IRMBR www.irmbrjournal.com June 2016
International Review of Management and Business Research Vol. 5 Issue.2

Impact of A.T.M Service Quality on Customer Satisfaction: An Empirical Study in Kasur Pakistan Banking Sector

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Abstract

The purpose of study identifies the dimensions of A.T.M service quality that effect the customer satisfaction. In banking sector data was collected through questionnaire with five point likert scale and sample size 100 by using convenience sampling technique. SPSS 20 used as statistical tests for the analysis of correlation and regression.Regression analysis found that positive and significant result relationship between price, reliability, responsiveness, convenience, security, service quality on customer satisfaction. The management of MCB bank should work on price, reliability, service quality of A.T.M. In that study convenience sampling technique was used for sampling objectives because bank managers don't show willingness to share the personal information of their customer due to privacy issues. So, the future research would be conducted by using random sampling technique for further generalizability of results.

Key Words: *Service Quality, Reliability, Security and Customer Satisfaction.*

Introduction

Service concept exists in every stage or movement of life and different aspects of service inter related with human nature and society. The concept of service currently used and existed in history of humans. Service concept consider this point of view that the knowledge of service relets with quality, nature and other similar characteristics with technical dimensions in systematic way (Eroglu, 2000). The perception and expectations of customer about service will determine the service quality. When provided service does not fulfill the customer satisfaction. Then the service perceived blow the standards. On other side when customer satisfaction according to the expectations and perception then perceived customer satisfaction high (kilinc, 2001). Banks always require to increase and grow customers. The deposit service has changed all over the world due to the change in economic system like deregulation, globalization, technology and information and government policies. Those changes create a competition in banking sector (Hinson, 2006). In the age of modern technology, the banking sector consider life blood of global business. Innovation in technology increase the efficiency of banking operations and system.to increase the competitive market share as compare their rivals beside this their customers are Muslims or non-Muslims. every bank wants to attract and attain more and more customers (Moutinho, 1997).

Telecommunication play an important role in any economy because the transections from one place to globally existed without role of telecommunication.it also include planning, influencing, organizing, instructing, promoting business, interpersonal relationship and information exchange. Telecommunication help in performing political, Economic, social and technological activities (Henten, 2004). The level of service quality was based on provider in which point the customer satisfaction fulfil. The company points of contact determined through cumulative experience by the customers (Cicerone, 2009)**.** New innovation in technology and globalization increase the fierce competition among financial institutions specially banks. The banking sector face some challenges from customer demand and competition in banking sector. The banking sector provide economically service to satisfy and attained the customers. The telecommunication sector provides the facility of selling and buying through online transaction (Parasuraman, 2005).

Customer satisfaction means that how will the products satisfy the customer and fulfill their expectations. It can be defined that performance of the organizations products according to the customer willing. Whenever products performance not according to the customer's satisfaction then customer confidence decrease on product performance. But on the other hand when performance of the product according to the standard of the customer's then customer loyalty increase. Traditionally major flaws in banking system during operating hours in physical operations. The bank branches did not fulfill the demand of the customer during 8 hours especially payment of cash and payment of utility bills. During holidays also problem in payment of bills and with drawls of cash .so, it was the need to satisfy the customer with quality service (Ahmad, 2011).

In 1889 Kelley demonstrated that the role of technology in service organization reduce the cost of operations and remove the uncertainty. Financial institutions provide ATM (automated teller machine) to the customers which is the need of general public and easy access to general public without any human resources like cashier, Clark and manager. In 1960 Johan shepherd Barron which was the managing director De La Rue instruments introduce the first automated teller machine.27 June 1967 Barclays bank adopt the ATM machine (v.m k. , 2011). In 1999 state bank of Pakistan introduce the first automated teller machine in Pakistan. ATM performed such functions like cash with drawl, cash transfer, cash inquiry and payment of utility bills (khan, 2010). Competitiveness of banks to provide high quality service. Competitiveness archived, when analyzing the problem speedily, quickly response and quality service to make sure the service fulfills the customer satisfaction. Customer loyalty helpful to gain high market shares compare to their competitors.

Identification of Problem

Identification of problem includes the dimensions of A.T.M service quality effect on customer satisfaction. Dimensions involve the overall performance of A.T.M service, reasonable charges, complaint book availability, locations aspects, quality of notes, sufficient numbers of A.T.M machines, pay in slip /deposit envelopes availability, cash withdrawals(correctness), invertor/power backup/generator availability, safety issue, service quality, security issue, behavior of A.T.M personal guard, privacy issues and proper delivery of A.T.M cards.

Problem Statement

To analyze the relationship between quality of service and customer satisfaction. The purpose of the study to calculate the customer satisfaction through A.T.M service quality which has the dimensions as price, reliability, responsiveness, convenience, security. There was too much research work has not been done in Pakistan in specially context of service quality of A.T.M and customer satisfaction. Khan (2010) has conducted a study on "An Empirical Study of Automated Teller Machine (A.T.M) service quality and customer satisfaction in Pakistani Banks". Khan (2010) considers the five dimensions such as security and privacy, coefficient operations, convenience, responsiveness and reliability. The efficiency and effectiveness in automated teller machines service effecting customer satisfaction. It includes that availability of ATM machine to geographical location and delivery of complaint book, number of ATMs and errors in withdrawals, the problem in currency notes, and reaction of security guard, service and pay slip.in further, the number of ATM machine are less as compare to quantity of customers. Generally, the banking system establish in urban areas so the rural areas customer face problem in service. Errors occurs in cash with drawls due to some technical and other transection problems .in cause of wrong pin code ATM card did not be recover after three attempts .so the security guard attitude with customer unethical.

A.T.M of the bank on some religious festivals not full fill the need of customers through regular service. Sometimes availability of cash in the A.T.M not sufficient according to the customers need. Technical problem occurs in the A.T.M machine after closing of bank and customers face some difficulties. The locations of A.T.M away from the populated area of city. So, the A.T.M user do not feel safe during transection.

The quality of currency notes not according to the market. Some notes are rough conditions and not easily exist in current condition of the market. Privacy of pay in slip not meet the standard of the society. After using ATM chances of theft because that place filled with people and a simple man did not distinguish between general public and thief. Insufficient availability of currency notes in ATM machine also main hurdles in customer satisfaction.

Research Objectives

- To determine the relationship between service quality, price, reliability, responsiveness, convenience and security with satisfaction of customer in Pakistani banking system.
- To describe the future suggestions to managers of the bank to improve the quality of ATMs service in Pakistan.

Research Questions

- What is the relationship between quality of service and customer satisfaction?
- What is the impact of service quality on customer expectations?

Significance of Study

The research study of ATMs provides the guidelines to managers of the banks to facilitate the customer with quality service because the efficiency of banks relies on customer satisfaction. Every banks desired to achieve maximum market share as compared to other banks. This research study provides recommendations how to improve the service according to the customer expectations. The customers can be satisfying by providing reliability of account accuracy. The price of transection as compare to other banks reasonable in that's way customer loyalty increase. The procedure of transection should be simple as compare to competitors. The research provide guidelines to the mangers how to remove weak points. After's corrective actions approximately customer satisfaction increase.

Literature Review

Price Impact on Customer Satisfaction

The researcher conducts a study on "The effect of service quality and price on satisfaction and loyalty of customer of commercial flight service industry". The main purpose of the study to find out the effect of price and service quality on customer satisfaction. The data was collected through survey and number of respondents was 310.data was analysis through analysis of movement structure through 7.0 software used. The researcher finds that the positive relationship between price and customer satisfaction (Mahmud, 2013). The study on impact of brand image, service quality and price on customer satisfaction in Pakistan telecommunication sector. The data was collected in business and educational sector of Gujranwala in Pakistan through random sampling technique. The sample size was 165 and 200 through questionnaire and pay back response was 82.5%.the results was in favor and helps the future researchers to work on product price and service to capture the market share as compare to their competitors (Malik, 2012). The researcher work on examining the product quality attributes that influence customer satisfaction most when the price was discounted. The data was collected through questionnaire survey. The researcher chose respondent through sampling method and using non sampling technique. The customer satisfaction on discounted quality product focus on three dimensions' performance, perceived quality and reliability. That study provide guideline for future researchers more rigorous and in depth theoretical and empirical process. Furthermore in future research should be conducted on targeting females (Johari, 2012). The effect of service quality and price fairness on student satisfaction that determine variable was used perceived price, perceived service quality and student satisfaction. The data was collected through survey and questionnaire and sampling technique was used. The result show that perceived price have positive impact on student satisfaction (Tuan, 2012). The study about can price perception influence satisfaction? The sample size was used in 804 users. Data collected through statistical analysis highlight four factors effected customer buying decision. The test level defined 95% confidence (Kyriazopoulos, 2007).

Reliability Impact on Customer Satisfaction

The research was conducted in Singapore that aimed to identify the impact of the reliability, assurance, responsiveness, tangible assets and empty on customer satisfaction. The researcher find out assurance, reliability, empathy, responsiveness have positive relationship customer satisfaction and loyalty in terms of attitude (Loke, 2011). A study on effect of service reliability on customer satisfaction in Kenya. The sample size was used 287 on the basis of convenient. Data was analyzed through SPSS software (Cheserek, 2015). The researcher finds out service reliability and service validity independently effect on customer satisfaction. The area of study in Netherlands and data was collected through questionnaire (Galetzka, 2006). The researcher identifies the impact of customer satisfaction and customer retention on customer loyalty. The data was collected in mobile industry of Pakistan. The implication of study to find the relationship between customer loyalty and customer satisfaction. The data was collected through questionnaire. (Khan I. , 2012) A research on an empirical study of ATM service quality and customer satisfaction in Pakistani banks. He developed a model comparison of five dimensions (price,

responsiveness, reliability, security, efficient operations and convenience) that are related to ATM service quality that influence on customer satisfaction. Questionnaire was used in data collection and five hundred respondents selected for data collection. The percentage of marking 1 to 5(one is strong disagree and five is strongly agree) by using convenience sampling technique. All the five dimensions which are used in model had positive relationship with service quality and service quality had positive and significant relationship customer satisfaction. (Khan, 2010) A study on "customer satisfaction of ATM service: basically the study work was exploratory nature and convenience sampling technique used. Primary and secondary dada were used. Score criteria 1 to 5 (1 indicated unsatisfied but 5 indicated satisfied) in data collection tools questionnaire were used through convenience sampling technique.

Responsiveness impact on Customer Satisfaction

This study identifies that the effect of service quality on customer satisfaction in commercial bank of Kenya. Five variables such as responsiveness, reliability, assurance, and service quality and customer satisfaction play an important role in that study. Data was analyzed by using SPSS software. The result shows that responsiveness, reliability, assurance and empathy positively and significantly effect on customer satisfaction (Cheserek L. k., 2015).The aim of that study to improve the quality of service of any organization. Responsiveness and tangibles have significant effect on customer satisfaction. This study conducted in restaurant industry of Pakistan (Shaikh, 2011). This research conducted on customer satisfaction towards provide of service quality in banking sector of Malaysia. Customer satisfaction has no significant effect but positive relationship with assurance. Responsiveness have positive relationship but no significant effect on customer satisfaction. This study show that implications for marketers improve the service quality (Munusamy, 2010). The aim of that study to find relationship between perceived service quality and overall customer satisfaction. The output of that study show service quality on customer satisfaction is responsiveness as perceived dimensions of service quality. The research find out that responsiveness positively and significant effect on customer satisfaction (Rizwan, 2013).

Convenience impact on Customer Satisfaction

The object of this study to measure the adaptation functionality of e banking and study the effect of e banking on the results of customer satisfaction as loyalty within the commercial banks of Jordanian. With the help of sampling technique approximately 180 customers willing to show the range of demographic. Independent variable include convenience, fee charges, accessibility, speed, security, design and content impact on customer satisfaction (Ahmad, 2011). This study measures the relationship between service value and service convenience make powerful customer satisfaction. The data was collected through questionnaire. The population size approximately 500. The data was collected from different branches of chain chines restaurants. The study measures that the service convenience and customer loyalty have positive relationship with customer satisfaction (Chang, 2010).

Security impact on Customer Satisfaction

In the modern age of technology online ticketing becomes as internal part of airlines companies. Every organization wants to make maximum profit by providing better quality of service. The purpose of research to measure the passenger's five dimensions in Mongolia airline. This study conduct on 3 air lines; Eznis airways, MIAT Mongolian air lines and Aero Monglia and collected from theses air lines. So, the results show that three significant variables impact on customer satisfaction (Chang & Byambaa, 2012). The object of that study to find out the factors which are effecting quality of service in health sector of Kenya. Data was collected through open ended and close ended questionnaire and 103 respondents respond. It funds that low capacity of employees' effect with service quality. This study shows that different type of professionals involve in heath sector (Ayodo, 2012).

Service Quality impact on Customer Satisfaction

This study determines the relationship between quality service and customer satisfaction in telecom industry of Ghana. To check the relationship between and customer satisfaction with the help of regression analysis. The aim of study to examine service quality impact on customer satisfaction (Gloria, 2011). The purpose of study to measure the relationship between service quality and customer satisfaction. The population was engineering management student. The result show that customer satisfaction impact services on quality (Dadoa, 2012).

Customer Satisfaction

This study defines the value of customer loyalty with dimensions of service quality and customer satisfaction. The results show that service quality and customer satisfaction impact on customer loyalty. The significant relationship between customer loyalty and customer satisfaction (Annamalah, 2011). The performance and efficiency of better performing financial organizations always create maximum numbers of customer to maximize their profit as compare to other financial institutions. So, the internationally researcher suggested that major focus on customer satisfaction. Population size in this study 120 is used. The reliability of results checks with SPSS 16. In this study customer satisfaction have positive relationship with customer loyalty (Faizan, 2011).

Research Model

Hypothesis

H1: There is positive relationship between service quality and customer satisfaction.
H2: There is positive relationship between price and customer satisfaction.
H3: There is positive relationship between Reliability and customer satisfaction.
H4: There is positive relationship between responsiveness and customer satisfaction.
H5: There is positive relationship between convenience and customer satisfaction.
H6: There is positive relationship between security and customer satisfaction.

Methodology

A study on automated teller machine service quality and customer satisfaction in Pakistan banks. The researcher conduct research on M.C.B bank A.T.M card users in Kasur. The researcher identifies that the quality service effect on customer satisfaction. The population of researcher male and female A.T.M card users.

Research Design

The researcher used quantitative approach for data collection and data collected through questionnaire by conducting survey. Since the current research is conduct in previous model but change in location.so, the research was conducted through questionnaire data collection by adopting quantitative technique.

Population

In that study population for this 100 A.T.M card users was taken in to account due to the time constrained A.T.M card users taken as a sample. Data was collected in samples of Kasur. Cronbach Alpha test was used to check the reliability of the questionnaire. To find that whether Cronbach Alpha test were measure the same dimension which test was employed.

Sampling Technique

In that study convenience sampling technique was used because managers of banks did not show their appreciation to share their personal information of the A.T.M card users due to some privacy issues. Convenience sampling technique included all those individuals who were users of A.T.M card were selected for sample on the base of convenient.

Sample Size

This study is conducted on users of A.T.M card users in Kasur and 100 sample were used. Those samples highlight their total population.

Research Instrument

The used questionnaire for conducting data. The questionnaire adopts from base paper due to validity and there was no objection on their validity. Cronbach Alpha test was used to make sure that all the aspects were measured. Accuracy and reliability of the questionnaire checked through alpha Cronbach test.

Data collection

The researcher questionnaire used for data collection and questionnaire was adopts. Population for that research 100 A.T.M card users. Data was collected from Kasur M.C.B bank A.T.M card users include male and female. Through convenience sampling technique data was collected because the managers of banks did not show them. Due to the privacy issues the managers did not will to show their information.so, the data was collected through convenient sampling basis.

Data Analysis

Statistical package for social science (S.P.S.S) 20version was used for analysis of data. For data analysis purpose inferential statistics and descriptive statistics were calculated. Personal data of A.T.M card users collected through questionnaire. Cronbach Alpha test was used for checking reliability of questionnaire. Correlation analysis was used calculate the service quality of A.T.M. service quality and customer satisfaction are correlated with each other. Regression analysis calculated that the how much change in customer satisfaction due to change in A.T.M service quality on the other side how much change occurs in A.T.M service quality due to change in customer satisfaction.

Reliability Statistics

Cronbach's Alpha	No. of Items
.960	31

In this study seven variables price, reliability, responsiveness, convenience, security, service quality and customer satisfaction. Reliability of all variables measured by Cronbach alpha. In that study the Cronbach alpha is .960 with 31 items shows that highly reliable results.

Demographic Statistics

Male, female

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	74	74.0	92.5	92.5
	Female	6	6.0	7.5	100.0
	Total	80	80.0	100.0	
Missing	System	20	20.0		
Total		100	100.0		

Demographic aspects are analyzing in the study the value given to male is 1 and value is given to female 2. Sample size 100 add in table according to the above percentage male 92% and female ate 8%.

younger, middle, old

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-30	80	80.0	100.0	100.0
Missing	System	20	20.0		
Total		100	100.0		

There are two demographic aspects are analyzing in the study the value of given to 15 years to 30 years is 1, 31 years to 45 years is 2 and 46 years to above 60 is 3. Sample size 100 add the table according to above percentage 15-30 is 100%.

Correlations

		Customer satisfaction	price	reliably	responsiveness	Convenience	security	Service Quality
Customer satisfaction	Pearson Correlation	1	.557**	.734**	.843**	.899**	.940**	.889**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100
Price	Pearson Correlation	.557**	1	.393**	.489**	.533**	.581**	.594**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100
Reliably	Pearson Correlation	.734**	.393**	1	.854**	.894**	.836**	.759**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100	100
Responsiveness	Pearson Correlation	.843**	.489**	.854**	1	.960**	.889**	.919**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100	100
Convenience	Pearson Correlation	.899**	.533**	.894**	.960**	1	.949**	.941**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100	100
Security	Pearson Correlation	.940**	.581**	.836**	.889**	.949**	1	.927**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100	100

Service Quality	Pearson Correlation	.889**	.594**	.759**	.919**	.941**	.927**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

Correlation Results

The above table indicates Pearson correlation. The Pearson show the relationship between price, reliability, responsiveness, convenience, security, and service quality and customer satisfaction. The results show that there is strong positive and significant relationship between service quality and customer satisfaction (r=.889, p<0.01). These results shows that study results hypotheses H1 accepted that is strong positive relationship between service quality and customer satisfaction. The results show that there is strong positive and significant relationship between price and customer satisfaction (r=.557, p<0.01). These results indicate that study hypotheses H2 accepted that is there is positive relationship between price and customer satisfaction. The results show that there is strong positive and significant relationship between reliability and customer satisfaction (r=.734, p<0.01). These results indicate that study result hypotheses H3 accepted that result is there is positive relationship between reliability and customer satisfaction. The results show that there is strong positive and significant relationship between responsiveness and customer satisfaction (r=.843, p<0.01). These results indicate that study result hypotheses H4 accepted that result is there is positive relationship between responsiveness and customer satisfaction. The results show that there is strong positive and significant relationship between convenience and customer satisfaction (r= .899, p<0.01). These results indicate that study result hypotheses H5 accepted that there is positive relationship between convenience and customer satisfaction. The results show that there is strong positive and significant relationship between security and customer satisfaction (r=.940, p<0.01). These results indicate that study results hypotheses H6 accepted that is positive relationship between security and customer satisfaction.

Analysis of Hypotheses through Regression:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.950[a]	.903	.897	.18901

a. Predictors: (Constant), service Quality, price, reliably, security, responsiveness, convenience
b. Dependent Variable: customer satisfaction

In the above table all the result of model summery indicate that the constant variable service quality, price, reliability, security, responsiveness and convenience are taken. The value of R indicates that the model is perfectly fitted and fitness of all research questions of independent variable and dependent variables are quit relate with each other.

Anova

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30.851	6	5.142	143.923	.000[b]
	Residual	3.323	93	.036		
	Total	34.173	99			

a. Dependent Variable: customer satisfaction
b. Predictors: (Constant), service Quality, price, reliability, security, responsiveness, convenience

Attitude towards service quality, price, reliability, security, responsiveness and convenience has significant impact on customer satisfaction. Significance of ANOVA model is less than 0.01 that shows that result are significant means of square is less which indicate that the respondent response is error free against all question. The F value is high in all the tables that show that significance level is perfect. So, H1, H2, H3, H4, H5, H6 are all accepted.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.027	.370		5.485	.000
	Price	.714	.108	.557	6.640	.000
2	(constant)	.205	.400	.734	.513	.609
	Reliability	1.122	.105		10.685	.000
3	(constant)	1.552	.190	.843	8.148	.000
	responsiveness	.836	.054		15.488	.000
4	(constant	1.586	.143	.899	11.058	.000
	convenience)	.821	.040		20.371	.000
5	(constant)	-1.048	.204	.940	-5.139	.000
	Security	1.494	.055		27.153	.000
6	(constant)	1.559	.153	.889	10.163	.000
	Service Quality	.745	.039		19.208	.000

a. Dependent Variable: customer satisfaction

According to the statistical analysis in this section the results indicates that the price, reliability, responsiveness, convenience, security and service quality has been influential on customer satisfaction and also there is positive relationship between price, reliability, responsiveness, convenience, security, service quality with customer satisfaction in context of the banking sector.

Conclusion

Price is playing an important role in every business because without pricing nor a business can run. In this research it is proved that price have a positive relationship with customer satisfaction. In banking sector results show that the banks who is charge reasonable prices their customer are more satisfied. Management of banking sector should work more in pricing strategies because if a customer satisfied due to prices his attitude towards purchasing is positive. Reliability also play vital role because without reliability of organization cannot survive.

This study shows that reliability have positive relationship with customer satisfaction. The management should work on reliability because reliability of customers in banking sector is necessary. Responsiveness also play an impotent in every field. Without responsiveness any business run. The bank management should take step On responsiveness. Convenience of customers to bank play an important role in banking sector because convenience have positive relationship with customer satisfaction. The bank management should easily convenience towards account information.

Security during transection or after transection made secure to motivate the customers because security have positive relationship with customer satisfaction. Service quality of any profitable organization should high because the results shows that service quality have positive relationship with customer satisfaction. So, the management should have more work to provide better service quality to customers.

Future Recommendations

In this research convenience sampling technique was used. In future research, researcher used other sampling technique like random sampling. This research conducted in MCB bank of Kasur area so the future researchers conduct study in other geographical location of banking sector in Pakistan.

Acknowledgement

I have dedicated my research paper to my parent's beloved brothers and sisters. I specially thanks to respected professor Mr. Naeem Akhtar and loyal friends Mr. Ali Raza and Mr. Muhammad Umair because without their helps and efforts its completions are not possible. Mr. Shakeel, Mr. Muhammad Qurban Mr. Atif, Mr. Rana Sohail and Mr. Zeeshan Yousaf thanks to all of your support.

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