

**An Assessment of Customer Attitude towards ATM: The Case of
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Abstract

Consumer attitude influence consumer purchase behavior accordingly to this theory behavior is determined by intentions, which are also influenced by attitudes subjective norms. The general objective of this study was to assess the attitude of Awash International Bank customer towards ATM service. It is assumed that the study will provide basic data about customer attitude. Both primary and secondary data were collected so as to make to a complete study. Total sample of 200 customers involved in the study as a respondent. The secondary data was gathered from the company records, WebPages, journals, and books available in the library. The finding indicates ATM users are not flexible with the ATM language service being afraid of touching wrong button and have secured issues regardless of sending sensitive information. It's clearly visible that speed, familiarity and security are important concerns identified by the bank management. ATM is more match the customer need and want. From the major findings the researcher can understand that ATM is more suitable than the human interaction by giving adequate service and consistency. The exactness of working transaction by an automated system is more precise than a traditional banking system. In addition, significant numbers of respondents didn't face any failure during the process and it's clear that the bank gives the right service at the first time that satisfied their customer as well as there is no gap between the company service delivery and expectations of the customer.

Keywords: Customer attitude, ATM Bank machine and automated banking system

1. Introduction

1.1 Background of the Study

According to Khan (2006) an attitude provides a series of cues to marketers. They predict future purchase, redesign marketing effort and make attitude more favorable. Attitudes indicate knowledge, feelings

and intended action for the given stimulus. Moreover, according to (Solomon, 2006) an attitude is a lasting, general evaluation of people (including oneself), objects, advertisements or issues. Consumers have attitudes towards every product-specific behavior, as well as towards more general consumption-related behaviors. Some attitudes are formed as the result of a need for order, structure or meaning. This need is often presents when a person is in an ambiguous situation or is comforted with a new product. Nevertheless, (kotler, 2005) stated a motivated person is ready to act. How the person act is influenced by his or her perception of the situation. Perception is the process by which people select, organize and interprets information to form a meaningful picture of the world. People can form different perceptions of the same stimulus because of three perceptual processes; selective attention, selective distortion and selective retention.

Awash international bank S.C (AIB) is the pioneer private commercial bank in Ethiopia. After the downfall of the military regime and introduction of market economic policy in1991, 486 founder shareholders established the bank with a paid-up capital of birr 24.2million. The bank licensed on november10, 1994, and started banking operation on February 13; 1995. It was named after the popular river “**Awash**” which is the most utilized river in the country, especially for irrigation and hydroelectric power.

Currently, the bank has 120 branches spread throughout the country, thus boosting the wider branch network, which makes AIB the leading privet bank in branch network. All city branches and almost half of the outlying branches are providing online service. AIB has already started card banking service and providing 24/7 service through ATM installed in various parts of Addis Ababa city. The service is accessible not only from AIBs machines but also from machines installed by United Bank and Nib International Bank. This will give an edge to the customer as they can access their account from any corner of the town and outlying branches where such service is available. Technological developments in banking service sectors have added a lot of comfort for the people on one hand and on the other hand demand more and more investments by the public and private companies to acquire these.

Financial institutions especially the banks used to be maintained on manual entry registers and ledgers and customers were served through cheques and pay orders. One of the most important of such technology has been the introduction of Automatic Teller Machines (ATMs) for interacting with customers. Through ATMs outlets, banks are able to provide a host of banking facilities and services which otherwise could not be made available to customers after usual work hours of a bank. This paper provide an insight to investigate the factors that affecting the attitude of customer towards ATMs, to study the challenges that face from the using the system and to identify the perceived value how it influence customer attitude.

1.2 Statement of the Problem

Consumer attitude influence consumer purchase behavior accordingly to this theory behavior is determined by intentions, which are also influenced by attitudes subjective norms. The relationship between attitude and behavioral intention has been widely examined and supported empirically (Kim and Hunter, 1993). Nevertheless, Noel described in his book (2009) marketers' defined attitude as a general, lasting evaluation of an attitude object. An attitude object is any person, object and advertisement or issue to which you have an attitude. An attitude endures over time and it must apply to many different situations and not to a momentary event.

Perceived value might have an influence on customer attitude, as the literature widely reports (Swait and Sweensy, 2000) attitude refers to a learned predisposition to respond consistently favorably or unfavorably to an object. Since attitudes are learned, they are affected by information and experiences. On the other hand, the fact that attitudes are predispositions to respond leads to their relationship with actual consumer behavior.

As explained by Garedachew (2010), Ethiopian customer miss to enjoy with the technological advancement in banking sector which has been provided to customers elsewhere in Africa and the rest of the world. This is due to lack of awareness or perception of customer towards the benefit of advanced technological tools. The modern E-banking methods like automated teller machine (ATM), debit card, credit card, Mobil banking

and internet banking are new to the Ethiopian banking sectors-banking which refers to the use of modern technology that allows customer to access banking services electronically whether it is to withdraw cash, transfer funds, and pay bills, or to obtain commercial information and advices are not well known.

Awash international bank started provision of E-banking service in 2011. The bank want to achieve a competitive position in the domestic as well as in a global market, through building a strong relationship with customers by provision a new services with good quality and high security. So the bank try to invest and reload **its** information technology to present services to get confidence and satisfaction that customer aspires through ATM (automated teller machine) service.

The problem regarding ATM use by customers is a mix of challenges, factor and perception. The challenges faced by ATM users deals with the mental effort required, the ability and the time consumed to learn the use of ATM machines. Looking in to the factors that influence ATM covers the following points. In today's fast paced industry and commerce, time is very precious commodity. Having a twenty-four-seven access as well as easily reach is efficient. Regarding the subjective aspect of ATM users; human teller performance, trust of technology make up the factors. Even though ATM has a lot of benefits in delivering service to customers like saving costs by which the customer will not incur transportation cost or search cost for branches, time cost minimization meaning it saves time of the customer because the customer can get the quick service with a click anywhere they are and anytime they want.

Therefore, this study investigate the challenges that customer face in using ATM. and their attitude influenced by the factors. Also deals with the perceived value of customer towards ATM.

1.3 Basic Research Questions

This study attempted to assess the customer attitude towards Awash International Bank s.c on the following basic research questions:-

- What are the challenges customers face from the ATM system of Awash International Bank?

- What are the factors that affecting the customer attitude in using the ATM system of Awash International Bank?
- How does the perceived value influence customer attitude towards ATM system of Awash International Bank?

1.4 Objective of the Study

1.4.1. General Objective

The general objective of this study was to assess the attitude of Awash International Bank customer towards ATM service.

1.4.2 Specific Objective

The following are the specific objectives that the student researcher was tried to achieve;

- To point out the challenges customers face from the ATM system of awash international bank
- To investigate the factors that affecting the customer attitude towards ATM service
- To examine the perceived value influences customer attitude towards ATM system

2. Research Design and Methodology

This section presents an overview of the methods that were used in the study. Areas covered include the research design, population, and sample, sampling techniques, data collection and analysis.

2.1 Research Design

To accomplish the stated objective and to seek answer to the research questions, the student researcher used a descriptive research method. This helps to describe and explain briefly the major findings in assessing customer's attitude towards ATM service.

2.2 Population and Sampling Techniques

As sources of data the branch manager of the company and customers who are using ATM service were used are populations of the study.

Since the number of customers is difficult to determine the student researcher has taken total sample of 200 customers based on the recommendation of (Malhotra, 2006) for this purpose non probability sampling technique specifically convenience is used so as to get respondents in there available time and place. 100 were selected from the head office; 60 were selected from bole (friendship); and the other 40 were selected from meskel flower.

2. 3 Types of Data Collected

Both primary and secondary data were collected so as to make to a complete study. The primary data was collected to get fresh and relatively genuine information form costumers and manager of the bank. The secondary data was gathered from the company records, WebPages, journals, and books available in the library in order to assess past working tradition of the company and compare it with the primary data.

2. 4 Data Collection Methods

The primary data were collected by distributing questionnaires to customers of AIB. In addition, interview was conducted with branch manager. The instrument was chosen on the belief that they will elicit primary information needed for the study. Whereas secondary data analysis was also be made based on such source as company records, web page, journal, and book available in the library.

2.5 Data Analysis Techniques

The quantitative data that collected through closed ended questions were analyzed by descriptive data analysis techniques specifically frequency and percentage; and tabulated. Responses that were obtained from open ended questions and the interview response were narrated and are used to support the analysis.

Generally, the data which was obtained using questionnaires and interview was descriptively analyzed, interpreted, finally conclusion and recommendation was forwarded based on the findings.

2.6 Limitation of the Study

While conducting the research study there were some factors that hindered the study not to be carried out as it was expected from which;

questionnaires were not fully returned for analysis, company branch manager were not easily accessible for interviewing. Nevertheless the student researcher finally collects the necessary data to conduct the research.

2.8 Significance of the Study

In the service sector like banking industry companies really need to be more alert of their customer need and want. In order to sustain their competitive in the market place each bank need to provide excellent service towards their entire customers. It is also in the assumption that the study will provide basic data about customer attitude. Beside, the finding of this study will be used for other similar studies on the future. Moreover, this research also helps to fulfill academic requirement of BA degree in marketing management.

2.9 Delimitation of the Study

In this study, the student researcher is focused mainly on the assessment of customer attitude towards ATM service of Awash International Bank. Since the customers are many in numbers, it was not possible to address all; as a result the student researcher chose specific areas for the study, which includes; customers found at the head office quarter at beherawi, bole (frindiship), meskel flower branch. These three locations are selected for the reason that customers in this area are believed to have relatively high transaction with the company's ATM system user data. The researcher used data that are available between September 2011-May 2015 since the organization started delivering the service in the year 2011.

3. Data Presentation, Analysis, and Interpretation

This chapter deals with the data presentation, analysis, and interpretation of the data gathered from both customers of Awash International Bank S.C. the data were obtained through questionnaires. The questionnaires were distributed to customers of awash international bank.

The summarized data then analyzed by applying descriptive analysis method using tables, following detail explanations, at last interpretation is made to demonstrate implications of major findings.

3.1 Analysis of Respondents General Characteristics

Table 1: General Characteristics of Respondents

Item NO.	Item	Description	NO. of Respondents	Percentage (%)
1.	Gender	Male	91	47.2
		Female	102	52.8
		Total	193	100
2.	Age	< 20	-	-
		21 to 35	121	62.7
		36 to 50	54	28.0
		51 to 65	18	9.3
		>65	-	-
		Total	193	100
3.	Educational background	10/12 grade	-	-
		Certificate	18	9.3
		Diploma	45	23.3
		Degree holders	130	67.4
		Master and above	-	-
		Total	193	100
4.	Occupation	Student	9	4.7
		Employee	148	76.7
		Retired	9	4.7
		Merchant	27	13.99
		Total	193	100
5.	Respondents Period of Stay as Customers	<1year	-	-
		1-2years	74	38.3
		3-4years	64	33.2
		>4years	55	28.5
		Total	193	100

As described in table 1, gender composition of respondents were found to be 91(47.2%) male while the remaining 102(52.8%) were female respondents. With respect age of respondents no respondent were found to be less than 20 years old, 121(62.7%) of them said they are in between the age of 21 and 35, 54(28%) of them said they are in the age range between 36 and 50 years, 18(9.3%) of the respondents said they are in the age range between 51and 65 years. There is no respondent who said he/she is more than 65 years old. Based on the data indicated

above one can deduce that more than half of the respondents were found to be young. It implies the respondents easily understand the questions.

According to item 3 of table 1 which indicates educational qualification of respondents 18(9.3%) certificate holders, 45(2.3%) diploma holders, 130(67.4%) have first degree. Based on the data indicated above one can deduce that majority of the respondents can understand the questions.

According to item 4 of table 1 which indicates occupation of respondents 9(4.7%) of them said they are students, 148 (76.7%) of them said they are employees, 9(4.7%) of them said they are retired, the remaining 27(13.99%) of them said they are merchants. In line with the above data one can deduce that majority of the respondents are independents on themselves.

Item 5 of table 1 indicates number of years respondents became customers of the case company 74(38.3%) of them said 1-2 years, 64(33.2%) of the respondents said 3-4 years, and the remaining 55(28.5%) of said they are customers of the case company for more than 4 years. Based on the data indicated above one can deduce that majority of the respondents are customers of the company for 1-2 years in turn indicates this customers have adopt ATM service.

Table 2: Customers Usage and Benefits of Using ATMs

Item No.	Item	Scale	NO. of Respondents	Percentage (%)
1	How frequently do you use ATM?	Daily	30	15.5
		Weekly	51	26.4
		Twice a week	65	33.6
		Occasionally	47	24.4
		Total	193	100
		Online payment	19	9.8
		Checking balance	37	19.3
		Withdrawal	74	38.3
		Total	193	100

3	Which one of the following is the benefits/s for you to use ATM service of the AIB?	Convenience time	19	9.8
		Saves time	82	42.5
		24/7 services	65	33.7
		Improve customer service	27	14

Item 1 of table 2 indicates how frequently the customer use ATM 30(15.5%) of the respondents said they use ATM daily, 51(26.4%) of them said they use weekly, 65(33.6%) of them said they use ATM twice a week, the remaining 47(24.4%) of them said they use occasionally. Based on the data indicated above one can deduce that customers have different frequent interval for using ATM services.

Item 2 of the same table indicates the reasons behind using ATM. Accordingly, 19(9.8%) of the respondents said they use ATM for convenience of time, 82(42.5%) of them said they use ATM for to saving time, 37(33.7%) of them use ATM for the reason of 24/7 service; and the remaining 27(14.0%) of them use for the reason of improve customer service. Based on the data indicated above one can deduce that customers have different reason for using ATM machine. Based on the data indicated above one can deduce that the main reason for customers to use ATM service of AIB is its convenience in using the service any time.

Table 3: The Ability and Ease of Using ATM Service

Item no.	Item	Scale	NO of respondents	Percentage (%)
1	I think that interaction with ATM service require a lot of mental effort.	Strongly Agree	72	37.3
		Agree	84	43.5
		Neutral	19	9.8
		Disagree	9	4.7
		Strongly Disagree	9	4.7
		Total	193	100

2	I have the ability to use ATM service.	Strongly Agree	92	47.7
		Agree	65	33.7
		Neutral	9	4.7
		Disagree	9	4.7
		Strongly Disagree	18	9.3
		Total	193	100
3	It would take me lots of time to learn how to use ATM service.	Strongly Agree	37	19.1
		Agree	91	47.2
		Neutral	9	4.7
		Disagree	46	23.8
		Strongly Disagree	10	5.2
		Total	193	100

Item1 of table 3 indicates whether interaction with ATM service require a lot of mental effort or not. Respondents reply reveal that 72 (37.3%) of them said strongly agree, 84(43.5%) of the respondents indicated that they agree, 19(9.8%) of them said they are neutral, 9(4.7%) of them said they disagree; and the remaining 9(4.7%) of them said they strongly disagree. Based on the data indicated above, one can deduce that almost half of the respondents said either strongly agree or agree for the question which asked whether the interaction with electronic banking service require a lot of mental effort. It implies that if ATM takes a lot of mental effort for user it happens to be more complicated and hard for new comers' user or for old peoples. This means that the tendency to use ATM cards will be low which probably increase the customers contact with banks which might increase the service failures.

Table3 indicates whether the respondents have the ability of using ATM service or not and 92(47.7%) of them said strongly agree, 65(33.7%) of the respondents indicated that they agree, 9(4.7%) of them said they are neutral, 9(4.7%) of them said they disagree, and the remaining 18(9.3%) of them said they strongly disagree. Based on this finding one can deduce that almost half of the respondents said either strongly agree or

agree to indicate that they have the ability to use ATM service. This show as majority of them has the ability of using the ATM service, they know-how to use the service.

Item3 of table 3 indicates whether it takes time to learn how to use ATM service or not; and 10(5.2%) of them said that they strongly disagree, 46(23.8%) disagree, 9(4.7%) neutral, 91(47.2%) agree, and the remaining 37(19.1%) of them said they strongly agree. Based on the data indicated above one can deduce that almost above half of the respondents said agree as they taking time to learn how to use ATM. If this is the case the customers might not tend to use ATM's.

Table 4: Challenges Users Faced in Using ATM

Item no.	Item	Scale	NO of Respondents	Percentage (%)
1	I have confidence in using ATM system	Strongly Agree	37	9.2
		Agree	18	9.3
		Neutral	37	19.2
		Disagree	55	28.5
		Strongly Disagree	46	23.8
		Total	193	100
2	There is no danger of my card getting stuck in the machine	Strongly Agree	27	14
		Agree	55	28.4
		Neutral	93	48.2
		Disagree	9	4.7
		Strongly Disagree	9	4.7
		Total	193	100
3	The speed of login to my account is fast when I use ATMs	Strongly Agree	63	33.6
		Agree	85	44.0
		Neutral	9	4.7
		Disagree	27	14.0
		Strongly Disagree	9	4.7
		Total	193	100

As indicated on item 1 of table 4 respondents asked if they have confidence in using ATM system or not, 37(19.2%) of them said strongly agree, 18(9.3%) agree, 37(19.2%) of them said they are neutral, 55(28.5%) of them disagree, and the remaining 46(23.8%) strongly

disagree. Based on the data indicated above, one can deduce that almost half of the respondents said that either strongly disagree or disagree on having confidence in using ATM system. It shows that the users of ATM don't feel confidence with the service.

Item 2 of table 4 indicates respondents asked whether there is no danger if the card getting stuck in the machine. Among all respondents, 27(14%) of them said strongly agree, 55(28.4%) agree, 93(48.2%) of them are neutral, 9(4.7%) of them disagree, and the remaining 9(4.7%) of them said they strongly disagree. Based on the data indicated above one can deduce that almost half of the respondents said either neutral or disagree for the question which asked respondents to indicate that there is no danger if the card getting stuck in the machine. It indicates that the bank's ATM machines are working properly so the customer not going to get in this kind of trouble. As the branch manger stated that the bank has established task force which is dedicates in solving ATM problem issues.

Item 3 of table 4 indicates whether the speed of login to their account is fast or not. Of all respondents, 63(33.6%) of them said strongly agree, 85(44%) of the respondents indicated that they agree, 9(4.7%) of them said they are neutral, 27(14%) of them said they disagree, and the remaining 9(4.7%) of them said they strongly disagree. Based on the data indicated above one can deduce that almost half of the respondents said either strongly agree or agree for the question which asked respondents to indicate that the speed of login to their account is fast. It shows that the customers are enabling their activity quickly

Table 5: Availability of the Service

Item NO.	Item	Scale	No of Respondents	Percentage (%)
1	ATM is convenience at any time	Strongly Agree	37	19.2
		Agree	73	37.8
		Neutral	65	33.7
		Disagree	9	4.7
		Strongly Disagree	9	4.7
		Total	193	100
2	ATM is convenient any where	Strongly Agree	37	19.2
		Agree	64	33.2
		Neutral	65	33.7
		Disagree	18	9.3
		Strongly Disagree	9	4.7
		Total	193	100

Item 1 of table 5 indicates whether ATM is convenient at any time or not 37(19.2%) of them said strongly agree, 73(37.8) of the respondents indicated that they agree, 65(33.7%) of them said they are neutral, 9(4.7%) of them said they disagree, and the remaining 9(4.7%) of them said they strongly disagree. Based on the data indicated above one can deduce that almost half of the respondents said either neutral or agree for the question which asked respondents to indicate about ATM's convenience at any time. It shows that users can reach the service at any time they want.

Item 2 of table 5 which indicates whether ATM is convenience at any time or not; and 37(19.2%) of them said they strongly agree, 64(33.2%) of the respondents agree, 65(33.7%) of them are neutral, 18(9.3%) of them said they disagree; and the remaining 9(4.7%) of them said they strongly disagree. Based on the data indicated above, one can deduce that almost half of the respondents said either neutral or agree for the question which asked respondents to indicate about ATM convenience at anywhere. This response implies that the bank's ATM machines are reach out many areas that can customer get the service anywhere they are, which in return there is no need to cost for transportation and it can even saves their time.

Table 6: Users Dealing with Service and the Effectiveness of the Service

Item NO.	Item	Scale	NO. of Respondents	Percentage (%)
1	I rather prefer dealing with the human teller	Strongly Agree	19	9.8
		Agree	46	23.8
		Neutral	9	4.7
		Disagree	55	28.5
		Strongly Disagree	64	33.2
		Total	193	100
2	Using ATM enables me to accomplish banking activities more easily	Strongly Agree	36	18.7
		Agree	74	38.7
		Neutral	36	18.7
		Disagree	19	9.8
		Strongly Disagree	28	14.5
		Total	193	100

Respondents asked, item 1 of table 6, to indicate whether they rather prefer deal with the human teller or not respond that: 19(9.8%) of them said strongly agree, 46(23.3%) agree, 9(4.7%) of them said they are neutral, 55(28.3%) disagree, and the remaining 64(33.2%) of them said they strongly disagree. Based on the data indicated above one can deduce that almost half of the respondents said either disagree or strongly disagree for the question asked to indicate that service with ATM is more interesting than interaction with human teller.

As indicated on item 2 of table 6, respondents asked whether ATM enables to accomplish banking activities more easily or not. Accordingly, 36(18.7%) of them said strongly agree, 74(38.7%) of them agree, 36(18.7%) of them said they are neutral, 19(9.8%) of them disagree, and the remaining 28(14.5%) of them said they strongly disagree. Based on such fact one can deduce that almost half of the respondents said agree on that ATM make the banking activity easier. That means ATM saves more time and energy compare to the traditional service.

Table 7: Customers Encounter in Using ATM Services

Item no.	Item	Scale	NO. of Respondents	Percentage (%)
1	When transaction errors occurs I worry that I can't get compensation from the bank	Strongly Agree	18	9.3
		Agree	45	23.3
		Neutral	56	29.0
		Disagree	65	33.7
		Strongly Disagree	9	4.7
		Total	193	100
2	ATM is available in the language I can understand	Strongly Agree	37	19.2
		Agree	28	14.5
		Neutral	54	28.0
		Disagree	56	29.0
		Strongly Disagree	18	9.3
		Total	193	100

Item 1 of table 7 indicates what if transaction errors occur, do they worry that they can't get compensation from the bank or not. Among all respondents 18(9.3%) of them strongly agree, 45(23.3%) of them agree, 56(29.0%) of them said they are neutral, 65(33.7%) of them said they disagree, and the remaining 9(4.7%) of them said they strongly disagree. Based on the data indicated above, one can deduce that almost half of the respondents said either neutral or disagree for the question which asked respondents to indicate that they can get enough compensation from the bank..

According to item 2 of same table which indicates whether ATM is available in the language they can understand or not; 37(19.2%) of them responded strongly agree, 28(14.5%) of them indicated that they agree, 54(28%) of them said they are neutral, 56(29%) of them said they disagree, and the remaining 18(9.3%) of them said they strongly disagree. Based on the data indicated above one can deduce that almost half of the respondents said either neutral or agree. That means the customers are not comfortable in the language they are using in the ATM machine.

Table 8: Security and Trust issues of the Service

Item no.	Item	Scale	NO. of Respondents	Percentage (%)
1	I trust the ATM technology provided by the bank	Strongly Agree	18	9.3
		Agree	46	23.8
		Neutral	18	9.3
		Disagree	56	29.0
		Strongly Disagree	55	28.5
		Total	193	100
2	I don't feel secured in sending sensitive information during ATM transaction	Strongly Agree	37	19.2
		Agree	55	28.5
		Neutral	46	23.8
		Disagree	27	14.0
		Strongly Disagree	28	14.5
		Total	193	100

A described on item 1 of table 8, respondents asked whether user don't trust ATM service or not; and replied that 18(9.3%) of them said strongly agree, 46(23.8%) agree, 18(9.3%) neutral, 56(29%) disagree; and the remaining 55(28.5%) of them said they strongly disagree. Based on the data indicated above one can deduce that almost half of the respondents said either strongly disagree or disagree for the question asked. Accordingly, this situation indicate that customer have no or less trust in ATM; and the technology might frustrate them and might not feel confident enough in utilizing the technology.

Item 2 of table 8 indicates respondents asked whether users don't feel secured in sending sensitive information through ATM service or not. Accordingly, 28(14.5%) of them said strongly disagree, 55(28.5%) of the respondents indicated that they agree, 46(23.8%) of them said they are neutral, 27(14%) of them said they disagree; and the remaining 37(19.2%) of them said they strongly agree. Based on the data indicated above one can deduce that almost half of the respondents agreed for the asked question. From this, one can understand that the customers don't feel secure in sending information using ATMs. That might create a

negative image about the bank's ATM in protecting sensitive information's of its customers which will discourage them (customers) to utilize the ATMs service much often.

Table 9: ATM Compares' To the Bank Branch

Item no.	Item	Scale	No. of Respondents	Percentage (%)
23	ATM could replace the bank branch	Strongly Agree	18	9.3
		Agree	36	18.7
		Neutral	64	33.2
		Disagree	47	24.4
		Strongly Disagree	28	14.5
		Total	193	100

According to item 23 of table 9 which indicates whether ATM could replace the bank branch or not 18(9.3%) of them said strongly agree, 36(18.7%) of the respondents indicated that they agree, 64(33.2) of them said they are neutral, 47(24.4) of them said they disagree, and the remaining 28(14.5%) of them said they strongly disagree. Based on the data indicated above one can deduce that most half of the respondents said either neutral or disagree for the question which asked respondents to indicate that ATM could not replace the bank branch.

3.2 Interview Analysis

To gather more information about companies ATM system of Awash International Bank, interview questions were forwarded to the branch manager of the bank. Accordingly, the interviews responses to the questions are explained briefly as follow.

1. How efficient is banking in terms of availing the infrastructures and their services to meet customers' needs or requirements?

- We are preceding infrastructure network with highest Mega network power that facilitates European standard level in using ATM.

2. How do you solve problems that customer might encounter in using ATM

- We have established task force which is dedicated in solving ATM problem issues.

3. What kind of attitude and level of knowledge does your customer have for ATM system effectiveness?

- We give them enough orientation and how to use ATM-card properly.

4. What are some of challenges your company face in providing ATM service?

- Infrastructures of the country.

5. How do you see your bank coping up with the latest technology and standards for ATM banking system?

- We are using the latest banking version of technology copied currently European banks are using.

4. Summary, Conclusions, and Recommendations

This part of the research paper incorporates summery, conclusions and recommendations of what has been studied so far.

4.1 Summary of the Major Findings.

➤ The response of ATMs customers reveal that they have different usage and reasons to use include: 116(60%) of them use ATM weekly and twice a week; and 147(76.2%) of them use ATM for the reason that it saves time and gives 24/7 service.

➤ 156(80.8%) of the respondents strongly agreed or agreed that ATM take a lot of mental effort. Most of 128 (66.3%) the respondents have said it takes a lot of time to learn how to use ATM.

➤ The majority 101 (52.3%) of the respondents said strongly disagree or disagree about their confidence in the service. Most of the respondents 111 (57.5%) didn't have trust in ATM but still using it.

➤ Regardless of the card stack in the machine and the speed of the login to their account, 148(77.6%) they are satisfied with the system, 101 (52.3%). They are able to get the service at anywhere and anytime so that it can make their life easily and interesting. No need to wait a long line to withdraw money. They can get the service by anywhere with a click

➤ Most of the respondents 119 (61.7%) do not want the human teller interaction. The system is good enough to for their need of self-service.

For that matter they are willing to serve by themselves to the system more quickly.

- Yet if the transaction error can occur most of the respondents 121(62.7%) agreed that the bank gives a fit compensation for the flirty of the process but the bank maintain the automated machine well.
- Most 110(57%) of the customer considers that dealing with the language with the system is hard. They have neutral attitude in that the ATM could replace the bank branch however they don't feel secured in sending sensitive information through ATM.

4.2. Conclusions

- ATM users are not flexible with the ATM language service being afraid of touching wrong button and have secured issues regardless of sending sensitive information. The data revealed that the customers don't have trust and full confidence in using the ATM;
- It's clearly visible that speed, familiarity and security are important concerns identified by the bank management. Users are head to understand that the management dealt with security and availability concerns. The management acknowledges the importance of user liking the technology, more importantly familiarity, speed and efficiency are more demanding in the service;
- ATM is more match the customer need and want. From the major findings the researcher can understand that ATM is more suitable than the human interaction by giving adequate service and consistency. Because humans are depending on their mood they can get tired of work they are more attached with emotion but machines are free from this kind of issues. They didn't get tired they can serve 24/7 all the customer by the same level and capacity. So this are the reasons users choose automated machine instead of human interaction for the improvement of service delivery;
- The exactness of working transaction by an automated system is more precise than a traditional banking system. Bank operational efficiency does not rely on whether the bank uses a manual system or automated banking system. The main difficulty is that the traditional banking system consumes more time than an automated banking system

with precision. Therefore, users prefer choose to be at home than to go to the bank and a save their precious time rather than waiting a long line to their credits or money requirements; and

➤ In addition, significant numbers of respondents didn't face any failure during the process and it's clear that the bank gives the right service at the first time that satisfied their customer as well as there is no gap between the company service delivery and expectations of the customer.

4.3 Recommendations

Based on the major research findings that have been discussed so far the following points are recommended by the student researchers.

➤ The bank should engage in assigning security guard in order to present a higher excellence of security. In future, the banks have to fix hidden cameras whenever ATMs are installed. Perhaps due to this benefits, the bank expand over its branches in the banking line for service providing outlet and also try to win more and more accounts, businesses and customers in the market. The bank needs to strive for supreme on these issues as well as share their advantages.

➤ The bank should motivate the intensive use of ATM promotion introduced to the market and improve the excellence of the service in order to add the usage of customer by way of installing more ATM centers at different places it can attract more customers. So in order to expand its ATM facility it can take a course of action to install ATM centers in the areas other than the bank.

➤ The bank should teach customers on how to use ATMs. The bank should establish customer acknowledgment of ATM; point out the benefits of ATM services. I.e. time saving, easily accessible and information provider of their financial status to the traditional users is able to access to the services, so they do not have doubts to use the services. This empowers the bank to sustain a good association with users and to conduct efficiently the banking service and being able to cop up with the current environment of banking service.

➤ The bank needs to build customer confidence by providing the security employed in both technical and non-technical terms. And how

to timely engage with the problems as they happen and present introducing on how to use ATM service within the language they can understand by adding two or three common Ethiopian language. It helps the customer to be more friendly and flexible with the ATM service and develop good customer attitude to the bank service.

➤ The government is the major player in building the infrastructure of the nation. The student researcher further recommends that Ethiopian telecommunication and the bank should have a coordinated task force to provide supreme service, as well as establishing confidence regarding system and security issues.

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