

The Myanmar JOURNAL

THE CAUSAL RELATIONSHIP BETWEEN EXPORTS AND
ECONOMICS GROWTH IN MYANMAR

Phyu Phyu Khaing · Yin Yin Wint

Resources and Firm Performance of Hotels in Bagan
Than Thu Zar

Determinants of Consumer Usage Intention on Food
Delivery Application in Yangon

Atar Thuang Htet

FACTORS AFFECTING CERVICAL CANCER SCREENING
AMONG WOMEN LIVING IN THE URBAN AREA OF
TAUNGOO

Yin Yin Wint · Phyu Phyu Khaing

Employees Satisfaction of AYA Bank in Sagaing Region
Ei Ei Nyein

Influence of Competitive Strategies on Private High School
Performance in Mandalay

Aye Thu Htun · Moe Hnin Phyu

Factor Influencing Women's Work Participation in Myanmar:
An Empirical Analysis of Labour Force Survey Data

Maw Maw Khin · Sanda Thein

Customer Satisfaction on Service Package of CB Bank
Khin Thet Htwe · Zaw Htet Pine

Customer Satisfaction on Service Quality of Nan Myaing Motel
Khin Thet Htwe · Zaw Htet Pine

A Correspondence Analysis of Educational Attainment and
Location of Residents in Myanmar Cho Cho Win

Analysis of the Marketing Mix Factors Affecting in Purchase
Decisions of Gold and Golden Jewelry

Banyar Aung · Htet Htet Hlaing

Impact of Credit Risk Management on Microfinance Institutions'
Performance in Mandalay

Htet Htet Hlaing · Moe Wutthmone Shein

The influence of Myanmar's annual festival on social culture
Gwon Osung

Customer Satisfaction on service quality of KBZ ATM Users in
Mandalay Cho Cho Thin

The effect of working women's lifestyle and work-family
balance on job satisfaction

Myoung-Suk Moon · Shin-Sook Lee

A Study on International Development Cooperation
Performance Management Model: Focusing on Korea's
International Cooperation shinwon KANG

Rendition of Korean War through the panorama of Indian
accounts Santosh Kumar Ranjan

Letter from the Editor-in-Chief

Myanmar and Korea have many similarities and are complementary relationship. Therefore, we believe that research exchange will expand mutual understanding between Myanmar and Korea, and will be the cornerstone for mutual development.

KOMYRA and YUE have co-published The Myanmar Journal since August 2014. So far, many scholars have published numerous papers through the journal, and We are sure that this journal has helped many people understand Myanmar and Korea more clearly and closely.

The Myanmar Journal covers various issues in Myanmar and Korea. It covers various topics that can promote bilateral development and mutual understanding, not limited to specific topics such as economy, industry, society, education, welfare, culture, energy, engineering, healthcare, and agriculture.

We hope that this journal will continue to promote understanding of the current status and potential capabilities of Myanmar and South Korea and promote in-depth international exchange and cooperation.

We would like to express our deepest gratitude to the editorial board and YUE and KOMYRA for their valuable support in The Myanmar Journal publication.

August 30, 2021

Youngjun Choi *yj choi*

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The Myanmar Journal (ISSN 2383-6563) is the official international journal co-published by Yangon University of Economics (YUE) and Korea Myanmar Research Institute (KOMYRA).

This journal aims to promote the mutual cooperation and development of Myanmar and Korea through intensive researches in the entire field of society, economy, culture, and industry.

It will cover all general academic and industrial issues, and share ideas, problems and solution for development of Myanmar.

Articles for publication will be on-line released twice a year at the end of February and August every year on the Myanmar Journal webpage (http://www.komyra.com/bbs/board.php?bo_table=articles).

Customer Satisfaction on service quality of KBZ ATM Users in Mandalay

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ABSTRACT : Abstract: This study focuses on the customer satisfaction on service quality of ATM users. The objectives of this study were to find out the service quality of ATM users, and to analyze the effect of customer satisfaction on service quality of ATM users. In this study, the 120 respondents were selected from the users of ATM by using convenience sampling method. Both the primary data and secondary data were used. To collect the primary data, survey was conducted with respondents by using structured questionnaire. These data were collected in June; 2020. Correlation analysis was used to analyze the relationship of service quality and customer satisfaction. Multiple regression analysis was used the effect of service quality on customer satisfaction of ATM machine used. According to the multiple regression analysis, tangibility, reliability, responsiveness, accuracy, easy and convenience have positive and significantly effects on customer satisfaction.

Key words : *Tangibility, Reliability, Responsiveness, Empathy, Assurance, Security, Easy and Convenient and Customer Satisfaction.*

I. Introduction

Service industry is becoming vital role in business world. Nowadays, to improve the service quality for customers is very important. The service industry already plays a critical role in development economy and is set to grow even further in the future. Banking and financial institutions in Myanmar are the backbone of financial system of the country. Service quality is increasingly in most countries around the world. Banking sector is playing an important and active role in the economic development of a country. Most service companies are trying to meet customer's satisfaction. Services produce nonphysical outputs, such as medical,

training, educational, communication, or transportation services.

All of service businesses are trying their best to improve the service quality in order to make customer satisfied with their services, especially the industry. Bank industry now focuses more on the quality standards to meet the needs and expectation of the customers. Once customers' requirements are clearly identified and understood, they are more likely to anticipate and fulfill their customers' needs and wants. Service quality is a product of the effort that every member of the organization invests in satisfying customers. It is as superiority or excellence as perceived by the customer. Understanding the importance of good customer service is essential for every business in creating new customers, keeping loyal customer, and developing referrals for future customers. The most important factor that matters a lot in today's modern and successful banking business is the quality of services.

II. Rationale of the Study

The key of success in today's competitive environment lies in delivering quality services and this will increase the level of satisfaction. The customer evaluation for services and its quality are very important for firms those which have an objective to make good marketing strategies. In developing countries, the service sector has become one of the most important sectors in national economic development. If the organizations which can provide competitive service qualities, they can have a lot of satisfied and loyal customer. The service industry, learning how to constantly innovate to meet high expectations and provide good service is one thing they must not forget. Service qualities make an important contribution for a long term revenue and profitability. A customer who is happy with quality of service offered will act as positive word of mouth for products or services brand. This reason can boost the sales and ultimately the revenue of the business. Service quality is critical to satisfying customers and retaining their royalty, therefore, they continue to buy goods and services from the firm in the future.

Today, competitive world, ATM service is of the most essential and vital service sectors in every country. The service industry is always trying to provide its customers with service quality. This is because a good service quality is able to make the customer satisfaction. If there has customer satisfaction, the customer will come to his ATM machine in next time. It makes ATM machine to get more revenue and to increase its profits. Moreover, it can make to get more new customers because of the good recommendation of existing customers. Customers always hope to meet with their expectations and the services provides by service industry. When the

customers meet with their needs they satisfy on the ATM machine service. Maintaining the customers by supporting greater service quality can gain the sustainable competitive advantage and customers' confidence in the highly competitive marketplace, customers are more eager to share negative experiences than positive reviews and recommendations.

The Objectives of the study

There are two objectives of the study,

- (1) To identify the service quality of ATM users in Mandalay.
- (2) To analyze the effects of customer satisfaction on service quality of ATM users in Mandalay.

III. Literature Review

Many researches have showed that service quality perceived by customers are will directly influence customers satisfaction, as well as their trust in the service firm. Parasuraman et al., (2008) agreed on the fact that these dimensions are appropriate ones which help reveal the customers' expectations and perception. This compound word consists of the two words 'Service' and 'Quality', these five dimensions include: 1. Tangibility: this includes physical facilities, equipment, and the physical appearance of on employee. 2. Reliability: this refers to the ability to provide the exact required service according to given specifications and conditions. 3. Responsiveness: the inclination and willingness of the employees to serve customers quickly and properly. 4. Assurance: feelings of trust and confidence in dealing with the organization. This reflects the workers' knowledge and experience and their ability to build self-confidence as well as confidence in the customers themselves. 5. Empathy: understanding the customers' personal needs, taking care of them individually and showing them all sorts of sympathy and affection, looking at them as close friends and distinguished clients.

1. Service Management

Service is an intangible product that brings utility or value to the customer. According to the economic point of view a service is an intangible commodity and services are intangible economic goods. A 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.

2. Dimensions of Service Quality

In particular, this study considers eight dimensions of service quality (tangibles, reliability, and responsiveness, empathy, and assurance, security, easy and convenient) that have an impact on customer satisfaction. These dimensions consist of the five dimensions of the SERVQUAL model and two extra issues have been added to meet the precise needs of industry.

1) Tangibility

Tangible is representing the physical facilities, equipment and appearance of personnel. Examples of the tangible factor related to banks include comfortable store designs, up-to-date equipment for customer use and sufficient staff to provide service. These aspects are important for retail banks; because there is extensive face-to-face contacts a customer. Therefore, maintaining a professional and comfortable store environment can increase customer satisfaction. Parasuraman et al., (2008), identify tangibles as physical facilities (equipment, personnel, and communications materials). It is the physical image of the service that customers will use to assess quality.

Tangibles are associated with the physical facilities, tools, and machines used in order to provide the service, as well as representations of the services, such as statements, cards (debit and credit), speed, and efficiency of transactions. Parasuraman et al., (2008), several privileges are included in tangibles such as; external appearance, counters in the bank, overdraft facilities, opening hours, and speed and efficiency of transactions. These tangibles are deployed, in random integration, by any organization to render services to its customers who in turn assess the quality and usability of these tangibles. The tangibles encompass the appearance of the company representatives, facilities, materials, and equipment as well as communication materials.

2) Reliability

Parasuraman et al., (2008), found that reliability means organizations perform a service correctly the first time. Reliability means the ability to perform the promised service dependably and accurately. Moreover, it shows that organizations strive to fulfill promises and pay attention to the results. Reliability has been classed as the first dimension of the SERVQUAL service quality model.

Reliability means the ability of a service provider to provide the committed

services truthfully and consistently (Blery et al., 2009). Customers want trustable services on which they can rely. The major reason for customers to choose banks for investment funds is because of the dependability and reputation of banks. Banks always promise customers a high level of security during transactions. Banking service can increase customers' confidence and trust if employees are able to provide appropriate service to each customer. For instance, understanding the needs of each individual customer, such as knowing the customers expected retirement age, annual income, and hobbies are required to help provide a good match of insurance and fund products for customers.

3) Responsiveness

The dimension focus on the notion of flexibility and ability to customize the service to customer needs. Parasuraman et al., (2008), highlighted that the responsiveness of willing employees involves telling customers exactly when things will be done, giving them undivided attention, promoting services, and responding in accordance with their request. Responsiveness can define as willingness to help customers and provide quick service.

The specific performance is related to the communication to customer by the length of time they have to wait for assistance, answers to questions, or attention to problems (Wilson et al., 2008). In order to be helpful and responsive to customers this personal service aims to enhance customer satisfaction.

4) Empathy

Empathy means taking care of the customers by giving attention at individual level to them (Blery et al., 2009). It involves giving ears to their problems and effectively addressing their concerns and demands

Customers need to feel that they are made priority by the organization providing services. Empathy means caring, paying personal attention, and providing services to customers. The core of empathy is conveying the feeling that the customer is unique and special. Parasuraman et al., (2008) stated that quantitative studies that have identified service quality model dimensions have used security, credibility, and access to measure empathy.

According to Chase et al., (2001), empathy is the provision of caring, individualized attention to customers. Fitzsimmons and Fitzsimmons (2001) described that empathy includes approach ability, sensitivity, and effort to understand the customer's needs. Johnston (2005) describes empathy as the ability to make the customer feel welcome, particularly by the contact staff. Empathy is the extent to which caring individualized

service is given. It is at times a challenge for organizations to surpass client desires and request. This expanded proportion has implications on the level of individual consideration and compassion given to each client.

5) Assurance

Assurance is developed by the level of knowledge and courtesy displayed by the employees in rendering the services and their ability to instill trust and confidence in customer (Blery et al., 2009). Assurance personnel respectful behavior and their ability to gain customer trust. Organization is used to determine this factor: personnel skills in provision of services, personnel respect towards customer, ability to build trust in customer, ability to answer customers' questions.

This considers the knowledge and courtesy of employees as well as their ability to convey trust and confidence. The assurance dimension includes the following features: competence to perform the service, politeness and respect for the customer, effective communication with the customer and the general attitude that the server has the customer's best interest at heart (Fitzsimmons & Fitzsimmons, 2001).

Assurance is the ability of employees to inspire confidence and trust. Judgment of high or low service quality largely depends on how the customers perceive the actual performance based on their expectation. Quality assurance is connected to customer service and that terrible service offered to clients bring about disappointment or dissatisfaction. Best or guaranteeing quality realizes consumer loyalty and additionally client retention.

6) Security

Security depends on whether the service is free from risks and hazards, defects or doubts so that it provides bodily safety, financial security as well as privacy. This is made up of the guarantee that the record showing banking activities and security of account information is not shared (Yang and Fang 2004; Saha and Zhao, 2005). Security is another essential determinant in the decision of customers to use ATM banking. Strong issues on security are a common concern to individuals hence their unwillingness to use internet banking.

The study indicated that security concerns kept both customers and bankers away from internet banking whilst the report also indicated that unless security is improved, more households would be willing to conduct their transactions. Roboff and Charles (1998) in their study found out that most individuals had faint knowledge and understanding of online banking security risks though they know of the risks. The further finding shows that individuals are aware that their bank will

protect their privacy hence their strong confidence in their bank but have a weak confidence in technology use for online banking. This study stated in the findings that security issues are the major factor preventing customers from using the Auto machine for financial transactions. Finally, one of the most important future challenges facing individuals or customers of a bank is the fear of higher risks associated with using the Web for banking and financial transaction.

7) Easy and Convenient

Davis (1989) indicated that the Technology Acceptance Model (TAM) shows the power of ease of use in technology adoption. Specifically, (Davis 1989) defined ease of use as "the degree to which a person believes that using a particular service would be free of effort". Langeard et al., (1981) also indicated that in choosing between different options of service delivery, customers take into account the effort involved in using the service.

Davis et al., (1989) described that effort and complexity were related and included in the "ease of use" attribute. The ease of use is also a relevant attribute to individuals that use computer or similar technologies. This found that "the perceived ease of use and perceived usefulness factors are considered to be fundamental in determining the acceptance and use of various information technologies" Dabholkar (1996) showed that people are concerned about ease of use in order to save effort but also to reduce social risk. Saha and Zhao (2005) posited that "convenience" is similar to the attribute "ease of use" (Dabholkar (1996). In the views of the authors, convenience looks to be an essential factor of satisfaction with ATM machine.

3. Customer Satisfaction

Satisfaction is a feeling that surfaces from an evaluation process, i.e. when the customer of a good or service compares what is received against what is expected from the utilization of that good or service (Kotler et al., 2009). Satisfaction can also be a person's feelings of pleasure or disappointment that results from comparing a product's perceived performance or outcome with their expectations (Kotler & Keller, 2009). Customer satisfaction is the attitude resulting from what customers believe should happen (expectations) compared to what they believe did happen (performance perception).

Customer satisfaction is defined by one author as the consumer's response to the evaluation of the perceived discrepancy between prior expectations and the actual performance of the product or service as perceived after its consumption. Some authors stated that there is no specific definition of customer satisfaction, and after

their studies of several definitions they defined customer satisfaction as “customer satisfaction is by a response (cognitive or affective) that pertains to a particular focus (i.e. a purchase experience and the associated product) and occurs at a certain time (i.e. post-purchase, post-consumption)” Customer satisfaction has also been defined by another author as the extent to which a product’s perceived performance matches a buyer’s expectations (Kotler et al., 2009).

According to Schiffman and Karun (2004) customer satisfaction is defined as “the individual’s perception of the performance of the products or services in relation to his or her expectations”. Customer satisfaction could be the pleasure obtained from consuming an offer. Customer perception is often identified by their level of satisfaction towards particular products or services. Customer satisfaction is usually measured in terms of service quality and service features offered by an institution. Since customer satisfaction has been considered to be based on the customer’s experience on a particular service. Cronin and Taylor (1994) it is in line with the fact that service quality is a determinant of customer satisfaction, because service quality comes from outcome of the services from service providers in organizations. Service quality is an important tool to measure customer satisfaction (Hazlina et al., 2011). Customer satisfaction has been a subject of great interest to organizations and researchers alike. The principal objective of organizations is to maximize profits and to minimize cost. Profit maximization can be achieved through increase in sales with lesser costs. One of the factors that can help to increase sales is customer satisfaction, because satisfaction leads to customer loyalty, recommendation and repeat purchase. Measuring customer satisfaction could be very difficult at times because it is an attempt to measure human feelings. It was for this reason that some existing researcher presented that “the simplest way to know how customers feel, and what they want is to ask them” this applied to the informal measures. Levy (2009) in his studies, suggested three ways of measuring customer satisfaction.

IV. Analysis and Results

This study analyzes the effect of service quality on customer satisfaction of ATM machine users. To measure each variable, perception of ATM machine users are asked by using five-point Likert scale.

Table 1. Customer Satisfaction on ATM machine User

Sr.No.	Variable	Mean	SD
1	Tangibility	3.94	0.623

2	Reliability	3.51	0.611
3	Responsiveness	3.19	0.579
4	Empathy	3.51	0.758
5	Assurance	3.77	0.577
6	Security	4.02	0.597
7	Easy and Convenient	4.15	0.609
8	Customer Satisfaction	3.75	0.555

Source: Survey Data (June, 2020)

According to the above Table (1), 120 respondent's perception on seven dimensions of service quality on ATM users gained acceptable level. Among them security and easy and convenient have the maximum mean value and respondents pay the highest perception. Tangibility, reliability, empathy, assurance showed that the neutral level of customers. On the other hand responsiveness has the minimum mean value among seven dimensions. Thus, ATM needs to improve their service quality on this dimension. However, the overall mean values of each dimension are at satisfaction level, so the seven dimensions of service quality provided by ATM meet customer satisfaction.

Multiple Regression Analysis

The multiple Regression Analysis was conducted to know customer satisfaction on service quality of ATM machine users. It is described in the following Table (2).

Table 2. Multiple Regression Analysis

Variables	Standardized Coefficient		Unstandardized Coefficient	t	Sig.	VIF
	B	Std.Error	Beta			
Constant	.937	.449				
Tangibility	.244**	.102	.239	2.383	.019	1.871
Reliability	-.321***	.104	-.298	-3.094	.002	1.721
Responsiveness	.200**	.086	.243	2.334	.021	2.017
Empathy	-.014	.107	-.013	-.136	.892	1.820
Assurance	.269***	.095	.258	2.848	.005	1.522
Security	-.009	.100	-.009	-.093	.936	1.781
Easy and Convenient	.340***	.098	.302	3.455	.001	1.421
R						0.630
R2						0.397

Adjusted R2	0.360
Durbin-Watson	2.307
Prob>F	10.555***

Source: Survey Data (June, 2020)

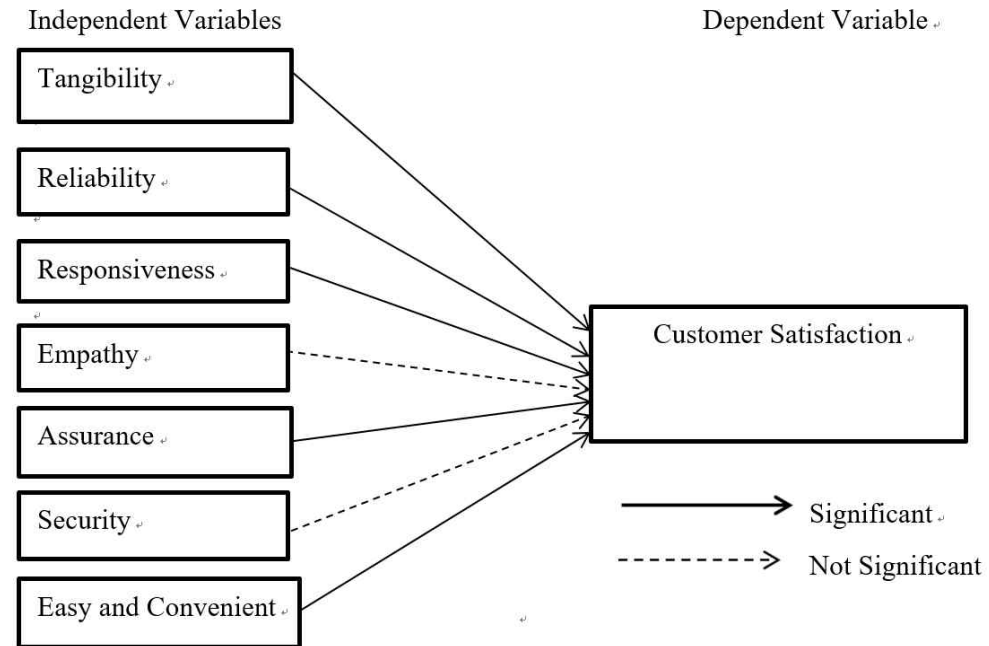
Dependent Variable: Customer Satisfaction

Note: *** 1%, ** 5% and *10% level respectively.

According to the results in Table (2), the model explains that the multiple regression analysis, the correlation coefficient $R=0.630$ indicates that there is a positive correlation between service quality and customer satisfaction. These table R2 (proportion of the variance in the criterion variable accounted by model) is 0.397 and adjusted R2 is 0.360. The F-statistics is 10.555 and it significant level is at 1 percent level. The multicollinearity statistics by using variance inflation factors (VIF) are also checked. All of inflation factors of independent variable are less than 10. There are no autocorrelation is sample because the Durbin Watson value is 2.307. Thus, the model is reasonably fit. The final result of the multiple regression analysis was described in Figure (1). The coefficient R measures the strength and direction of a linear relationship between seven variables on a scatter plot. The value of R is always between +1 and -1. It means positive linear relationship between dependent variables.

In analyzing the variables, tangibility, reliability, responsiveness, assurance and easy and convenience are positive and significantly effects customer satisfaction at 1%, 5% and 10% significant level. According to the results tangibility $0.019 < \alpha = 0.05$, reliability $0.002 < \alpha = 0.01$, responsiveness $0.021 < \alpha = 0.05$, empathy $0.892 > \alpha = 0.05$, assurance $0.005 < \alpha = 0.01$, security $0.936 > \alpha = 0.05$, and easy and convenience $0.001 < \alpha = 0.01$ level are respectively. Therefore, KBZ bank needs to support there not significant variables are empathy and security to gain more satisfaction. In this analysis, not significant factors didn't support to get customer satisfaction. This factor also contains the main point to get customer satisfaction; KBZ should more emphasize providing this service equality.

Figure 1. Conceptual Framework with Results



Source: Survey Data (June, 2020)

The results of the study explored customer satisfaction on services quality of Automated Teller Machine Users. These service quality are tangibility, reliability, responsiveness, accuracy and easy and convenience have positive and significant effects on customer satisfaction and empathy and security does not have significant effect on customer satisfaction. The result indicates that the company strongly supports empathy and security dimensions for all customers but this factor does not have effect on customer satisfaction.

V. Conclusion

1. Findings and Discussions

The study highlights the effects of service quality on customer satisfaction of ATM users. The mean value revealed that tangibility, reliability, responsiveness, empathy, accuracy, security and easy and convenience had the agree level of customers. According to the mean values, all variables showed the agree level of respondents. Among them, the customers preferred the easy and convenience which showed

agreed level and maximum mean value.

The results of multiple regression analysis showed that tangibility, reliability, responsiveness, accuracy and easy and convenience have significant and positive effect on customer satisfaction. Among the five significant variables, customer service has more effect on customer satisfaction than the other four significant variables. To build service quality, KBZ Bank Ltd. should create strong favorable and unique associations with customers. If KBZ more emphasized on significant factors, KBZ Bank may get many advantages, satisfaction and retain to customers. On the other hand, empathy and security have no significant relationship with service quality on customer satisfaction. This factor also contains the main point to get customer satisfaction, KBZ Bank should more emphasized on providing this service factor. Among the service quality, easy and convenience is the most significant effect on customer satisfaction.

2. Suggestions and Recommendations

For many organizations, services qualities on customer satisfaction are very important. Therefore, all bank industry is trying to retain their existing customers. In order to obtain high level of customer satisfaction, organization needs to provide effective services quality for their customer. This study found a significant the effects between service quality (tangibility, reliability, responsiveness, accuracy and easy and convenience) and customers satisfaction. It is suggested that customer services play a significant role to create better customer satisfaction.

KBZ Bank needs to perform the programs attentively that are related to the customers, technology and coverage because bank industry is very competitive service sector. With the services quality dimensions, the service organization can judge how well the organization performed and operated on each dimension and it can identify the weakness in order to make improvements. Measuring service quality helps management to provide reliable data that can be used to monitor, maintain and in improve service quality. Organization must understand customers' needs and expectations and serve them. When organization provide service to customers, they should focus on making customers comfortable, satisfaction and creating memorable relationship in the mind of customers. If KBZ Bank focuses on multiple channels of their service, ATM will get high profitability, high level of customer satisfaction and loyalty in the future.

3. Limitations and Needs for Further Studies

This study emphasized customer satisfaction towards service quality of Automated

Teller Machine (ATM) users in Mandalay. In this study, data were collected from 120 customers in Mandalay. It may not present all of the customers were Automated Teller Machine (ATM) users in Mandalay. If the study takes more time and more respondents, the result can be change. Therefore, not only this industry but also other similar industry should be focused on the relationship between service quality and customer satisfaction. For further study is needed to cover other industrial so that it can reveal the different effects, service quality, and customer satisfaction are also analyzed in KBZ Bank Ltd.

Acknowledgement

I would like to my deep gratitude and thanks to Professor Dr.Tun Aung, Rector, Meiktila University of Economics, and Pro-Rector, Dr. Thida Kyu, Meiktila University of Economics for their kind permission to submit this paper. I would like to give special thanks to Dr. Khine Mar Hlaing, Professor and Head, Department of Management Studies, Meiktila University of Economics for her kind support and encouragement which enabled me to complete my paper.

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The Myanmar JOURNAL

– Volume 8 Number 3 August 2021

30 August 2021

Yangon University of Economics (Myanmar)
Korea Myanmar Research Association (Korea)
2014~, Semiannual
ISSN : 2383-6563(Online)

Co-published with **Yangon University of Economics (YUE)** and
Korea Myanmar Research Association (KOMYRA)
<http://www.komyra.com/doc/submission.php>