THE EFFECT OF AUTOMATED TELLER MACHINE ON CUSTOMER SATISFACTION IN BANKING: A CASE STUDY OF CENTENARY RURAL DEVELOPMENT BANK, NAKIVUBO BRANCH

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UGANDA CHRISTIAN UNIVERSITY
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DECLARATION

I, <u>ATWINE DANIEL KAMULI</u>, hereby declare that this dissertation entitled " <u>THE EFFECT OF AUTOMATED TELLER MACHINES ON CUSTOMER SATISFACTION IN BANKING; A CASE STUDY OF CENTENARY RURAL DEVELOPMENT BANK, NAKIVUBO BRANCH</u>" is my original work and has not been presented to any other university or institution for the award of any degree, diploma, or certificate.

I further declare that all sources of information used in this dissertation have been duly acknowledged and referenced in accordance with academic standards.

Student Name: ATWINE DANIEL KAMULI

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APPROVAL

This information was researched and prepared under my supervision and therefore declares that it is ready for submission under my authority and approval as a university supervisor.

Signature: ....

Date: ...2nd ~~...~~ June 2016.......

MADAM NATUHWERA MOREEN
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RESEARCH REPORT SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT OF THE REQUIREMENTS OF THE AWARD OF A BARCHELORS DEGREE IN BUSINESS ADMINISTRATION OF UGANDA CHRISTIAN UNIVERSITY

JANUARY, 2025

DEDICATION

This research report is dedicated to my beloved parents for all moral and financial support rendered to me and the financial support towards what I am today, my supervisor Madam Natuhwera Maureen for her guidance and directions in writing this research report and finally to all my friends who have been there for me academically.

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TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

ACRONYMS

ATM	-	Automated Teller Machine
CRDB	-	Centenary Rural Development Bank
CPU	-	Central Processing Unit

ABSTRACT

This study was to examine the relationship between the use of ATMs and customer satisfaction at Centenary Bank, Nakivubo branch. The study was guided by the following objectives; to examine the customer services offered by ATM points to account holders, to establish the level of customer satisfaction and to establish relationships between ATM services and customer satisfaction.

The study applied a descriptive research design. This helped the researcher in understanding the dynamics related to the use of an ATM and customer satisfaction at centenary bank.

The findings revealed that the services provided by ATM cards are, customers use ATM cards to make cash withdrawal from the bank, ATM cards help customers to make inquiry of their balances on their accounts, customers of centenary bank use ATM cards when making transactions like depositing and balance inquiry, Centenary ATM cards have helped its customers to pay their bills like TV, school fees and water bills. It was also concluded that there is no need to stand on long lines when withdrawing cash from centenary bank, customers do not take a lot of time to make transactions, the tendency of moving long distances is minimal at centenary bank, customers are loyal to the bank as they have high level of satisfaction and customers are retained because of high satisfaction levels and this is because of the fact that centenary bank customers are satisfied with its services, they are able to remain with the bank.

The recommendation was drawn that Centenary bank must sensitize its customers about the availability of the ATM cards and the different services it offers. ATM cards should be located in so many places especially busy places for proximity purposes and for reducing the amount of time spent in the queue before accessing the ATM services. Centenary bank should make sure that the cost of using the ATM card is kept as minimum as possible and this will encourage more people to use these services and this helps to reduce congestion in the banks.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter contains the background of the study, statement of the problem, purpose of the study, research objectives, research questions, scope of the study, significance of the study and the conceptual frame work.

1.1 Background to the study

Automated teller machine refers to a machine that acts as a bank teller by receiving and issuing money to and from the ATM account holders or users. ATM services include function such as cash withdrawals, balance enquiry, bill payment, cash and cheque deposits, saving and credit account on a 24hrs basis. Thus with the appearance of ATM, some limitations of time and geographic location has been resolved (Edfy, 2000). Increased customer demand for both service provision as well as efficiency expansion due to the increase in demand for service (Cardozo, 2005). The use of ATM system of banking sectors will bring in efficiency in the banking industry majority in terms of speed, data storage. ATM will show a huge improvement in the long queuing in most banking halls. Despite of all merits of automated teller machine service points, retention of customers cards (Kevin, 2000). Wu and Wang (2007) noted that, ATM is an innovative service delivery mode that offers diversified financial services like cash withdrawal funds transfer, cash deposits and cheque book requests.

1.1.1 Global history of ATMs.

1960-1967: Technological run-ups to the ATM machine

There were a few forerunners to the ATMs we know and love today, most of which are unrecognisable in comparison, but which definitely contributed to the technology we have now. The first ATM machine predecessors were invented out of a need for after-hours banking. Workers were frustrated that they couldn't pay bills or send money because banks were closed by the time they knocked off work. The first to actually look (but not function) like a present-day ATM machine was the Bankograph (installed in 1961 in New York by City Bank) that didn’t dispense cash but accepted it – allowing the public to pay their bills and send money without having to interact with a cashier or teller.The Bankograph wasn’t very popular and was off the market only six months after its release. But the effects of its introduction to the public would linger for years afterwards.Patents were filed by various companies between 1962 and 1967 for machines that would be able to dispense money to bank account holders without them having to go inside the bank.(Bronwyn Watt,May 19, 2016)

1967: The first cash dispenser is installed

On 27 June 1967, in Enfield Town, London, the first cash dispensing machine was installed by Barclays Bank. It was called the De La Rue Automatic Cash System or DACS (named for De La Rue, the printing firm its inventor worked for). Users would insert cheques into the machines and the machines would return the appropriate amount. The cheques were called tokens and they were treated with an isotope of carbon that the machine could read and interpret securely. The tokens were mailed back to users after the transactions were processed. Though not ideal by today’s security standards, this system was quite popular at the time and would eventually inspire the use of plastic bank cards in ATMs.(Bronwyn Watt,May 19, 2016)

1969-1972: The first modern ATMs are deployed

In 1969, Chemical Bank deployed the first ATM machine to actually look and work like modern ATMs; the Docuteller, manufactured by the Docutel Corporation, premiered in New York on 2 September. Docutel were the first to hold the USA patent for the ATM and are therefore generally credited as its inventor. Following this, a string of machines were released by several other companies that marked the proliferation of ATMs into the market. These are widely considered the first true ATMs, because they were the first to dispense cash using bank-issued cards that worked in combination with security keys (which we now know as PIN numbers).(Bronwyn Watt, May 19, 2016)

1979 – late1990s: Innovation takes over

After ATMs were installed by major banks all over the world, all that was left to do was make them better.

When the internet came into wide use, around the late 90s, the next step was to connect ATMs to the internet so that they could update automatically and quickly. For a while, Diebold and NCR were the only two manufacturers competing in the networked ATM space. But over time they were joined by many other manufacturers, like Triton, who haven't stopped innovating and have recently released their Argo ATM range with features like anti-skimming technology, resistive and capacitive touch screens and well as e-receipts to help businesses reduce their carbon footprint.From new functionality and the first ATMs that used wireless technology rather than a fixed line, to experimentations with dye stain technology to mitigate theft of cash, ATMs haven't stopped evolving since they were invented. ATMs can literally now be "dropped" anywhere, they can operate off solar power and inform merchants of low cash volumes. The next frontier for ATM machine technology appears to be biometrics, as fingerprint-scanning ATMs hurtle closer and closer to being a market standard.(Bronwyn Watt,May 19, 2016)

1999: ATM Solutions is born

Eighteen years after the first ATM went live in South Africa, ATM Solutions was founded. At the time, the problem was simple: ATMs could only be found outside bank branches, so were often too far away from where people lived, shopped and worked. This coincided with a rapid change in the retail landscape, and so ATM Solutions embarked on a 17-year journey of business and innovation focused on bringing people closer to their money. Previously, ATM access was often inconvenient, but Paycorp's ATMs meant that a retailer of any size could have an ATM installed – inside or outside – bringing a new level of convenience to users.(Bronwyn Watt,May 19, 2016)

1.1.2 ATM history in Uganda.

The first automated teller machine (ATM) in Uganda was brother in by SCI/NCR for Standard Chartered bank in September, 1997. There objective was to be able to serve their customers in the most convenient way possible and that is why they decided to install ATMs for customers use. The Standard Chartered bank(SCB) installed four more ATMs in new locations in Uganda in 2002,bringing itsnumber of ATMs to11,the largest number of any bank in Uganda.

Edfy (2000) defines customer satisfaction as the process through which a business ensures consumer loyalty and non-defection of consumers to the competitors. Customer's satisfaction has business leader's attention. As it's the basis for ensuring sustainability in a business. Nigel hill et-al (2008) defines it as a measure of how products and services supplied by a company meets or surpass customer expectation and therefore in a competitive market place where business compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy.

ATMs ensure users satisfaction is an essential determinant of success of technology based on delivery channels. Bank tellers have less direct involvement the customer and this may affect the level customer satisfaction there by affecting loyalty customers (centenary report 2010).

The above manual unreliable service will give rise to technological means of efficient and fast way of serving customers given the rise in demand for banking services. This saw the emergency and use of the ATM among many other inventions like telephone banking, internet banking etc. ATM is an abbreviation of Automated Teller Machine which acts a teller in a bank who takes and gives money over the counter. ATMs are placed not only near or inside the premises of the bank but also in location such as shopping centers, malls, airports, grocery stores, petrol stations or any place where large number of people may gather. These innovations embraced by the government of Uganda coupled with the hard work of the players in the financial sector, centenary rural development bank (CERUDEB) inclusive has seen an increase in the enrollment of the bank's ATM users as evident by the long queue at most banks ATM service points referred by different names such as; center point for CERDUDEB, orient express card for Orient bank etc. Hesket et-al (2011) noted that the concept that the customer is important in achieving business services dates back about to fifty years ago when business management studies recognized marketing as an essential discipline. Commercial banks in Uganda have valued the importance of ATMs in improving their organization's performance and profitability.

1.2 Statement of the Problem

The introduction and use of ATM system of banking proved effective in generating profits for the banks. This is because it greatly improved external customer service by 24/7 hours work the ATMs. It enabled external customers withdraw money from ATM points which led to customer satisfaction. Customer loyalty and in turn organizational profitability, in Uganda majority of banks adopted the use of ATM as a way of providing efficient and effective services to customers. Despite of all the merits of ATMs, customer still complain of shortfalls on the use of the system such as; break downs of ATMs, long queues at ATM service points, retention of customer cards, limited knowledge on the use of ATM cards, fraudulent transactions and its operation in just a few languages.

It's therefore against this background that the researcher was prompted to investigate and find out the effect of ATM system of banking in enhancing customer satisfaction in Centenary Bank, Nakivvubo branch.

1.3 Purpose of the Study

To assess the effect of automated teller machine on customer satisfaction in banking

1.4 General Objective

The main aim of the study was to establish the relationship between the use of ATMs and customer satisfaction at Centenary Bank, Nakivvubo branch

1.5 Specific Objectives of the Study

i. To examine the customers services offered by ATM points to account holders.

ii. To establish the level of customer satisfaction

iii. To establish relationships between ATM services and customer satisfaction

1.6 Research Questions

i. What are the services offered by ATM?

ii. How effective are the customer satisfaction?

iii. What is the relationship between ATM services and customer satisfaction?

1.6 Scope of the study

1.6.1 Content scope

The study specifically looked at the effect of automated teller machine on customer satisfaction in banking.

1.6.2 Geographical scope

The study was conducted at centenary bank, Nakivvubo branch and its ATM service point located within the same branch.

1.6.3 Time scope

The study looked at how the ATM system of banking is providing quality services in relation to customer’s expectations from the period 01/2018 to 04/2018.

1.7 Significance of the Study

The findings of the study will help centenary bank management as well as the banking industry on how quality services offered by ATM service point are essential and its relationship to customer satisfaction.

The recommendations of the study will help the banking industry in the identification of the weakness in the use of ATM system of banking on the ways of improving its services.

This study will also be of great importance to future scholars who will pursue research in fields related to ATM system of banking and service satisfaction.

1.7 Limitations of the Study

Securing appointment say interviews may be hard; this may be due to the fact that most of the respondents have busy schedules which may make it hard for them to allocate time for the study.

Respondents may not be willing to avail the researcher with the required information due to negative attitudes, suspiciousness and speculations.

The time allocated for conducting the research may not be enough for the researcher to cover the area of study since the researcher have other academic obligations

1.8 Operational definition of key terms

Technology: is definition as the sum of knowledge, skill and methods related to the production distribution and consumption of goods and services including the organization there (Aguele & Uhumuavbi, 2003). Technology can also be seen as the study, development, and application of devices, machines and techniques for manufacturing and productive processes (Merritt, 2008). From the above definitions, it is obvious that technological skills are based on scientific in solving human needs and problems.

Efficiency: is defined as the use of human, financial, physical and information resources such that the output is maximized for any given set of resource input, or input is minimized for any given quantity and quality of output (development communities for local government, 2007). It measures the input- output relation and determines whether inputs are reflected into outputs in an optimal way (Mahal, 2000).

Adoption: refers to the acceptance, taking on implementation or approval o something. In this study, adoption refers to the uptake of modern gadgets for improving the performance of the banking activities.

1.9 Conceptual Framework

Figure 1.1: Conceptual Framework

Independent variable		Dependent variable
ATM services • Cash withdrawal • Balance inquiry • Bill payment • Cash and check deposits	→	**Customer satisfaction** • Short waiting lines • Short waiting time • Distance is shortened • High customer expectations

The figure above explains the relationship between the use of ATMs and customer satisfaction in Centenary Bank. ATM services include cash withdrawal, balance inquiry, bill payment, cash and check deposits. These influence customer satisfactions inform of short waiting lines, short waiting time, distance is shortened and high customer expectations.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews the available literature written on this topic and in other related areas in this chapter. This was made possible by the identification, collection and review of this literature from various sources such as text books, journals, reports and the Internet.

2.1 Customer Satisfaction

Cacioppo (2000) define customers' satisfaction as the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service. Increased customer expectations have created a competitive climate whereby the quality of the relationship between the customer and bank has taken on a greater significance in some cases than the product itself (Musiime and Biyaki, 2010). Krishnan et al (1999) point out that, the banking industry strives to succeed by putting the topic of rapid and changing customers needs to their agenda. This can be achieved through good customer care and offering attractive services or products that other competitors may not offer. Therefore, customers satisfaction is seen as a key performance indicator within business. The concept of customer satisfaction occupies a central position in marketing and practice (Cardozo, 1965). Customer satisfaction is a person's feelings of pleasure or disappointment

A customer is the most important visitor on our premises. He is not dependent on us. He is not an interruption to our work. He is the purpose for it. He is not an outsider on our business rather he is part of it, we are not him favor by serving him rather he is doing us a favor by giving us an opportunity to do so (Waswa, 2003) pg 35. He further described a customer a one that enables the organisation exists. They are they are purpose of the business.

Khirallah (2005), define customer satisfaction as a customer's perception that his or her needs wishes, expectations or desires with regard to products and services have been fulfilled. Consumer satisfaction in short can therefore be defined as an evaluative process that contracts pre-purchase expectations with the actual perception of performance during and after consumption experience. In summary, customer satisfaction is the meeting or even exceeding of a customer's expectation after the use product the outcomes of satisfying a customer are;

Customer loyalty- loyal customers are those who have the enthusiasm about the brands or product they use. The more enthusiastic a customer is, is the higher the profit contributed to the brand (Malcom, 2008)

Musiime and Biyaki (2010), loyalty is combination repurchase behavior and psychological attachments of a customer to a particular service provider. The fundamental assumption of all loyalty is customer's demonstration of faithful adherence to an institution despite the occasional errors. Thus satisfying a customer is very paramount to organisation existence.

Customer retention- customer retention is the ability to hold on to customers over time, Joseph and stone (2003), customer account defections. it can also be described as a series of activities (Czepiel, 1990), losing customers not only lads to opportunity costs because the reduced sales, but also to an increased need for attraction new customers which is five to six times more expensive than customer retention (Joseph and stone, 2003)

2.2 The Concept of ATM

ATM is typically made up of the CPU for controlling the user interface and transaction devices, magnetic or chip card reader for identifying the customer, display which is used by the customer for performing the transaction, function buttons usually close to the display or touch screen used to selected the various aspects of the transaction and a record printer which provides the customer with a record of a transaction (Cronin and Mary, 1997).

Most ATMs are connected to interbank network, enabling people to withdraw and deposit money from machines not belonging to the bank where they have their account or in the country where their accounts are held thus enabling cash withdrawals in local currency (Maxwell, 1990). They are often identified by signs above them indicating the name of the bank owning them.

ATM is said to have evolved from early cash dispenser and is said to have first been introduced in the early 1970's. The dispensers were operated by a token inform of a punch card. This enables a customer to withdraw as sachets of suitable values of bank notes. These sachets processes and then return the card to the customers. Another source has it that ATM concept was started around 1967, and that it was first installed in end field town, on the London borough of end field by Barclays bank. Thomas (1996). This is said to have been accredited to john shepherded baron, although George Simon registered patent in New York and don Wetzel and two other engineers from Docatel Company also registered patent in June / April 1973. Brendan (1996). This in the second generation was improved to the extent that made it possible to count proved money.

ATMs typically connect directly to their ATM controller via either a dial-up modern over a telephone line or directly via a leased line. Leased lines are preferable because they require less time to establish a connection. Musiime & Biyaki, (2010). It is observed that, most modern ATMs, the customer are identified by inserting a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip that contains a unique card number. Security is provided by the customer entering a personal identification number (PIN). For one to access ATM service, he/she (the card holder) has to insert the card (magnetic strip card) into the machine (ATM), which then reads the strip and makes contact with the central computer to confirm the genuity of the card which is either accepted/ rejected depending on whether it is valid or not. When accepted, the customer then punches his/ her PIN number which is then verified according to its compatibility with the information stored in the card. After which it then perform the service requested of like (issuing cash, accepting cash/ cheque deposit, balance enquiry, mini- statement) etc, and finally ejects the card.

2.3 Effectiveness of ATM

Without usage of technology the banking sector cannot provide customers with effective services (Patricio et al, 2003). Effective service delivery is a new or significantly improved service concept that is taken into practice (Drake, 2001). Customer expectations concerning service encounter experiences and service delivery mechanism as well as the entire concept of what constitutes quality service is therefore key issues that need to be considered prior to the implementation of any structural change. Patricio et al., (2003). Effective service delivery is a service product or service process that is based on some technology or systematic method. It can be new customer interaction channel, a distribution system or a technological concept or a combination of them. (Kelley et al. 1990). Kumbhar (2011). Observed that effective service delivery is positively related to customer satisfaction in that, when a customer perceives that the delivery mode of the transaction that the bank is supposed to offer is quite good, the more the customers will be satisfied with the bank service.

According to Dan Wrigth and walls (1988), one problem with ATM is that they are now the greatest source of customer complaints particularly over “phantom” with drawls which customers argue that were made by them whilst banks would never complain that their machines are infallible , they do argue that these withdrawals are usually made by friends or family members or pin.

Salome (2004), ATM banking services are mainly found in urban areas, the population in rural areas is largely serviced by micro finance institutions which are not as sophisticated as the commercial banks. This is a drawback since Ugandans population is predominantly population, they should be just right for the people to be able to take advantage of the banking services, albeit at a more sophisticated level.

One of the biggest concerns about ATMs is security (Mukasa 2003). He says this is the same for provider and customers. There should be protection framework hackers and fraudsters. Customers need to be sure that their passwords are secure and information and transaction are safe. Development of secure control is a big challenge for the service providers. Bank should use appropriate techniques to mitigate both external and internal threats to their ATM system in order to increase the risk of money laundering. Banking in more advanced economies use a combination of checks such as electoral register number, sighting current national I.D, passports, driver's permit.

2.4 The Relationship Between ATM Use and Customer Satisfaction

Earlier research by Brownlie (1989) has recommended that some customers have positive attitude based on dominant perceptions of convenience/ accessibility/ ease of use as observed by Malcon (2008). On the other hand, Rachel and Sasser (1990) have recognized the benefits that customer satisfaction delivers to a ban for instance, the longer a customer stays with the bank the more utility the customer generates. This is a result of a number of factors relating to time the customers with satisfactory service concept that is taken into practice (Musiime and Biyaki, 2010).

According to Patricio et al (2003) customers will use different service delivery system dependent on their assessment of each channel and how it contributes to the overall service offering. Hence service satisfaction of each channel and how it contributes to the overall service offering. Hence service satisfaction will not merely be based satisfaction. With automated teller machines networks already in place in most of the urban areas, the drive is now focused towards the rural areas where the use of automated teller machines is still uncommon (Musiime and Biyaki, 010).

Kambhar (2011) has stated that system availability, fulfillment and efficiency, security and responsiveness, easiness, convenience, problem handling and contact were not significantly correlated with overall satisfaction in ATM service; however cost effectiveness of ATM service was positively and significantly correlated with overall customer satisfaction in ATM services. Khan (2010) in this study of Pakistan bank has stated that there is a positive and strong relationship between ATM service quality and customers satisfaction. The study has identified that convenience, efficient operation, security and privacy.

2.4 Conclusions

From the review of literature, it can be observed that the operation and use of ATM service in the financial sectors, has contributed a lot banks clients, as they say goes that, foe every step forward development a lot of challenges must have been faced, fought and overcome thus the demanding of ATM saw the emergency of some challenges for the industry as customer keep demanding for better service while the financial institutions are very busy searching for the most efficient way by which they can improve on their service provision.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter covered research methodology and specifically research design, the type of data that was adopted in carrying out research, sources of data, data collection instruments, data collection procedure, measurement of variables, data presentation and analysis methods as well as ethical consideration.

3.1 Research Design

The study applied a descriptive research design. This helped the researcher in understanding the dynamics related to the use of ATMs and customer satisfaction at centenary bank. Quantitative approach was used and it involved the researcher collecting data from employees of the Bank who access services.

3.2 Study Population

The target population involved employees from different departments or categories including Procurement, IT, Accounts & Finance, Marketing, Human resource and Clients. The population of the study was 120 employees and clients of bank.

3.3 Sample Size and Sample Selection

According to Krejcie and Morgan tables (2010), out of the total population of 52 respondents, the researcher used a sample size of 44 respondents who participated in the study. This sample size was appropriate as it enabled triangulation of the findings to what took place in centenary rural development as far as automated teller machine is concerned. Simple random sampling was used in conjunction with purposive method to select key subjects that participated in the study.

Table 3.1: Distribution of Respondents

Respondents	Population (N)	Sample size (S)	Sampling technique
Top management	3	3	Purposive sampling
Stores department	6	5	Simple random sampling
Accounts department	5	3	Purposive sampling
Suppliers	19	18	Simple random sampling
Procurement department	3	3	Purposive sampling
Clients	16	12	Simple random sampling
Total	**52**	**44**	

Source: Krejcie & Morgan (2010) as modified by Lohr, (2010).

3.3 Data Sources

The primary data was relied on heavily than the secondary data because it was collected by the researcher hence unique to the researcher and to the study itself. The method that was used to collect the primary data was the questionnaire, which is a popular means used by many researchers and commonly recognized by the respondents. It was considered because it was relatively cheap due to the population targeted and easy for respondents to fill because they were given time to understand the questions before responding.

3.5 Data Collection Procedures

The questionnaires and structured interview instruments were structured in line with the research objectives and questions. The researcher used self-Administered questionnaires in generating some of the information from the respondents. These questionnaires were closed ended type of questions that the respondents answered directly by filling the questionnaire. The researcher put sufficient care to ensure that the questions were clear and self-explanatory. This therefore helped in saving time as well as resources to cover a wide range of respondents within the speculated time

3.6 Quality data control

Quality control of data is an integral part of all research and takes place at various stages, during data entry or digitization, and data checking. It is vital to develop suitable procedures before data gathering starts. The data collected should be valid, accurate and consistent with the study.

Validity of an instrument is how accurate the instrument is in obtaining the data it intends to collect (Mugenda & Mugenda 2003). Validity indicates the degree to which the instrument measures what it is supposed to measure (Kothari, 2004). To ensure precision, relevance and content validity of the instrument, the questionnaire was subjected to critical evaluation by the researcher and the supervisor.

To measure the consistency of the scores obtained and how consistent they were for each individual from one administration of an instrument to another and from one set of items to another, the study used Cronbachs alpha (a measure of the internal consistency of the questionnaire items) using data from all the respondents. Separate reliability tests for each of the variables were computed.

3.7 Data Processing and Analysis

Sarantakos (2000) describes data analysis as data that is statistically analyzed in order to determine whether the generated hypotheses have been supported. The structured questionnaires were coded for all questions in respect to each research objective so as to ensure that processing of data was easily done before fieldwork. The data that was collected was analyzed using quantitative method and analysis was done using descriptive statistics. According to Cooper and Schindler (2006), descriptive analysis involves the process of transforming raw data into charts, tables with frequency distribution percentages to enable full interpretation of data. A computer package known as excel was used to analyze the data. The study employed the use of statistical frequencies like percentages to analyze the various differences in population demographics.

3.8 Ethical consideration

The researcher complied with ethical procedures to protect the rights of the research participants, involving the principle of voluntary participation which requires that participants do not need to be coerced into participating in this research. The following ethical measures were adhered to (Sekaran, 2003)

Right of the participant: In this study, no attempt was made to harm participants deliberately and those who could experience any form of harm be it through victimization, emotional or otherwise, was informed in advance of their right to withdraw from participating in the study.

Confidentiality and anonymity: Confidentiality means that information from participants is not going to be divulged to the public nor made available to colleagues, subordinates or superiors. In this study, all information about participants was treated with confidentiality and the participants were anonymous (Saunders, *et al.*, 2003). A covering letter also assured respondent that all responses were treated with utmost confidentiality and anonymity.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.0 Introduction

This chapter presents, analyses, and interprets findings from the study about the relationship between the use of ATMs and customer satisfaction at Centenary Bank, Nakivubo branch. The presentation is done in order of research questions.

4.1 Response Rate of Respondents

For the study, 60 questionnaires were issued out to the respondents and 60 questionnaires were returned back fully answered. With this kind of response the researcher can say that the study was not biased.

Table 4.1: Response Rate of Respondents

	Frequency	**Percentage (%)**
Questionnaires issued	60	
Questioners received	60	100

Source: Field data, 2018

4.2 Description of Respondents' Background

4.2.1 Respondents by gender

Respondents who participated in the study by their gender are summarized in the table below;

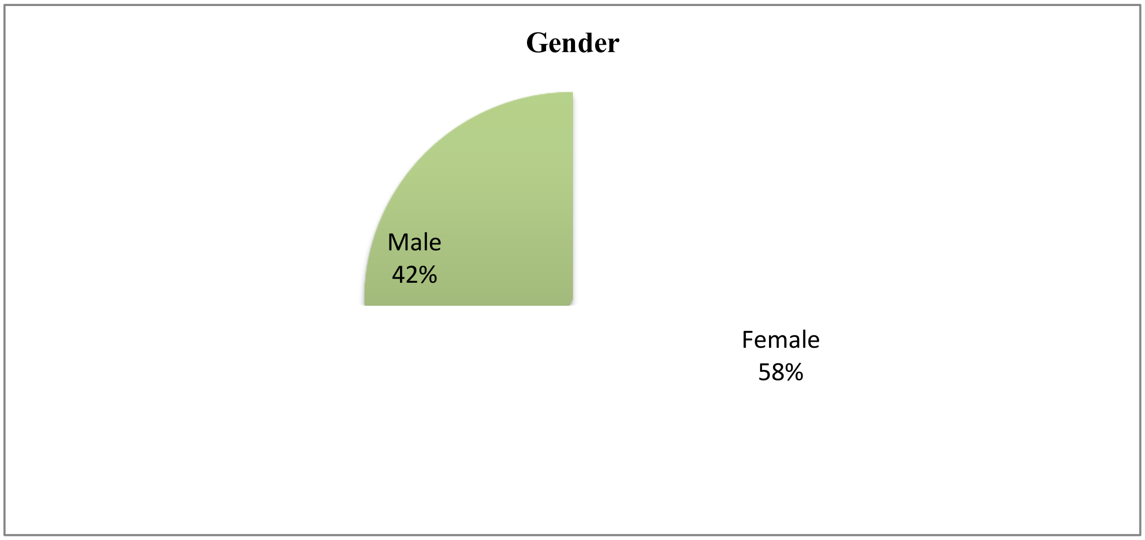
Table 4. 2: Gender of respondents

Sex	Frequency	Percentage (%)
Female	35	58.3
Male	25	41.7
Total	**60**	**100**

Source: Field data 2018

Table 3 above shows that the majority of the respondents with 58.3% were female and 41.7 % of the respondents were male. This showed that both men and female were presented in the study.

Figure 4. 1: showing the gender of respondents



Source: Primary data, 2018

4.2.2 Respondents by their age

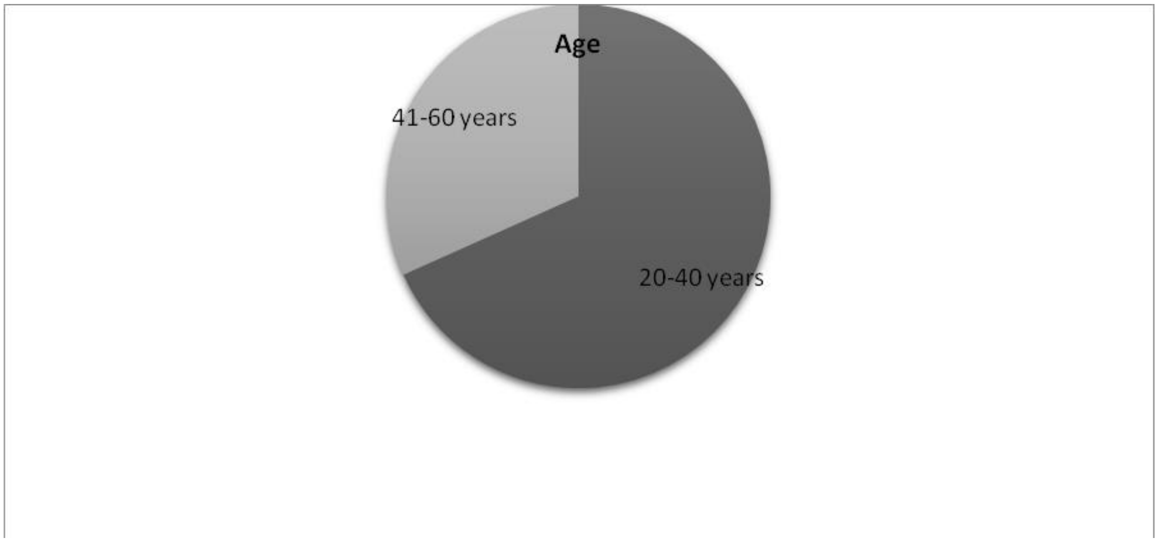
Table 4. 3: Age Bracket of the respondents

Age bracket	Frequency	Percent (%)
20-40 years	41	68.3
41 years and above	19	31.7
Total	**60**	**100**

Source: Primary data, 2018

The majority of respondents with 68.3% were between the age bracket of 20 - 40 years and 31.7% of the respondents who were the minority were above 41 years.

Figure 4. 2: Age bracket of respondents



Source: Primary data, 2018

4.2.3 Respondents by Marital Status

Respondents who participated in the study by their marital status are summarized in table below;

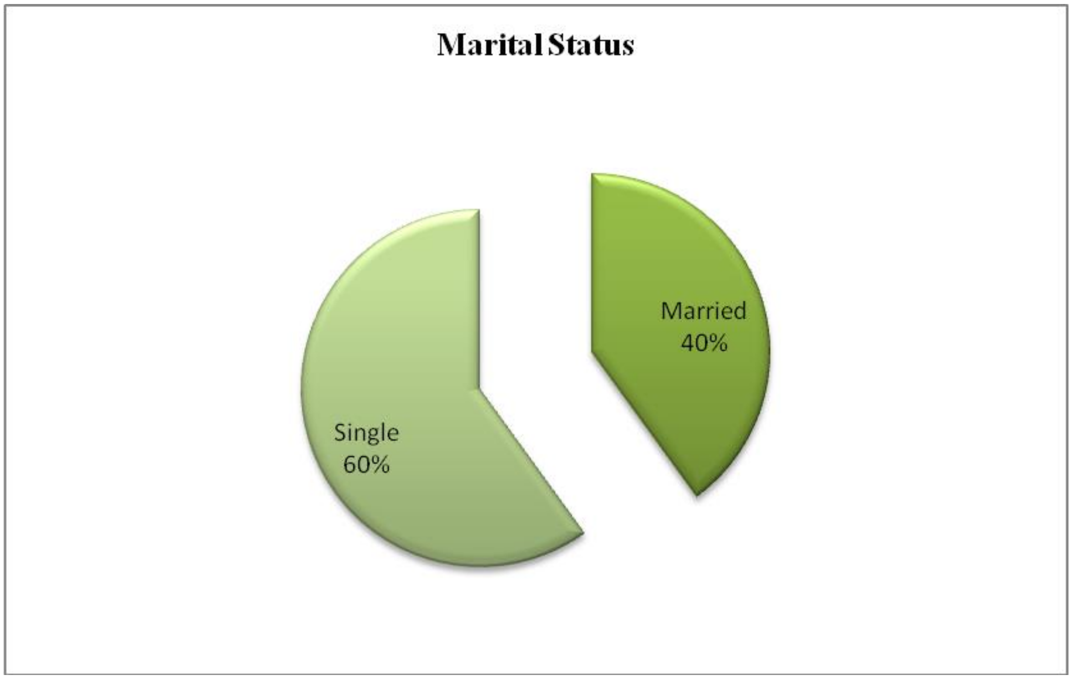
Table 4. 4: Marital Status of respondents

Marital status	**Frequency**	**Percentage (%)**
Married	24	40
Single	36	60
Total	**60**	**100**

Source: Primary data, 2018

It was found out of 60 respondents who participated in the study, most of them with 60% were single while 40% of the respondents were married. This means that centenary bank employ more single staff compared to married ones since single staff doesn't have more commitments at home and therefore they are available for work at any time they are needed.

Figure 4. 3: Marital Status of respondents



Source: Primary data, 2018

4.2.4 Respondents by level of education

Respondents who participated in the study by their level of education are summarized in table below;

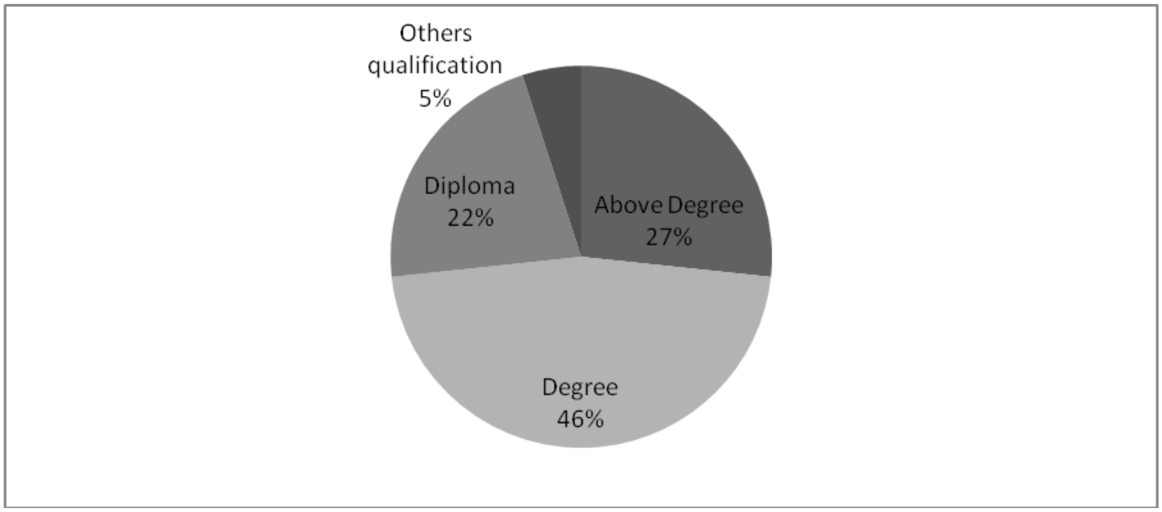
Table 4. 5: Education level of respondents

	Frequency	**Percentage** (%)
Above Degree	16	26.7
Degree	28	46.7
Diploma	13	21.7
Others qualification	3	5
Total	**60**	**100**

Source: Primary data 2018

The results on the table above indicate that the majority of the respondents with 46.7 % had degrees, 26.7% of the respondents had degree and above, 21.7% had diplomas and 5% had others qualifications not mentioned above. This means that centenary bank employ qualified staff equipped with skills which are crucial to customer satisfaction.

Figure 4. 4: Showing the education level of respondents



Source: Primary data, 2018

4.3 SERVICES OF ATM

4.3.1 I use ATM card to make cash withdrawal from centenary bank

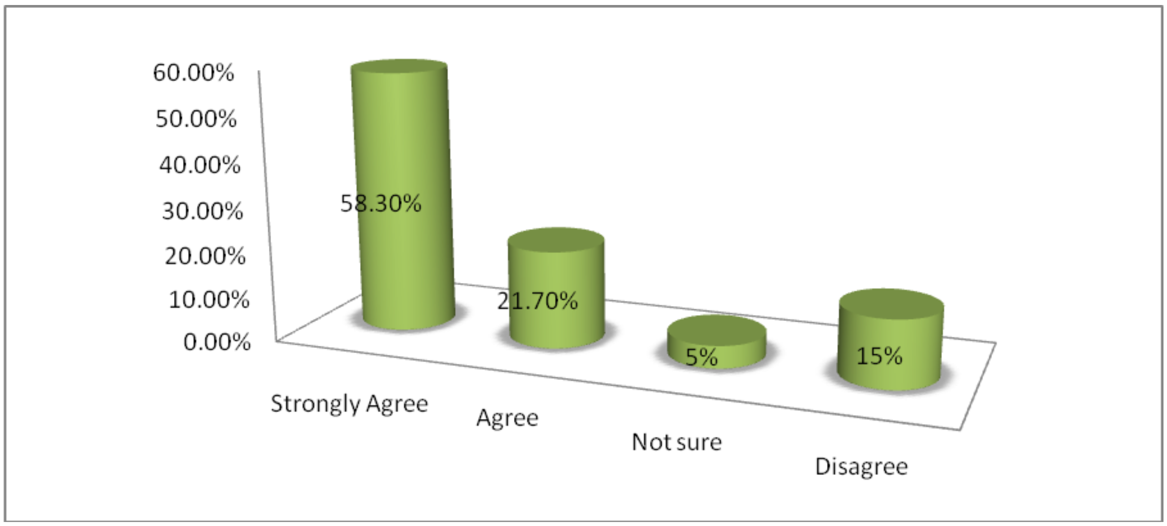
Table 4. 6: I use ATM card to make cash withdrawal from centenary bank

Responses	Frequency	Percentage (%)
Strongly Agree	35	58.3
Agree	13	21.7
Not Sure	3	5
Disagree	9	15
Strongly Disagree	0	0
Total	**60**	**100**

Source: Primary data, 2018

The findings as indicated on the table above showed that most of the respondents with *58.3%* strongly agreed that they use ATM card to make cash withdrawal from centenary bank, 21.7% of the respondents agreed, 15% disagreed and those respondents who were not sure of the response were 5%. This means that most of the respondents use ATM to withdraw money from the bank as indicated in the table above where 80% of the respondents agreed compared to 15% who disagreed and 5% who were not sure.

Figure 4. 5: I use ATM card to make cash withdrawal from centenary bank



Source: Primary data, 2018

4. 3.2 ATM card helps me to make inquiry of balance on my account

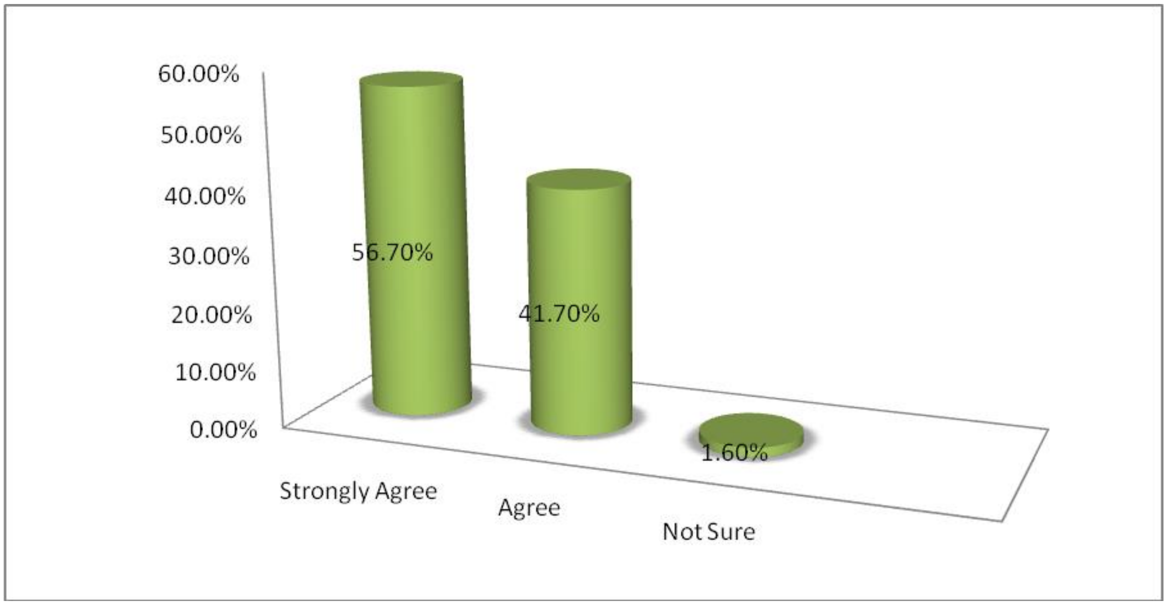
Table 4. 7: ATM card helps me to make inquiry of balance on my account

Responses	**Frequency**	**Percentage (%)**
Strongly Agree	34	56 .7
Agree	25	41.7
Not Sure	1	1.6
Disagree	0	0
Strongly Disagree	0	0
Total	**60**	**100**

Source: Primary data, 2018

The findings showed that most of the respondents who were interviewed with 56.7% agreed that ATM card help them to make inquiry of balance on their accounts, 41.7% agreed and those respondents who were not sure of the response were 1.6%. This is an indication that customers of centenary bank use ATM cards to check the balances they have on their accounts since and this has saved their time because they can do this at any time.

Figure 4. 6: ATM card helps me to make inquiry of balance on my account



Source: Primary data, 2018

4. 3.3 I use centenary ATM card when making transactions like depositing

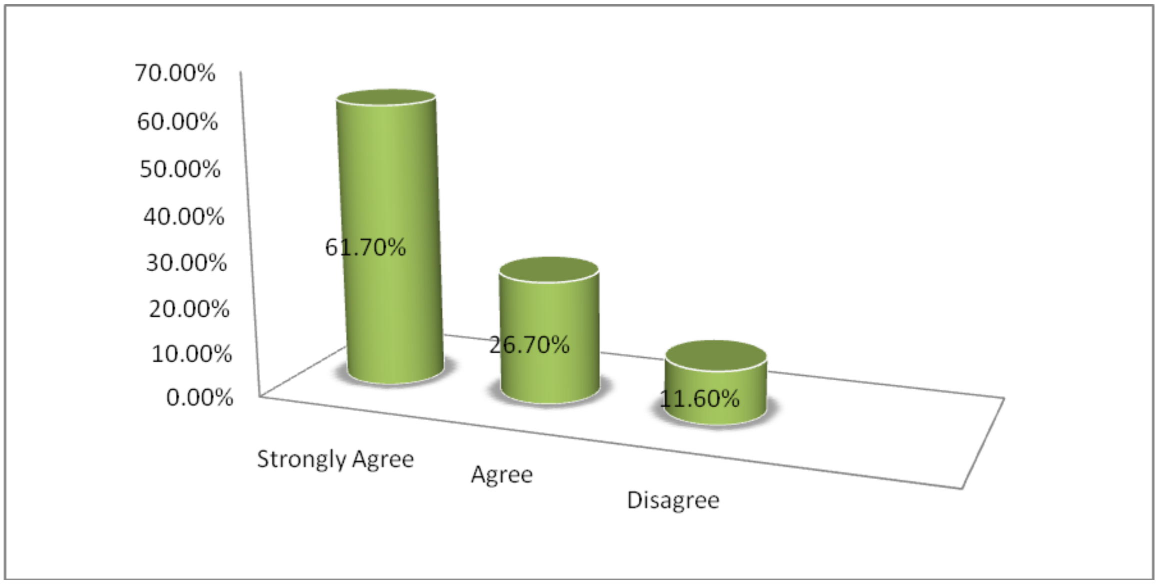
Table 4. 8: I use centenary ATM card when making transactions like depositing

Responses	Frequency	Percentage (%)
Strongly Agree	37	61.7
Agree	16	26.7
Not Sure	0	0
Disagree	7	11.6
Strongly Disagree	0	0
Total	**60**	**100**

Source: Primary data, 2018

The findings as presented on the table above showed that most of the respondents with 61.7% strongly agreed that they use centenary ATM cards when making transactions like depositing, 26.7% of the respondents also agreed and 11.6% of the respondents disagreed. This is an indication that customers have been impressed by the ATM cards of centenary bank as they use them for multiple uses in transaction purposes, for instance they use them for depositing, withdraw, balance inquiry.

Figure 4.7: I use centenary ATM card when making transactions like depositing



Source: Primary data, 2018

4. 3.4 Centenary ATM card has helped me to pay my bills like TV, school fees, water bills

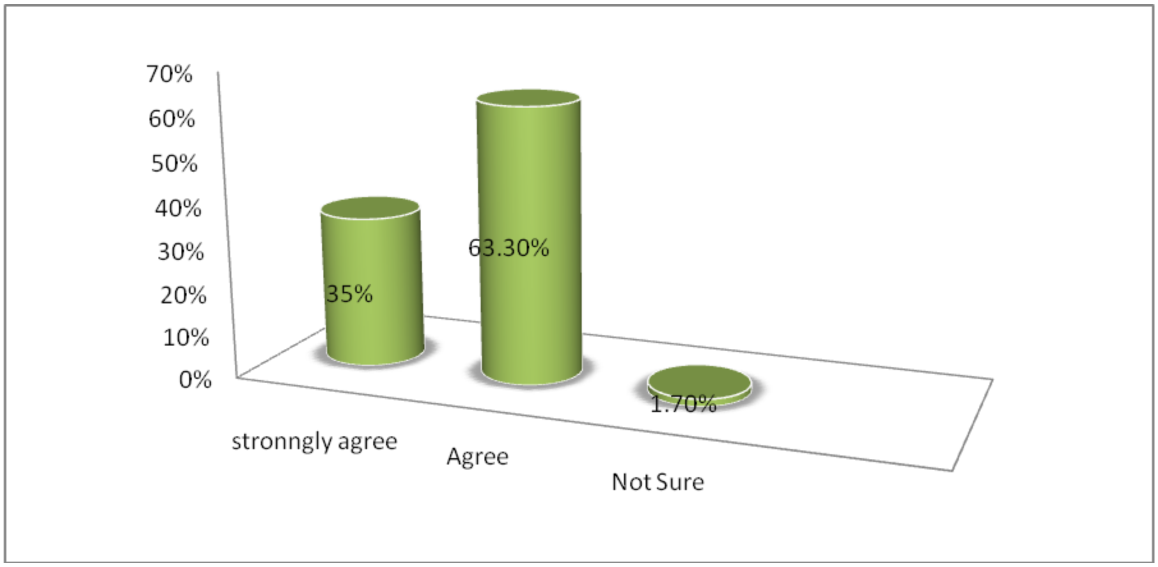
Table 4.9: Centenary ATM card has helped me to pay my bills like TV, school fees, water bills

Responses	Frequency	Percentage (%)
Strong Agree	21	35
Agree	38	63.3
Not Sure	1	1.7
Disagree	0	0
Strongly Disagree	0	0
Total	**60**	**100**

Source: Primary data, 2018

The findings from the study showed that most of the respondents with 63.3% agreed that Centenary ATM card has helped them to pay their bills like TV, school fees, water bills, 35% of the respondents agreed while those respondents who were not sure of the response were 1.7%. This means that centenary ATM cards have helped its customers to pay for their bills, for instance they use them to pay for their TV, school fees, water bills, electricity bills etc.

Figure 4.8: Centenary ATM card has helped me to pay my bills like TV, school fees, water bills



Source: Primary data, 2018

4.4 CUSTOMER SATISFACTION

4. 4.1 There is no need to stand on long lines when withdrawing cash from centenary bank

Table 4.10: There is no need to stand on long lines when withdrawing cash from centenary bank

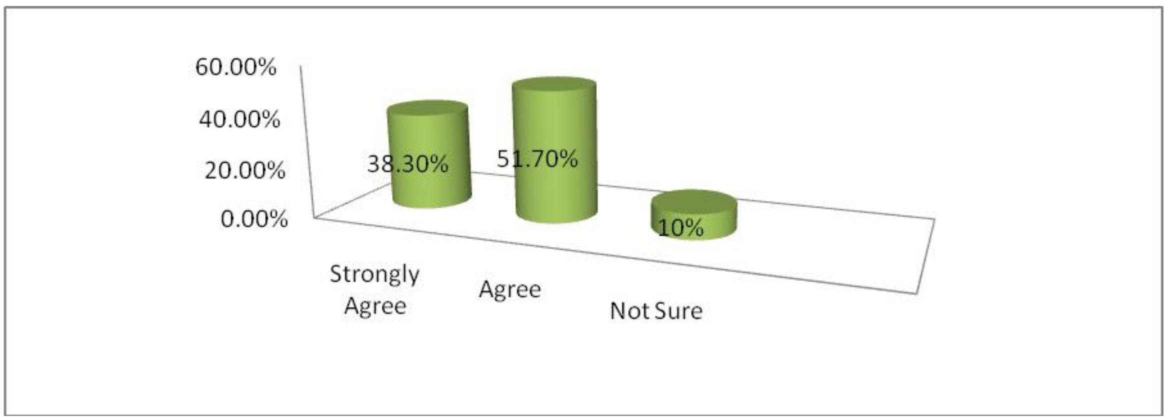
Responses	Frequency	Percentage (%)
Strongly Agree	23	38.3
Agree	31	51.7
Not Sure	6	10
Disagree	0	0
Strongly disagree	0	0

Total	60	100

Source: Primary data, 2018

The findings as presented on the table above showed that most of the respondents who participated in the study with 51.7% agreed that there is no need to stand on long lines when withdrawing cash from centenary bank, 38.3% strongly agreed while those respondents who were not sure of the response were 10%. This is an indication that customers of centenary bank no longer stand in long lines when making transaction because they have several choices of either using ATM Cards or the tellers basing on which one is convenient to the customer.

Figure 4.9:There is no need to stand on long lines when withdrawing cash from centenary bank



Source: Primary data, 2018

4. 4.2 I do not take a lot of time to make transaction at centenary bank

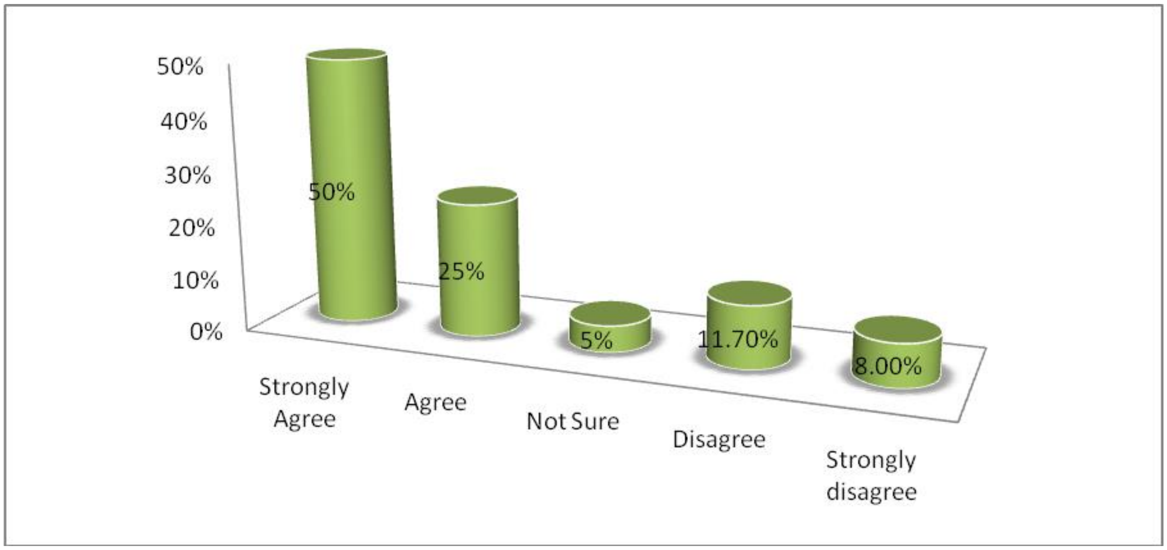
Table 4.11: I do not take a lot of time to make transaction at centenary bank

Responses	**Frequency**	**Percentage (%)**
Strongly Agree	30	50
Agree	15	25
Not Sure	3	5
Disagree	7	11.7
Strongly disagree	5	8.3
Total	**60**	**100**

Source: Primary data, 2018

The study findings revealed that most of the respondents with 50% strongly agreed that they do not take a lot of time to make transaction at centenary bank, , 25% of the respondents agreed, 11.7% disagreed, 8.3% strongly disagreed and those respondents who were not sure of the response were 5%. This is an indication that it just takes little time for a customer to make transaction with centenary bank compared before the introduction of ATM cards.

Figure 4.10: I do not take a lot of time to make transaction at centenary bank



Source: Primary data, 2018

4. 4.3 The tendency of moving long distances is minimal

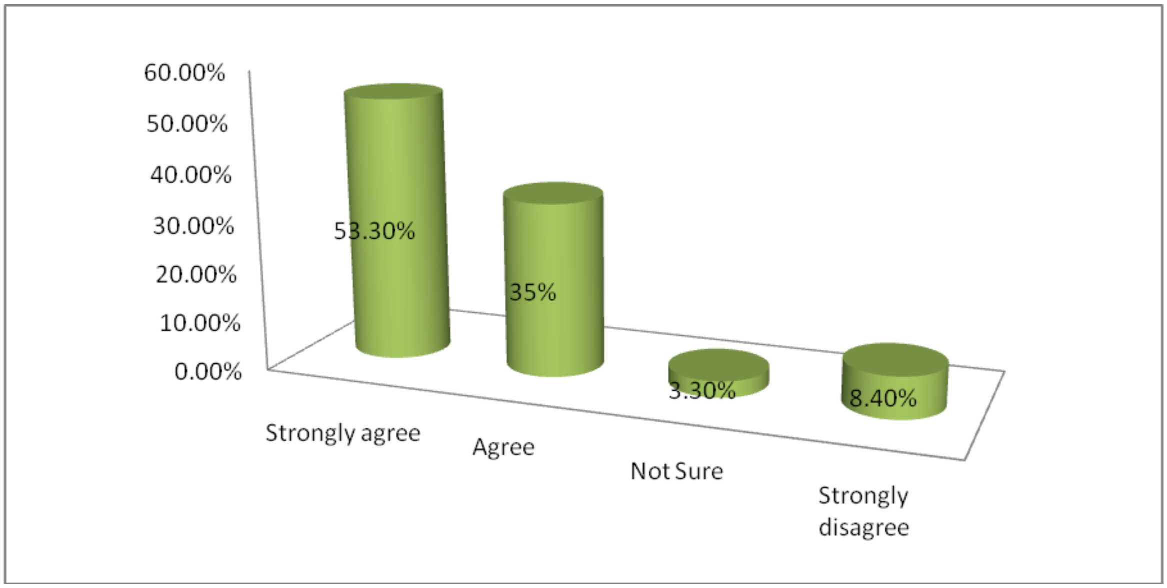
Table 4.12: The tendency of moving long distances is minimal

Responses	Frequency	Percentage (%)
Strongly Agree	32	53.3
Agree	21	35
Not Sure	2	3.3
Disagree	0	0
Strongly Disagree	5	8.4
Total	**60**	**100**

Source: Primary data, 2018

The study findings as presented on the table above showed that the tendency of moving long distances is minimal at centenary bank and this was strongly agreed by most of the respondents with 53.3%, followed by 35% of respondents who agreed, 8.3% of the respondents strongly disagreed while those respondents who were not sure of the response were 3.3%. Customers of centenary bank are happy with the services of the bank because the bank has many branches or Cent points where customers make transaction depending on the location of the area

Figure 4. 11: The tendency of moving long distances is minimal



Source: Primary data, 2018

4.4.4 Customers are loyal to the bank as they have high level of satisfaction

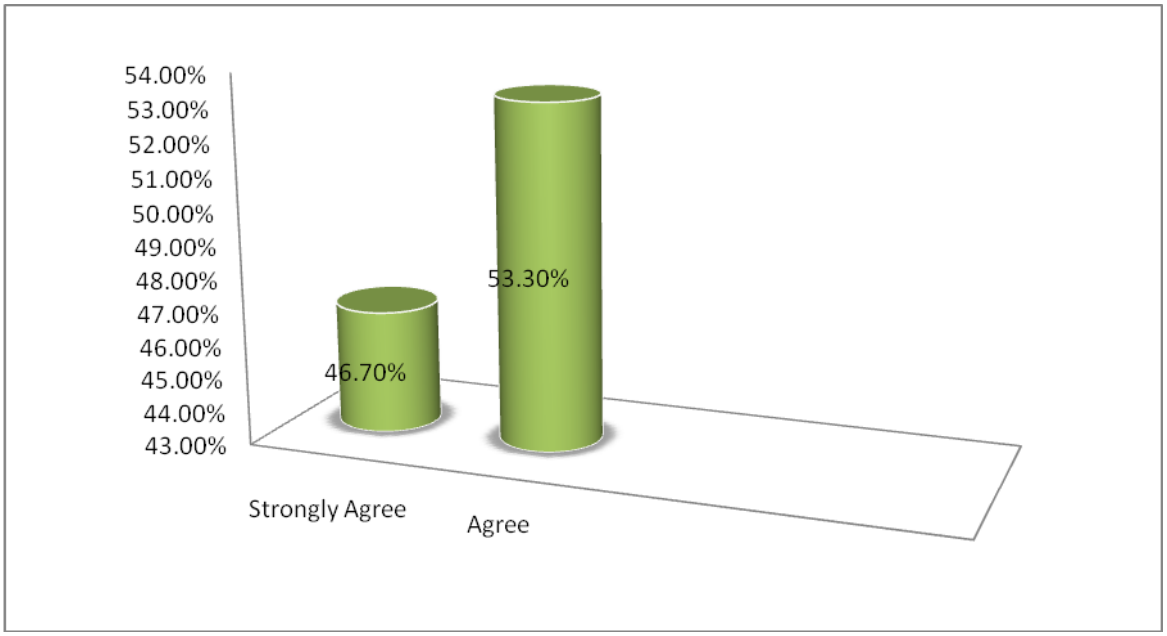
Table 4.13: Customers are loyal to the bank as they have high level of satisfaction

Responses	**Frequency**	**Percentage (%)**
Strongly Agree	28	46.7
Agree	32	53.3
Not Sure	0	0
Disagree	0	0
Strongly Disagree	0	0
Total	**60**	**100**

Source: Primary data, 2018

The field findings as presented in the table above showed that most of the respondents with the highest percentage of 53.3% agreed that customers are loyal to the bank as they have high level of satisfaction while 46.7% of the respondents strongly agreed. This is an indication that customers of centenary bank are satisfied with the services and therefore they are loyal to the bank.

Figure 4. 12: Customers are loyal to the bank as they have high level of satisfaction



Source: Primary data, 2018

4. 4.5 Customers are retained because of high satisfaction levels

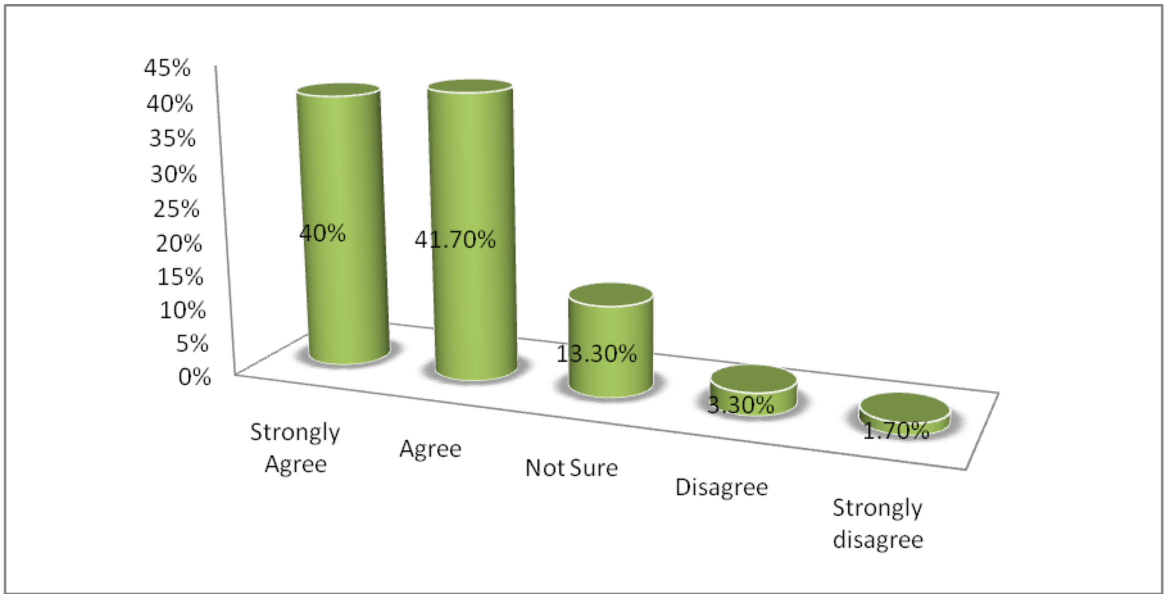
Table 4. 14: Customers are retained because of high satisfaction levels

Responses	Frequency	Percentage (%)
Strongly Agree	24	40
Agree	25	41.7
Not Sure	8	13.3
Disagree	2	3.3
Strongly Disagree	1	1.7
Total	**60**	**100**

Source: Primary data, 2018

The findings from the field showed that majority of the respondents with 41.7% agreed that customers are retained because of high satisfaction levels, also 40% strongly agreed, those respondents who were not sure of the response were 13.3%, 3.3% of the respondents disagreed and 1.6% of the respondents strongly disagreed. Because of the fact that centenary bank customers are satisfied with its services, they are able to remain with the bank.

Figure 4. 13: Customers are retained because of high satisfaction levels



Source: Primary data, 2018

4.5 RELATIONSHIP BETWEEN ATM AND CUSTOMER SATISFACTION

4. 5.1 Customers are satisfied by low costs associated with deposit and withdrawal

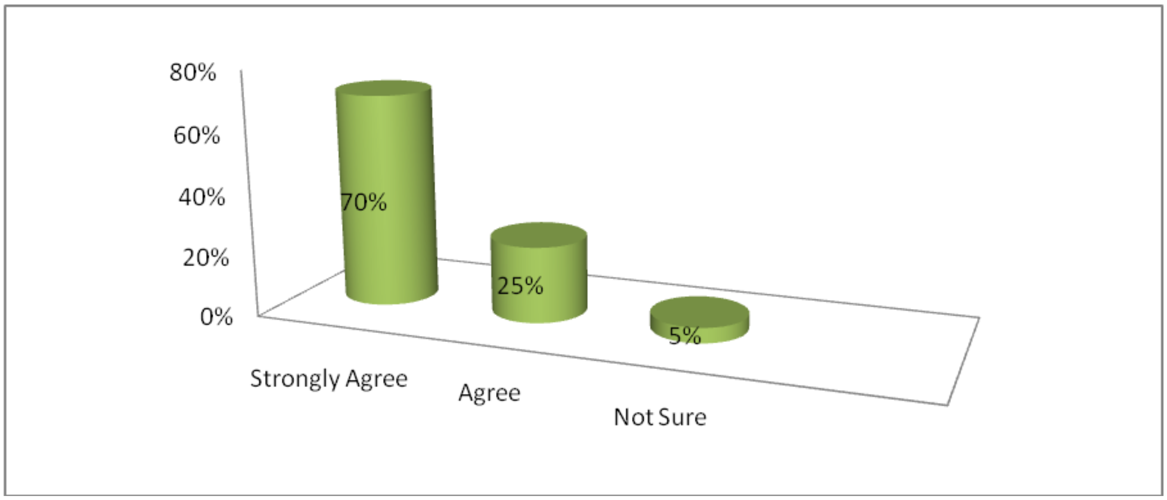
Table 4. 15: Customers are satisfied by low costs associated with deposit and withdrawal

Responses	Frequency	Percentage (%)
Strongly Agree	42	70
Agree	15	25
Not Sure	3	5
Disagree	0	0
Strongly disagree	0	0
Total	**60**	**100**

Source: Primary data, 2018

The findings from the study indicated that customers are satisfied by low costs associated with deposit and withdrawal through paying taxes and this was showed by 70% of the respondents who strongly agreed, 25% agreed while those respondents who were not sure of the response were 5%. This is an indication that the customers are satisfied with the use of ATM cards as they agreed that ATM cards have reduced on the costs that were spent when one is making a transaction.

Figure 4. 14: Customers are satisfied by low costs associated with deposit and withdrawal



Source: Primary data, 2018

4.5.2 ATM services at the bank have increased customers loyalty

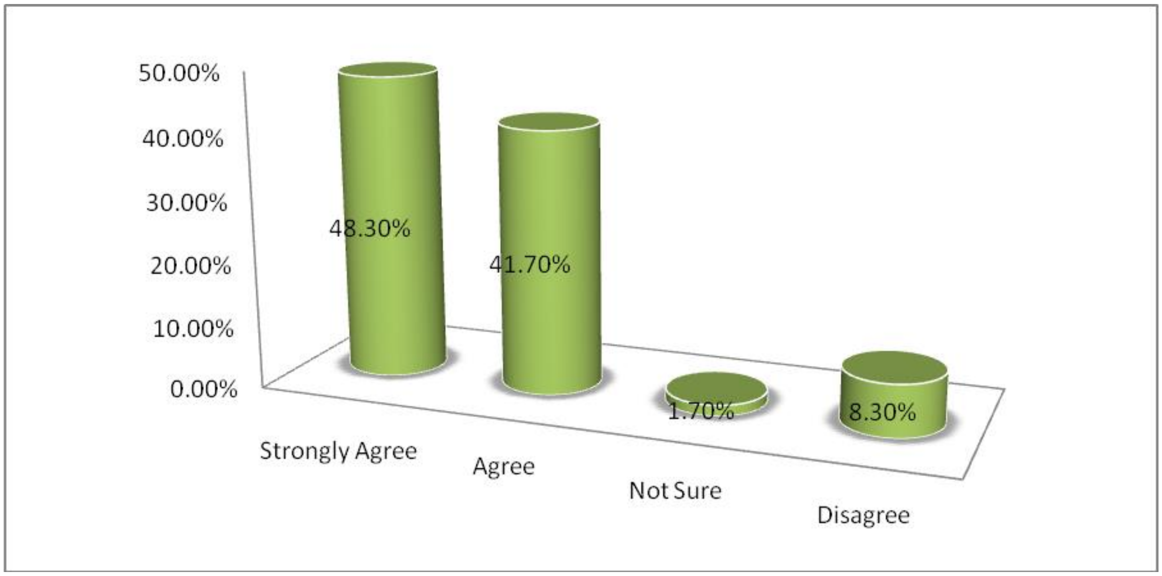
Table 4.16: ATM services at the bank have increased customers loyalty

Responses	Frequency	Percentage (%)
Strongly Agree	29	48.3
Agree	25	41.7
Not Sure	1	1.7
Disagree	5	8.3
Strongly disagree	0	0
Total	**60**	**100**

Source: Primary data, 2018

The findings from the study indicated that at ATM services at the bank have increased customers loyalty which was strongly agreed by most of the respondents with 48.3%, 41.6% agreed, 8.3% disagreed while those respondents who were not sure of the response were 1.7%. . This is an indication that customers of centenary bank are satisfied with the services and therefore they are loyal to the bank.

Figure 4. 15: ATM services at the bank have increased customers loyalty



Source: Primary data, 2018

4.5.3 Customers are more satisfied because there is no more lining up when making banking transactions

Table 4.17: Customers are more satisfied because there is no more lining up when making banking transactions

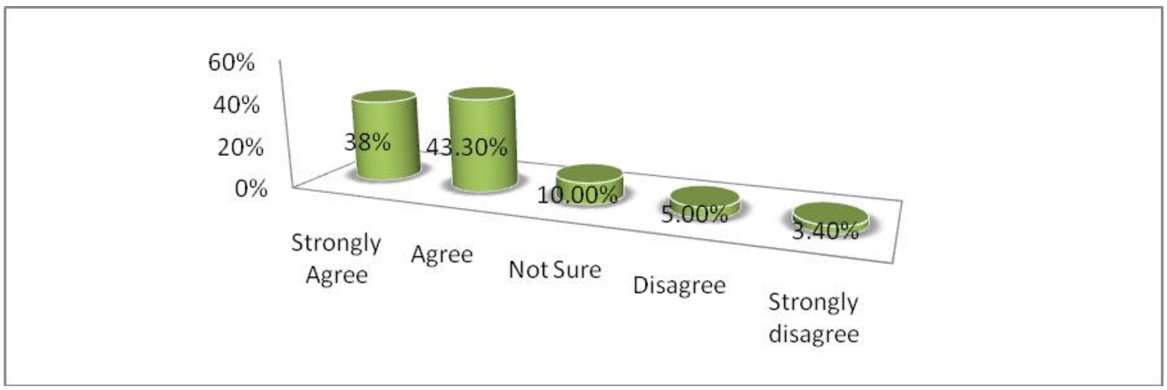
Responses	Frequency	Percentage (%)
Strongly Agree	23	38.3
Agree	26	43.3
Not Sure	6	10
Disagree	3	5
Strongly Disagree	2	3.4

Total	60	100

Source: Primary data, 2018

The study findings shows that most of the respondents who participated in the study with 43.3% agreed that customers are more satisfied because of there is no more lining up when making banking transactions, 38.3% agreed, those respondents who were not sure of the response were 10%, 5% of the respondents disagreed, and 3.4% of the respondents strongly disagreed. This is an indication that it just takes little time for a customer to make transaction with centenary bank compared before the introduction of ATM cards.

Figure 4. 16: Customers are more satisfied because of there is no more lining up when making banking transactions



Source: Primary data, 2018

4.5.4 Customers are more satisfied as distance is shortened by using Cent-points

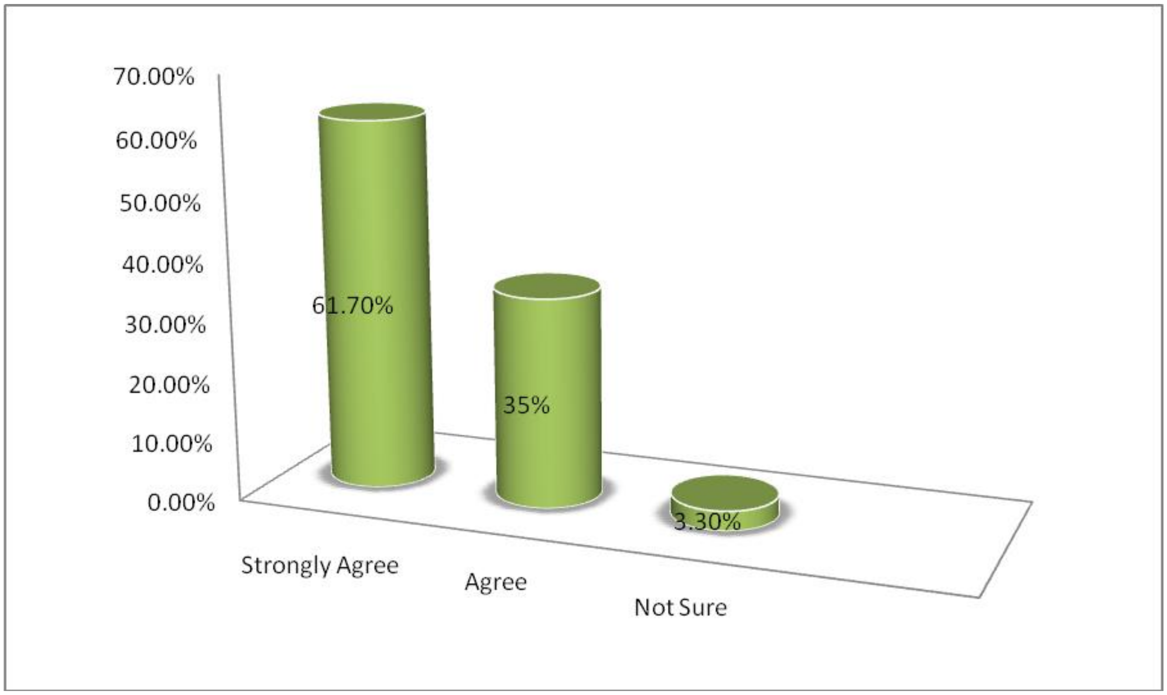
Table 4. 18: Customers are more satisfied as distance is shortened by using Cent-points

Responses	**Frequency**	**Percentage (%)**
Strongly Agree	37	61.7
Agree	21	35
Not Sure	2	3.3
Disagree	0	0
Strongly disagree	0	0
Total	**60**	**100**

Source: Primary data, 2018

The findings clearly showed that most of the respondents with 61.7% agreed that customers are more satisfied as distance is shortened by using Cent-points, 35% of the respondents agreed while those respondents who were not sure of the response were3.3%. Customers of centenary bank are happy with the services of the bank because the bank has many branches or Cent points where customers make transaction depending on the location of the area

Figure 4.17: Customers are more satisfied as distance is shortened by using Cent-points



Source: Primary data, 2018

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS OF THE FINDINGS

5.0 Introduction

This chapter presents the discussion of the study findings as presented in chapter four, conclusions and recommendations plus areas for further research.

5.1 Summary of the findings

5.1.1 Socio economic background of respondents

The study findings indicated that most of the respondents with 58.3 % were female; the majority of respondents with 68% were between the age brackets of 20 – 40, most of the respondents with 60% were not married and the majority of the respondents with 46 % were degree holders.

5.1.2 Summary on the services of ATM

The findings showed that most of the respondents with 80% agreed that they use ATM cards to make cash withdrawal and this shows that they use ATM to withdraw money from the bank as indicated in the table above where 80% of the respondents agreed compared to 15% who disagreed and 5% who were not sure. It was also indicated that most of the respondents with 98.4% agreed that ATM cards help them to make inquiry of balance on their accounts, this is an indication that customers of centenary bank use ATM cards to check the balances they have on their accounts since and this has saved their time because they can do this at any time. The findings showed that most of the respondents with 28.4% agreed that they use centenary ATM cards when making transactions like depositing which is an indication that customers have been impressed by the ATM cards of centenary bank as they use them for multiple uses in transaction purposes, for instance they use them for depositing, withdrawing, balance inquiry. The findings from the study showed that most of the respondents with 98.3% agreed that Centenary ATM cards have helped them to pay their bills like TV, school fees, water bills and this means that centenary ATM cards has helped its customers to pay for their bills, for instance they use them to pay for their TV, school fees, water bills, electricity bills etc.

5.1.3 Summary on customer satisfaction

The findings showed that most of the respondents who participated in the study with 89% agreed that there is no need to stand on long lines when withdrawing cash from centenary bank and this is an indication that customers of centenary bank no longer stand in long lines for making transactions because they have several choices of either using ATM Cards or the tellers basing on which one is convenient to the customer. The study findings also indicated that most of the respondents with 75% agreed that they do not take a lot of time to make transactions at centenary bank which is an indication that it just takes little time for a customer to make transactions with centenary bank compared before the introduction of ATM cards. The study findings showed that the tendency of moving long distances is minimal at centenary bank and this was strongly agreed by most of the respondents with 88.5% and this shows that customers of centenary bank are happy with the services of the bank because the bank has many branches or Cent points where customers make transactions depending on the location of the area. The field findings showed that all of the respondents agreed that customers are loyal to the bank as they have high level of satisfaction and is an indication that customers of centenary bank are satisfied with the services and therefore they are loyal to the bank. The findings from the field showed that majority of the respondents with 81.7% agreed that customers are retained because of high satisfaction levels and this is because of the fact that centenary bank customers are satisfied with its services, they are able to remain with the bank.

5.1.4 Summary on the relationship between ATM and customer satisfaction

The findings from the study indicated that customers are satisfied by low costs associated with deposit and withdrawal through paying taxes and this was showed by 95% of the respondents who agreed and this is an indication that the customers are satisfied with the use of ATM cards as they agreed that ATM cards have reduced on the costs that were spent when one is making a transaction. The findings from the study indicated that ATM services at the bank have increased customer's loyalty which was strongly agreed by most of the respondents with 98.7% and this is an indication that customers of centenary bank are satisfied with the services and therefore they are loyal to the bank. The study findings show that most of the respondents who participated in the study with 81.6% agreed that customers are more satisfied because of there is no more lining up when making banking transactions and this is an indication that it takes just little time for a customer to make transaction with centenary bank compared before the introduction of ATM cards. The findings showed that most of the respondents with 96.7% agreed that customers are more satisfied as distance is shortened by using Cent-points and this shows that customers of centenary bank are happy with the services of the bank because the bank has many branches or Cent points where customers make transaction depending on the location of the area

5.2 Conclusion

Basing on the findings of the study, it was concluded that the services provided by ATM are, customers use ATM card to make cash withdrawal from the bank, ATM card help customers to make inquiry of their balances on their accounts, customers of centenary bank use ATM cards when making transactions like depositing and balance inquiry, Centenary ATM cards have helped its customers to pay their bills like TV, school fees and water bills.

It was also concluded that there is no need to stand on long lines when withdrawing cash from centenary bank, customers do not take a lot of time to make transactions, the tendency of moving long distances is minimal at centenary bank, customers are loyal to the bank as they have high level of satisfaction and customers are retained because of high satisfaction levels and this is because of the fact that centenary bank customers are satisfied with its services, they are able to remain with the bank.

5.3 Recommendations

In order to increase the effectiveness of the ATM at Centenary bank, the following recommendations were made;

Centenary bank must sensitize its customers about the availability of the ATM and the different services it offers.

ATMs should be located in so many places especially busy places for proximity purposes and for reducing the amount of time spent in the queue before accessing the ATM services.

Centenary bank should make sure that the cost of using the ATM is kept as minimum as possible and this will encourage more people to use these services and this helps to reduce congestion in the banks.

Constant and consistent checkups must be done on these ATM machines in order to avoid network/machine break downs and any other possible problems that may inconvenience the users.

5.4 Areas for Further Study / Research

Other suggested areas for further studies should be carried out on;

- The factors that affect customers satisfaction
- How ATM machines have been effective on satisfying customers

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APPENDINCES

APPENDIX I: QUESTIONNAIRE

Dear respondent,

I am ATWIINE DANIEL a student of the Uganda Christian university, Mukono. I kindly request you to provide me with the necessary assistance towards a study on the use of ATMs and customer satisfaction at Centenary bank, Nakivubo branch. This study is purely for academic purpose and the answers will be treated very confidential.

NB: You are kindly requested to tick the most appropriate answer in the box provided

SECTION (A): PERSONAL BACKGROUND

SECTION A: Background Information of the Respondents

1. Gender

Male ☐ Female ☐

2. Age:

(20-25) ☐ (26-30) ☐ (31-35) ☐ (36-40) ☐ (40 and above) ☐

3. Education level:

Above Degree ☐ Degree ☐ Diploma ☐ Certificate ☐ Secondary ☐

Primary ☐

4. Marital status

Single ☐ Married ☐ Divorced ☐ Widowed ☐

3. Do you hold an account with Centenary Rural Development Bank?

Yes ☐ No ☐

4. If yes are you aware of the existence of ATM banking

Yes ☐ No ☐

5. If yes do you pose an ATM card?

Yes ☐ No ☐

Part 111 Service offered by ATM

What are the services offered by ATM?

Withdraw ☐ Cash/Cheque deposit ☐

Statement/mini statement of account ☐ Balances ☐

7. Are the services offered enough for you or still lacking

Enough ☐ Not enough ☐

8. if not, what other services would you like to see added

………………

……………………………………………..

……………………………………………

………………..

…………………………………………………………..

Part IV Effectiveness of ATM services

9. How ATM services in terms of;

10. Its available functions/Service offered

Effective ☐ Ineffective ☐

Very effective ☐ Very Ineffective ☐

Costs associated with deposit and withdrawal

Costly ☐ Very costly ☐

Cheap ☐ Very cheap ☐

Security of your money

Secure ☐ Very secure ☐

Insecure ☐ Very insecure ☐

Time

Effective ☐ Ineffective ☐

Very effective ☐ Very infective ☐

11. How long do you often take in the queue before accessing the service (ATM)

0-5 Minute ☐ 11-15 Minutes ☐

66-10 Minutes ☐ 16+ Minutes ☐

12. Do you experience problem/s and which problems do you face

Network /Machine break down ☐ complication ☐

Limited amount of money to withdraw ☐ Card Retention ☐

Any other specify……………………………………….

13.How often do you experience such problems?

Very often ☐ Less often ☐

Often ☐ Not at all ☐

14. Has your bank done anything to avert such a problem/s above?

Yes ☐ No ☐

15. Of yes, did it solve all the problems encountered or not?

Yes ☐ No ☐

16. If no 14 and 15 above what would you suggest your bank should do in order to avoid re occurrences of such problems in future

(i)……………………………………………………………………………….

(ii)……………………………………………………………………………….

(iii)……………………………………………………………………………….

Part v: Relationship between ATM service and customers satisfaction

17. What is your take on the Location of ATM points?

Convenient ☐ Very Convenient ☐

Inconvenient ☐ Very Inconvenient ☐

18. Is/are the ATM Service points enough or you desire more branches be opened?

Yes ☐ No ☐

19. If yes why you desire more branches to be created?

(i)………………………………………………………………………………..

(ii)………………………………………………………………………………