamsdouha, Choudhary and Ahsan (2005) have identified that the key predictors of customer satisfaction are quality, accuracy and convenient location 24 hours a day. Dilijonas, Krikscuiunen, Sakalouskas and Simutis (2009) investigated that a sufficient number of ATMs, convenient and safe location, user-friendly network, speed, minimal errors, high uptime, cash backup, cost and service coverage are essential aspects of ATM service quality. Safe and convenient location, sufficient number of ATMs, user-friendly system and ATM features play a key role in customer satisfaction (Joseph and Stone 2003).

Crucial for banks to better understand the changing customers' needs and adopt the latest information technology system in order to compete more effectively with global organizations (Malhotra & Mukherjee, 2004).With technology, banks are able to perform reliably and respond quickly to the requirement of customers that will raise the level of satisfaction of customers. Shariq and Tondon (2012) argued that customers prefer to use ATM services instead of e-banking services because of the introduction of new technology that customers need to be assured in terms of security. Timeliness can subsequently be defined as the quality or habit of arriving or being prepared on time or on time. Timeliness occurs at an appropriate time, timely, timely and well-timed. Setting speed in operation that reduces waiting time is an important factor in the quality of ATM services (Mobarek, 2007). Dilijonas et al. (2009) described tempo, high uptime, mistakes, cash backup, and quality service at reasonable cost as elements that contributed to timeliness in banking services.

The security concerns are rapidly growing and linked to the use of some technology in the banking sector. When addressed, these issues were found to affect the technology's customer satisfaction. Therefore, consumers reporting security concerns report lower customer satisfaction rates. Murugiah and Akgam (2015) endorsed this notion when they found in their respondents a negative relationship between protection and customer satisfaction. This resulted in higher security concerns among their respondents resulting in lower levels of customer satisfaction. Security can be described in the context of ATM banking services as perceptions of customers of the ATM's security when performing transactions (Chang & Chen, 2009)

2.4   Concept of Customer Satisfaction

Khirallah (2005) describes customer satisfaction as; the belief of a customer that his or her product and service need, wishes, hopes, or desires have been met. In short, consumer satisfaction can therefore be described as an evaluation process that contrasts expectations of pre-purchasewith actual perceptions of performance during and after consumption experience.

In summary, after the use product, customer satisfaction is the meeting or even exceeding the expectation of a customer. The results of a customer satisfaction are as follows;

Customer loyalty: Loyal customers are those who are enthusiastic about the brands or products they use.

Musiime and Biyaki (2010) thought that loyalty is a mixture of a customer's deliberate repurchase conduct and psychological attachments to a specific service provider. The basic assumption of all loyalty models is that it is less costly to maintain existing customers than to acquire new ones. In summary, despite the occasional mistakes, Loyalty is the customer's demonstration of faithful adherence to an institution. Satisfying a customer is therefore of great importance to the existence of organizations.

Customer retention: the ability to retain customers over time (Joseph and Stone, 2003). Retention of customers is the activity the selling organization undertakes to reduce defects in the customer account. It can also be defined as a series of actions being performed by the selling organization to reduce defects (Musiime and Biyaki, 2010).

Ganesh et al. (2000) observed that long-term customers are becoming less costly to serve due to increased awareness of the existing customer by the bank and lower service costs. For comparative marketing activities, they also appear to be less reactive (Czepiel, 1990). Losing customers not only contributes to cost of opportunity due to reduced revenue, but also to an increased need to attract new customers, which is five to six times more costly than keeping customers (Joseph and Stone, 2003).

Cacioppo (2000) describes customer satisfaction as the state of mind that consumers have about a business when their expectations over the lifetime of the product or service have been met or exceeded. High customer expectations have produced a competitive environment that in some cases the consistency of the customer-to-bank relationship has become more relevant than the product itself (Musiime and Biyaki, 2010). Find out that, by putting the issue of rapid and growing consumer needs on their agenda, the banking industry is striving to succeed. This can be done by providing good customer care and appealing services or goods that may not be provided by other rivals. As a result, customer satisfaction is seen within the business as a key performance indicator. In marketing and practice, the concept of customer satisfaction occupies a central position (Cardozo, 1965). Customer satisfaction is the feelings of gratification or dissatisfaction of a

person as a result of comparing the perceived output or outcome of a product with respect to their expectations (Musiime and Biyaki, 2010).

In summary, customer satisfaction is the real expectation of the customer after delivery of a product or service has been completed.

2.5   Previous Studies

Brownlie, (1989) suggested that some customers be optimistic about Automated Teller Machines based on prevailing expectations of convenience / accessibility / ease of use. On the other hand, Reichheld and Sasser (1990) recognised the benefits offered to a bank by customer satisfaction. The longer a customer remains with a bank, for example, the more value the customer creates. This is the result of a number of factors related to the time spent with a bank by the customer. The banking sector cannot provide a sufficient service to customers without the use of technology (Patricio et al., 2003). Good service delivery is a new or substantially improved definition of operation that is put into practice.

Patricio et. According to. Al, (2003) Consumers will use different service delivery systems based on how they analyze each platform and how they contribute to the overall service delivery. Service satisfaction will therefore be based not simply on individual service interactions and perceptions, but on overall satisfaction feelings. Despite automated teller machine networks already in place in most urban areas, the move is now focusing on rural areas where it is still rare to use automated teller machines.

From the literature review, it can be observed that the application and use of Automated Teller Machine systems in the financial sector has made a significant contribution to changing the way in which financial services and goods are provided to customers of banks. As the saying goes, a lot of challenges had to be faced, fought and overcome for every step forward (development). Thus, Automated Teller Machine's development saw the emergency of some challenges for the industry as customers continue to demand better service, while financial institutions are very busy searching for the most efficient way to improve their service delivery.

2.6   Conceptual Framework of the Study

Customer satisfaction (dependent variable) depends on independent variables (the quality of ATM services which include reliability, responsiveness, convenience, technology usage and security) as shown in figure 2.1 below.

Figure 2.1: Conceptual Framework of the Study

Independent Variables   Dependent Variable

(Quality of ATM Services)

| Reliability |
| Responsiveness |
| Convenience |
| Technology Usage |
| Security |

Customer Satisfaction
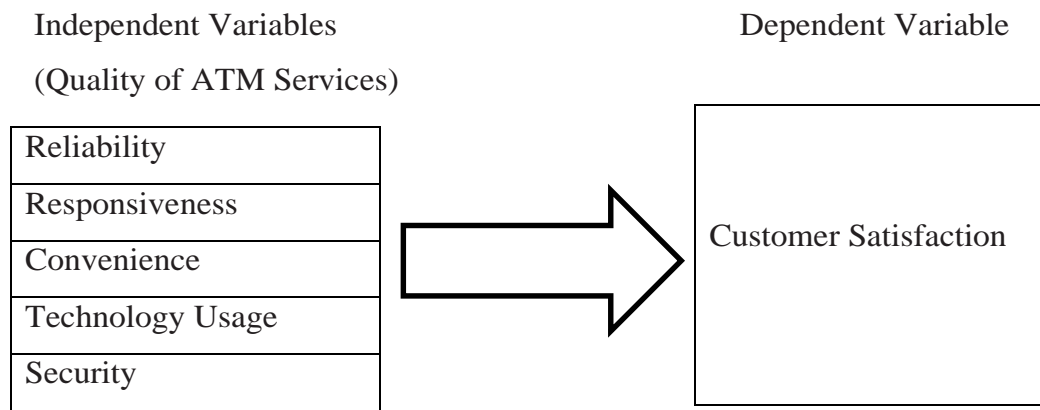
Source: Adopted from Tillya JJ (2013),

The five dimensions of service quality of as follows: the reliability aspect comprised of (1) accuracy and trustworthy, (2) sufficient cash to withdrawal at any time and place, (3) available with strong network without failing or freezing, (5) reducing in account balance without cash payment is rarely happened.

The responsiveness aspect comprised of (1) designated team support ATM user in case of any error, problems and complaints, (2) responsive for the case of cards blocked, non-printing of statement, reduction in balance without cash payment is fast, (3) customer's requests are handled promptly with employees' approach, (4) experienced employees of designated team for KBZ are 24/7 available and always there to support, (5) quick confirmation of complaints and queries.

Convenience aspect comprised of (1) huge number of ATMs in locality and easy to find as required, (2) queues at ATM and time required doing a transaction is very short and convenience at ATM, (3) the functions of ATM are user friendly, (4) the languages and information content are easy to understand, (5) convenient hours of operations by 24/7, (6) cashless withdraw function is very convenient.

Technology usage aspect comprised of (1) promptness of card delivery, (2)

the quality of notes (currency), (3) the ATM are up-to-date equipment and technology, (4) qualities of ATM hardware are advanced, (5) cash withdrawal and payment system are efficient.

Security aspect comprised of (1) security of ATMs are strong, (2) protections of banking transactions are strong, (3) CCTV at ATM are in place and reliable, (4) advanced in customer safety to product user form electric shocks and other possible circumstances, (5) card information in handled with care.

CHAPTER III

HISTORICAL BACKGROUND AND CURRENT SITUATION OF ATM IN KBZ BANK

This chapter includes Kanbawza bank's profile, organizational structure, types of product provided by KBZ bank and current situation of KBZ bank's ATM. In profile of the KBZ bank include the about of bank's history, goal of the bank and core value of the bank. Organization structure of the bank is including the organization chart, the explanation of management's process flow and reporting line of respective VCGM/function. Type of product provided by KBZ bank include the list of KBZ bank's product and current situation of ATM include the current operation job of ATM operation team.

3.1 Profile of Kanbawza Bank

Kanbawza Bank is Myanmar's largest asset-related commercial bank (MMK 8693 billion as of March 2016). Kanbawza Bank is part of the Kanbawza Group corporate group. It was initially set up as a local bank in 1994 in Taunggyi (Shan State). In April 2000, the headquarters of Kanbawza Bank was moved to Yangon, Myanmar's business capital. Kanbawza Bank is currently Myanmar's largest private bank with 510 branches across the country and more than 18,000 employees with over 1,000 ATMs and more than 200 currency exchange counters.

Today, Kanbawza Bank accounts for about 40 percent of the country's retail and commercial banking market share and has a growing international presence–the first Myanmar bank to open offices in neighboring markets. Kanbawza's product portfolio includes savings, present, future plus, call and fixed deposits, loans, overdrafts, home loans, hire purchase and mobile wallet KBZPay, as well as domestic and international remittanes.

Kanbawza Bank is leading the way for Myanmar's rapidly developing financial services industry, especially in digital and technology, through an approach that understands innovation opportunities, Myanmar's people's needs and the specific background of the country's economy and wants "to become the best management bank in the world." This will also bring them closer to achieving 100% financial inclusion by banking in Myanmar with the goal of improving the quality of life. Kanbawza Bank is motivated by a philosophy that runs throughout the organization: being good to

people and doing the right thing. That's why three core values drive the bank–Metta (loving kindness); Thet Ti (courage) and Virya (persistence). The bank is committed to maintaining the highest standards of ethics, professional integrity, corporate governance and compliance with regulations.

3.2   Organization Structure of Kanbawza Bank

In this section, organization structure and roles and responsibilities of value centers and functions are stated. Firstly, Organization structure is illustrated in Figure (3.1).

Figure (3.1) Organization Structure of Kanbawza Bank
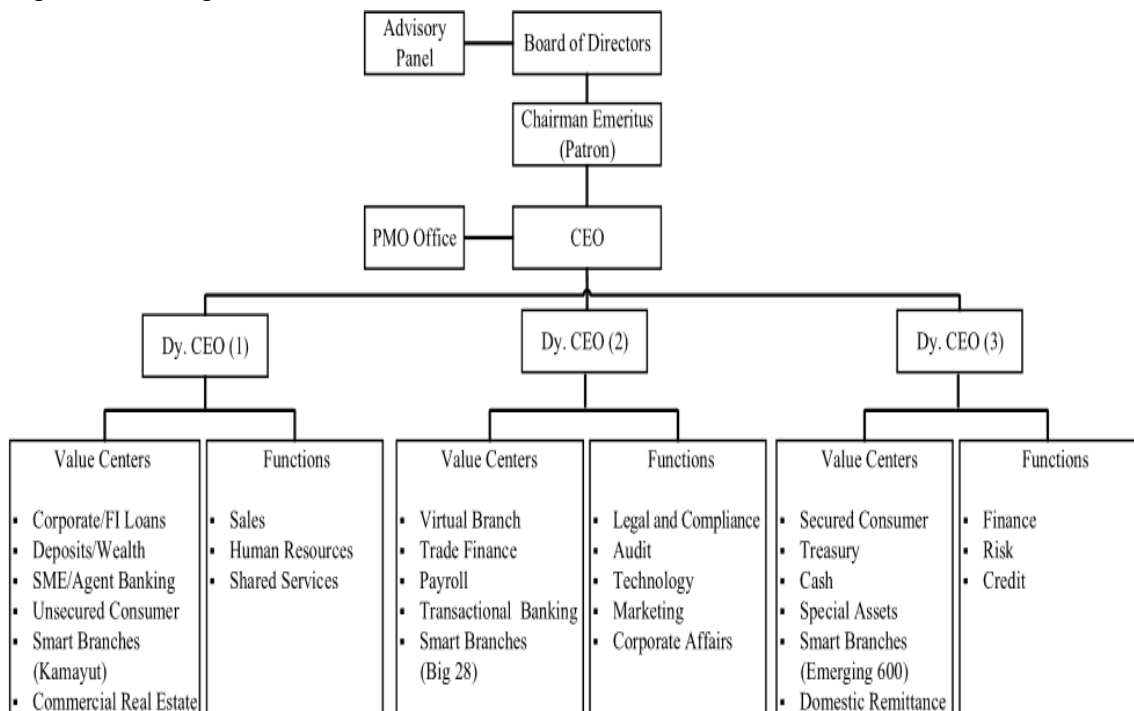
Source: Kanbawza Bank (2019)

The new organizational framework was adopted by Kanbawza Bank in 2018. In Figure (3.1). the three Dy.CEOs report to the CEO who is responsible for all the activities of the bank and report directly to the Chairman Emeritus (Patron) and the Management Board. There are two types of divisions focused on generating revenue and handling expenditures. Value centers in Kanbawza Bank are the departments generated revenue and functions are the departments of expenditure management. (17) interest centers and (11) functions are coordinated by the bank.

Dy. CEO (1) manages (6) Value Centers and (3) Value Centers for Corporate / FI Loans, Deposits / Wealth Value Center, Value Center for SME / Agent Banking, Unsecured Consumer Value Center, Value Center for Smart Branches (Kamayut), Value Center for Commercial Real Estate, Sales Function, Human Resources Function and Shared Services Function.

Dy. CEO (2) oversees (5) Value Centers and (5) functions which are Virtual Branch Value Center, Value Center for Trade Finance, Value Center for Payroll, Value Center for Transactional Banking, Value Center for Smart Branches (Big 28), Legal and Compliance function, Audit function, Technology function, Marketing function and Corporate Affairs function.

Dy.CEO (3) oversees (6) value centers and (3) functions which are Secured Consumer value center, Treasury center, Cash Value Center, Value Center for Special Assets, Value Center for Smart Branches (Emerging 600) and Value Center for Domestic Remittance, Finance Function, Risk function and Credit function.

3.3   Types of Product Provided by KBZ Bank

As the largest and most branches bank in Myanmar, KBZ has various sort of financial and banking products and services. It offers savings deposit accounts, escrow accounts, foreign currency accounts, fixed accounts, current accounts, children's savings accounts, and call deposit accounts. The company's lending lines include hire purchase loans for account holders, SME business owners, and organizations; loans and overdrafts; trade finance; and prepaid and debit cards. It also offers gift cheques, currency exchange, safe deposit lockers, online banking, and E- commerce services; cash management services, including payroll, payment, and collection services; remittance services; bank certificates; payment orders; and procurement services.

The financial services provided by KBZ bank are to achieve the convenience and satisfaction of the bank's customers. The bank provides the more financial services year after year. The KBZ bank provides the full range of retail and commercial banking services including deposits, loans, cash management, bank guarantees and remittance. The financial services provided by the KBZ bank are shown in Table 3.2.

Table 3.1 Types of Product Provided by KBZ Bank

No	Type of product	Categories
1.	Demand Deposits	Saving Accounts, Current Accounts, Fixed Deposits
2.	Loans and Advances	Overdrafts, Demand Loans, Hire Purchase
3.	Remittances	Local Telegraphic Transfers, Payment Order
4.	Cash Management	Receivables Management, Cash payables Management
5.	e-Banking Services	Automatic Teller Machine (ATM), KBZ i- Banking KBZ m-Banking
6.	KBZ Prestige Banking	Prestige banking, Personal banking, Confidential banking
7.	Agent Banking	KBZ pay (mobile money financial inclusion)
8.	Other Services	Safe Deposit Boxes, Bank Guarantee
9.	Cards Payment Services	Debit Card, World Travel Card (Visa Card), (UPI credit card) My Card (Master Card Prepaid Card)
10.	International Banking Services	Remittance Services, Payment Services, Foreign Exchange Service, Import Services and Financing Export services and Financing, Bank Guarantee Foreign Currency Account

Source: KBZ Bank Ltd, 2018

3.4   Current Situation of Kanbawza Banks's ATM

KBZ bank was launched its first ATM in Myanmar on 8 November 2011 at Kamaryut Branch, Yangon. The bank's ATM give a service for only KBZ debit card at that time but nowadays that service accept all of the MPU card and Local/international Visa, Master, UPI and JCB. KBZ bank was launched MPU debit card in October 2012, Visa/Master debit card in June 2014, UPI credit card in October 2016, Visa Credit card in January 2017. KBZ bank already deployed over 1200 ATM machine and it is the 30% of ATM deployment market sharing and top in Myanmar banking sector.

KBZ bank had been operating two teams with ATM to the whole county; upper Myanmar team, sit in Mandalay and head office team, sit in Yangon. ATM operating team is operating in ATM monitoring, cash replenishment, ATM maintenance, reconciliation, dispute solving, ATM deployment, contracting and payment processing related with ATM.

Monitoring team had been doing for seeing the whole ATM's cash balance level, ATM error and inform to the respective department, vendor and branches to take an action for cash replenishment, FLM and SLM as soon as possible. Cash replenishment team had been doing the cash refilling and take out remaining balance of public area ATM corporate with the currency team. ATM maintenance team had been doing to solve the ATM error as soon as possible. ATM reconciliation team had been doing the inter-branch settlement (IBS) and cash reconciliation related with ATM. Dispute team doing the cash dispute case solving corporate with card dispute team, KBZ pay dispute team for KBZ pay ATM cash withdraw, ATM technological support team. ATM deployment is doing the site inspection base on the criteria of expected transaction per month, internet connection, security, public accept or not when get the requested from customer, senior management and respective department related with ATM deployment. ATM operation team also doing the contracting and payment for the ATM deployment at center, shopping mall, university and other payment related with ATM deployment and purchasing.

The services of KBZ ATM are cash withdrawal with physical plastic card, card less withdrawal, fund transfer, balance inquires and mini statement Although the bank provided a lot of ATM machine for customer's convenience, there have not determine the ATM user satisfaction such as the situation of the ATM network is good or not, the machine is out of cash or not and the ATM deployment location is effective for the both customer and bank.

CHAPTER IV
ANALYSIS ON CUSTOMER SATISFACTON OF ATM SERVICE AT KBZ BANK

This chapter presents the analysis of the study based on customer satisfaction of ATM service at KBZ Bank. The study primary data was collected via the use of questionnaire, the data was analyzed using SPSS and presented inform of table charts, percentages and inferential. The respondents of the survey are the KBZ Bank's ATM user of 3 KBZ branches from Sanchaung Township.

4.1   Research Design

The main objectives of this study are to analyze customer satisfaction level of KBZ bank's ATM machine services. This study used the descriptive research method with both primary and secondary data. For primary data, the survey was carried out via questionnaire document with the KBZ Bank's ATM user of selected branches in Sanchaung township, Yangon. Secondary data were collected from different published resources of report, research papers, articles and news from the internet, information from the Central Bank of Myanmar and respected Banks.

This survey was conducted in four weeks from 20th November, 2019 to 11th December 2019. The questionnaire was presented with two-part, Part A and B. In part A, the total of 6 questions which focus on the demographic information of the respondents such as gender, age, the job title, level of educations and the experiences of ATM usage. In Part B, there were five sub-session divided as (a) reliability (b) responsiveness (c) convenience (d) satisfaction on technology usage (e) security. Part B includes total of 26 questionnaires which were rated on a five-point Likert scale, ranging from "1" indicated "strongly disagree" to "5" indicated as "strongly agree".

4.2   Demographic Profile

This analysis was on customer satisfaction level of KBZ bank's ATM machine services in Yangon by analyzing structured questionnaires. The study sample population was 150, out of this number the researcher obtained 113 respondents from all three branches. This represented 75.3 % of the total sample size. Demographic information of the respondents consists of his or her age, education level, Occupation, time of using ATM in a month and experience of their ATM usage.

Gender of the Respondents

Gender status of the respondents is shown is Table (4.1). There were 83 female respondents and 30 male respondents. From the analysis of the above figure, 55.3% of the total respondents were females while 20% were males. This shows that there is more female involvement than males are using ATM in selected KBZ banks in Sanchaung township, Yangon.

Table (4.1) Gender of Respondents

Gender	Number of Respondents	Percent
Male	30	20.0
Female	83	55.3
Total	113	75.3

Source: survey data, 2019

Age Level of the Respondents

Age of the respondents is shown in table (4.2). In the gender status age between 20-30 are 45 peoples and 30 percent, 31-40 are 41peoples and 27.3 percent, 41-50 are 22 peoples and 14.7 percent, over 52 are 5 persons and 3.3 percent are respondent.

The data shown that age between 20-30 are highest age level of using KBZ bank ATM service with 30 percent, age between 31-40 are second highest user of KBZ ATM machine with 27.3 percent, age between 41-50 are with 14.7 percent and third and age over 50 are lowest user.

Table (4.2) Age level of Respondents

Age Level	Number of Respondents	Percent
20-30	45	30.0
31-40	41	27.3
41-50	22	14.7
Over 50	5	3.3
Total	113	75.3

Source: survey data, 2019

Education Level of Respondent

Education level of respondents is shown in table (4.3). The majority of the respondents from KBZ Bank ATM user are graduate with 32%, 30% had undergraduate, 12% had master degree and 1.3% had doctorate. This shows that most KBZ bank ATM user are graduate and the second highest education level are undergraduate and rest of two are third and fourth.

Table (4.3) Education Level of Respondents

Education Level	Number of Respondents	Percent
Graduate	48	32.0
Undergraduate	45	30.0
Master Degree	18	12.0
Doctorate	2	1.3
Total	113	75.3

Source: survey data, 2019

Occupational Level of the Respondents

Occupation level of respondents is shown in table (4.4). The majority of the respondents from KBZ Bank user are company staff with 28.9%, the second highest user are student and dependent both same with 16.7%, Government staff and self-employed are third and fourth with 15.3% and 5.3% in Sanchaung township, Yangon.

Table (4.4) Occupational Level of Respondents

Occupation	Number of Respondent	Percent
Company Staff	32	21.3
Student	25	16.7
Dependent	25	16.7
Government Staff	23	15.3
Self Employed	8	5.3
Total	113	75.3

Source: survey data, 2019

Number of ATM Usage in a Month Respondent

Number of ATM usage in a month respondent shown in table (4.5). The respondents are classified into five group; one, two, three, four and five and above. Table (4.5) shows the distribution of times of using ATM per month in KBZ Bank. According to the table, it is found that 11.3 % respondent had used ATM one time per month, 6.7% respondents had used ATM per two time per month, 14% respondents had used ATM three time per month, 8% of the respondents had used ATM four time per month, 35.3% of the respondents had used ATM five and above times per month. According to this survey, most of the respondents had use ATM five and above time per month.

Table (4.5) Number of ATM Usage in a Month

Number of ATM Usage in a Month	Number of Respondents	Percent
Five and above	53	35.3
Three	21	14.0
One	17	11.3
Four	12	8.0
Two	10	6.7
Total	113	75.3

Source: survey data, 2019

Usage of ATM in year's respondent

Usage of ATM in year's respondent shown in table (4.6). The usage ATM in year's respondents are classified into two group; under one year, one year and above. Table (4.6) shows the distribution of usage year of ATM. It is found that 72% of respondents had used ATM more than one year and above and 3.3% had used ATM for less than one year. According to this survey, most of the respondents had used ATM more than one year.

Table (4.6) Usage of ATM in year's

Usage of ATM in year's	Number of Respondent	Percent
Less than one year	5	3.3%
One year and above	108	72.0
Total	113	75.3

Source: survey data, 2019

4.3 Analysis on Customer Satisfaction of KBZ bank's ATM services

This section presents the customer's satisfaction on KBZ bank's ATM services. Services quality is composed of reliability, responsiveness, convenience, technology usage and security. The 150 respondents were asked to rate their satisfaction of ATM services. The translation of satisfied level ranking was analyzed follow exterior of customer's satisfaction designed by best. According to Bowling (1997), the mean values of five-point Likert scale items are interpreted as follows;

The score among 1.00 – 1.80 means lowest satisfaction.

The score among 1.81 – 2.61 means low satisfaction.

The score among 2.62 – 3.41 means average satisfaction.

The score among 3.41 – 4.21 means high satisfaction.

The score among 4.22 – 5.00 means highest satisfaction.

4.3.1 Reliability

The dimension includes important factors of services such as accuracy and trust worthy, customer account debited cash didn't dispense, ATM is 24/7 service, printing of statement is fast and ATM is sufficient cash to withdraw. The customers' satisfactions upon reliability are state in Table (4.7).

Table (4.7) Reliability

Statement	Mean	Std.Deviation
The ATM services from KBZ Bank have accuracy and trust worthy.	4.11	.71
The problem of reduction in balance without cash payment is rarely happened.	4.09	.88
The ATM is always available with strong network without failing or freezing.	4.09	.88
The printing of statements is accurate and fast.	4.09	.88
The ATM services from KBZ Bank have always sufficient cash to withdraw at any place or time.	4.09	.88
Average Mean Score	4.09	.33

Source: survey data, 2019

The above table shows that the highest mean score of the statement of customer satisfaction is ATM services from KBZ bank has accuracy and trust worthy by mean value 4.11. Other statement of mean value is 4.09 each. It means that respondents were reliable on KBZ ATM service. Finally, the average mean score of satisfaction for reliability dimension is 4.09. The result is customer satisfaction on reliability dimension is agreeing level and it shows that the customers are satisfied in this dimension.

4.3.2 Responsiveness

The dimension of service quality measures the willingness to help customers and provide prompt service form KBZ bank. The satisfactions of customer upon responsiveness are show in Table (4.8).

Table (4.8) Responsiveness

Statement	Mean	Std.Deviaton
Quick confirmation of complaints and queries.	4.22	.93
Experienced employees of designated team for KBZ ATM are 24 hours available and always there to support	4.09	.88
KBZ team has a designated team to support ATM users in case of any error, problems and complaints.	4.09	.88
Customer requests are handled promptly with employees' approach.	2.27	.61
Responsive for the case of cards get blocked, non-printing of statement, reduction in balance without cash payment is fast	2.19	.39
Average Responsiveness	3.37	.34

Source: survey data, 2019

According to the Table (4.8), the highest mean score of the statement on the customer satisfaction is quick confirmation of complaints and queries by mean value of 4.22. From the fact that, KBZ Bank's staffs are given service to customer request is highly satisfied by customers. The lowest mean score is responsive for the case of cards get blocked, non-printing of statement, reduction in balance without cash payment is fast by 2.19. Followed by customer requests are handled promptly with employees' approach with (2.27) among responsiveness dimension in KBZ bank. In conclusion, the average mean score of responsiveness dimension is 3.37. It shows that customer satisfaction on responsiveness dimension is not high but it is average level of satisfactions in this dimension by customers.

4.3.3 Convenience

This dimension includes the cashless withdrawal function is very convenient, ATM location and easy to find out, language and information content are easily to understand, convenience hours of operation (24/7), Queues at ATM and time requirement convenience and ATM user friendly are shown in table (4.9).

Table (4.9) Convenience

Statement	Mean	Std.Deviation
Cashless withdrawal function is very convenient.	4.24	.94
KBZ has a huge number of ATMs in locality and easy to find as required	4.15	.91
The languages and information content are easy to understand	4.14	.91
Convenient hours of operation (24/7)	4.02	.85
Queues at ATM and time required doing a transaction is very short and convenience at KBZ ATM.	3.99	.83
The functions of KBZ ATM are user friendly.	3.90	.88
Average of Convenience	4.05	.90

Source: survey data, 2019

As shown in table (4.9), the highest mean score of the statement on the customer satisfaction of convenience is cashless withdrawal function is very convenience with 4.24. It means customers are satisfied in that service convenience. The lowest mean score is functions of KBZ ATM are user friendly with 3.90 and. In conclusion, the overall mean score of convenience dimension is 3.90. Therefore, it shows that customer satisfaction on convenience dimension is high and the customers are satisfied in this dimension.

4.3.4 Technology Usage

This dimension includes promptness of card delivery, the quality of note (currency), update equipment and technology, quality of hardware are advanced and ATM's system are efficient when providing the service form KBZ bank. The customer satisfactions upon technology usage are shown in table (4.10).

Table (4.10) Technology Usage

Statement	Mean	Std.Deviation
Quality of ATM hardware is advanced.	4.11	.90
KBZ ATM withdrawal and payment system are efficient.	4.03	.85
The ATM is up-to-date equipment and technology.	4.02	.85
The quality of note (currency)	3.00	.87
Promptness of Card delivery	2.26	.44
Average Satisfaction on Technology Usage	3.48	.60

Source: survey data, 2019

According to table (4.10), the highest mean score in the statement of satisfaction on technology usage is quality of ATM hardware are advance by 4.11 and. It means that customers are satisfied to use KBZ ATM. The lowest mean score in the statement of satisfaction on technology usage is promptness of card delivery by 2.26. Those mean customers are not satisfied in promptness of card delivery. In conclusion, the average mean score in satisfaction on technology usage is 3. It shows that, satisfaction of customer in dimension of satisfaction on technology usage is high.

4.3.5 Security

Security analysis is shown in table (4.11). In this analysis includes card information are handled with caring, security of ATMs is strong, CCTV at ATM are in place and reliable, advance in customer safety to product user from electric shocks and other possible circumstances and protection of banking transactions are strong.

Table (4.11) Security

Statement	Mean	Std.Deviation
Card information are handled with care.	4.14	.91
Security of ATMs are Strong	4.14	.91
CCTV at ATM are in place and reliable	4.03	.95
KBZ ATM is advanced in customer safety to product user from electric shocks and other possible circumstances.	3.99	.93
Protections of banking transactions are strong.	3.96	.91
Average Security	3.37	.34

Source: survey data, 2019

Table (4.11) shows that the satisfaction upon security dimensions is KBZ bank by respondents. The highest mean score in the statement of customer satisfaction is card information are handled with card and security of ATMs are strong same with 4.14. The lowest mean score in the statement of customer satisfaction is protections of banking transaction are strong by 3.96. In conclusion, average mean of this dimension is 3.37. It means that customer satisfaction of this dimension is not high and not low. Customer satisfaction on security is normal.

4.3.6   Overall Service Quality of KBZ Bank's ATM Service

In this dimension, the overall summary of the mean of satisfaction score of KBZ Bank's ATM services is pretend in Table (4.12). It shows the overall customers' satisfaction concerning the five influencing factors of KBZ Bank ATM services.

Table (4.12) Overall Customer Satisfaction on KBZ bank ATM service

Statement	Mean	Standard Deviation
Reliability	4.10	0.33
Responsiveness	4.07	0.66
Convenience	4.05	0.89
Satisfaction on Technology Usage	3.48	0.59
Security	3.37	0.34
Average Score	3.81	0.56

Source: Survey Data (2019)

By using the SERVQUAL model, the answer to customer questions measures services in five dimensions. According to the results, the satisfactions of customers are measured across the five dimensions of mean score from the above table (4.15), mean scores are mostly average, but some are lower than average. The highest mean score is the dimension of Reliability and it means that consumers are more satisfied with the dimension of reliability than others. The satisfaction of the customer in average mean score across the five dimensions is related to 3.81 which means that the satisfaction of the customer using KBZ ATM service is high.

In summary, it can be clearly seen from the results obtained from the survey that in these measurements, customer satisfaction with KBZ bank's ATM service level is appropriate. In this regard, in responsiveness, customers are not happy in handing promptly with employees' approach and responsive of card block, non-printing statement and dispute. In satisfaction on technology use, customer didn't happy with the card delivery system

CHAPTER V
CONCLUSION

This chapter contains the conclusion based on the thesis results analysis. This chapter is divided into three main sections: findings, recommendations, suggestions, and further research needs.

5.1   Findings

This study analyses the customer satisfaction on ATM service of KBZ bank. This research has two main objectives; to identify the KBZ bank's ATM machine services and to analyze customer satisfaction level of KBZ bank's ATM machine services. Although there are many models, this study uses the SERVQUAL model to evaluate customer satisfaction with KBZ bank ATM service's service quality.

Based on the results, it is found that the sample includes 30 males and 83 females based on the analysis of the demographic profile of customers. Females are more interested than men because women are more interested in using ATM. The bulk of consumers aged are between 20 years to 30 years of age. Most customers are graduated. It is a pleasure to see that the most respondent is company staff in terms of the type of occupation. Most of the respondents have used ATM more than one year and they have been using ATM over five times per month.

Based on the descriptive analysis, the customer experience of ATM services provided by the KBZ bank, all mean scores for each dimension in the SERVQUAL model are above the average level. This means that customers receive a satisfactory level of ATM services from the KBZ bank. Among the five dimensions of reliability and responsiveness in service quality are the most important factors in service quality of ATM service provided by KBZ bank, followed by convenience as a third, sanctification of technology uses as the fourth and Security as the fifth. Based on the result, by its reliability and responsiveness quality of service, KBZ bank can effectively attract its customers.

5.2 Suggestions

Based on the analysis results, management of the KBZ bank and staff are need to make some suggestions and recommendations for the bank's improvement. KBZ bank is able to make its customer satisfaction in some area of dimensions are less than their expectation. Reliability and responsiveness are key determinants of service quality among the five dimensions. These two-service qualities are effectively attracting to bank's ATM user. That is very important and positive relationship between service quality and satisfaction. Management should emphasize on service quality of ATM service for improve the customer satisfaction and retention. Following suggestion should be considered for the improvement of ATM service quality.

For the Reliability dimension, as per analysis result, there have not too much weak point and if a little bit more force on that it will be the perfect.

For the Responsiveness, there have two weak point at handled promptly to customer requested, card blocked, statement printing and dispute handling of responsiveness is weak. If review and appropriate repairing to current procedure, that will be improve and get more customer satisfaction.

For the Convenience, Queues at ATM and time requirement during a transaction and user friendly are need to consider. Although a lot of ATM had been deploying the ATM, user is still queuing in front of the ATM especially in payroll time because of that is based on the culture of our country. Our country is a cash base. KBZ need to consider for replace with other payment instead of ATM. Need to upgrade the ATM's function for more convenience.

For Satisfaction on Technology use, Promptness of card delivery and up-to-date ATM equipment are need to consider and for security is not too much problem.

Summary, the dimensions of service quality are directly related to actions when workers are in direct contact with customers. In addition, the KBZ bank need to consider not only strengthening the area of service where it is currently weak, but also retaining the areas of service where it is currently strong. The KBZ bank should also concentrate on the employee's skill, so that the bank can complete the ATM services provided by other banks that easily reach the highest satisfaction of customers.

5.3 Needs for Future Study

This study analyzes customer satisfaction with the ATM service provided by KBZ Bank in Yangon, Myanmar. This means that the analysis only focuses on the survey of 150 customers from 3 branches of KBZ bank in Sanchaung Township, Yangon. Perceives service quality is only measured and examined from the point of view of the customer. For future studies, more banks should be included in order to reflect the entire banking sector ATM service industry in Myanmar. Therefore, future research analyzes should also be carried out on the relative importance of each service aspect, as the research focused solely on the customer perspective.

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APPENDIX

QUESTIONNARIES

Section one: Personal Data

Please tick the rectangle representing the most appropriate response for you in respect of the following items.

1. Gender □ Female □ Male

2. Age □ 20-30   □ 31-40 □ 41-50   □ over 50

3. Highest Education Level

□ Undergraduate □ Graduate □ Master Degree □ Doctorate

4.   Occupational

□ Student □ dependent □ company staff □ government staff □ self-employed

5.   Number of ATM usage in a month

□ One □ Two □ Three

□ Four □ Five and above.

6.   Usage of ATM in years

□ Less than one year □ one year and above

Part B: Factors effect customer satisfaction on ATM services of KBZ Bank Ltd.

Index   1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

No	Item	Index
Reliability		
1	The ATM services from KBZ Bank have accuracy and trust worthy.	1 2 3 4 5
2	The ATM services from KBZ Bank have always sufficient cash to withdraw at any place or time.	1 2 3 4 5
3	The ATM is always available with strong network without failing or freezing.	1 2 3 4 5
4	The printing of statements is accurate and fast.	1 2 3 4 5
5	The problem of reduction in balance without cash payment is rarely happened.	1 2 3 4 5
Responsiveness		
1	KBZ team has a designated team to support ATM users in case of any error, problems and complaints.	1 2 3 4 5
2	Responsive for the case of cards get blocked, non-printing of statement, reduction in balance without cash payment is fast	1 2 3 4 5
3	Customer requests are handled promptly with employees' approach.	1 2 3 4 5
4	Experienced employees of designated team for KBZ ATM are 24 hours available and always there to support	1 2 3 4 5
5	Quick confirmation of complaints and queries.	1 2 3 4 5
Convenience		
1	KBZ has a huge number of ATMs in locality and easy to find as required	1 2 3 4 5
2	Queues at ATM and time required doing a transaction is very short and convenience at KBZ ATM.	1 2 3 4 5
3	The functions of KBZ ATM are user friendly.	1 2 3 4 5
4	The languages and information content are easy to understand	1 2 3 4 5

5	Convenient hours of operation (24/7)	1 2 3 4 5
6	Cashless withdrawal function is very convenient.	1 2 3 4 5

Technology Usage

1	Promptness of Card delivery	1 2 3 4 5
2	The quality of Note (currency)	1 2 3 4 5
3	The ATM are up-to-date equipment and technology.	1 2 3 4 5
4	Qualities of ATM hardware are advanced.	1 2 3 4 5
5	KBZ ATM withdrawal and payment system are efficient.	1 2 3 4 5

Security

1	Security of ATMs are Strong	1 2 3 4 5
2	Protections of banking transactions are strong.	1 2 3 4 5
3	CCTV at ATM are in place and reliable	1 2 3 4 5
4	KBZ ATM is advanced in customer safety to product user from electric shocks and other possible circumstances.	1 2 3 4 5
5	Card information is handled with care.	1 2 3 4 5