THE INFLUENCE OF ATM SERVICE QUALITY ON CUSTOMER SATISFACTION IN THE BANKING SECTOR OF NIGERIA

Akpan, Sunday John (Ph.D)
Department of Marketing,
The Federal Polytechnic,
Ado-Ekiti, Ekiti-State,
Nigeria

ABSTRACT: *The study investigates the influence of ATM service quality on customer satisfaction in the banking sector of Nigeria. The study adopts survey research in which questionnaires are accidentally administered on customers of four banks randomly selected for the study (First Bank of Nigeria Plc., United Bank for Africa Plc., Guarantee Trust Bank Plc. and Skye Bank Plc. at the ATMs terminals of the Banks during transactions. Multiple Regression Analysis, Descriptive Statistics of the Mean, Standard Deviation, Tables and Charts are the main tools of data analysis. Findings reveal that the higher the ATM service quality, the higher the level of satisfaction it provides. The study then concludes that ATM service quality determines customer satisfaction. Some recommendations are offered on the way forward.*

KEYWORDS: ATMs, Service Quality, Customer Satisfaction, Customer Loyalty/Retention, Profitability.

INTRODUCTION

The banking sector in Nigeria has in recent years been experiencing some remarkable changes. Agundu and Abu (2010), attribute the changes to the deregulation of the financial sector, consolidation, globalization of operations, technological innovations, corporate governance and strategic adoption of supervisory and prudential requirements that conform to international standards. These changes bring about challenges to every firm in the sector to the extent that excellence in quality services has now become a barometer on which a firm's success is measured. The search for survival in the face of these daunting challenges has made firms in the sector to adopt Automated Teller Machine (ATM) as a viable instrument for survival and growth.

Automated Teller Machine (ATM) has been seen by both scholars and practitioners as one of the most innovative techniques that has been introduced into the banking system. This technique enables banks to provide customers with quality and satisfactory services. The increasing numbers of bank customers preferring this technique do so not only because of its self-service delivery attribute, increased autonomy in executing transactions but also diversified financial services it offers.

Adeyinka (2011), identifies success in the face of competition to excellent customer satisfaction levels. He further contends that success of a service provider deopends on high quality relationship with customers which determines customers satisfaction and loyalty. Also Idris (2014), adds that Automated Teller Machine (ATM) has been in place in order to motivate customers patronages to banks and reduce cost of services.

Speaking in the same vein, Adesina and Ayo (2010), reported in Okechi and Kepeghom (2013) observe that all members of the Nigerian banking industry have engaged the use of Information and Communication Technology (ICT) as a platform for effective and efficient means of conducting financial transactions. Electronics banking systems they further observe, enable customers to access banking services through intelligent electronic devices such as computer (Internet Banking), Personal Data Assistant (PDAs), Mobile Phones, Mobile Banking & Mobile Money), Point Of Sales Terminals (P&S), Automated Teller Machines (ATMs), Credit Card and Debt Cards etc.

LITERATURE REVIEW

Customer Satisfaction

Customer Satisfaction is an important concept in marketing. Boone and Kurtz (1998), define it as the ability of a good or service to meet or exceed buyer needs and expectations. They also see quality as determined by the consumer rather than the producer to be a necessary condition for customers' satisfaction. According to Sokefun (2011), customer satisfaction provides an indication of how successful an organization is at providing products/or services to the market place.

A firm wishing to satisfy its customers must determine the level of customer service it has to provide. According to a research project sponsored by the National Council of Logistics Management and cited in Nwaizugbo and Nnabuko (2010), three levels of customer services are essential for a customer to be satisfied:- pre-transaction level, transaction level and post-transaction level. Pre-transaction level they further explain, contains the services the customer expect to benefit from even before the actual transaction, while at the post-transaction level are the services the customer expects to benefit from after the transaction.

The importance of having satisfied customers is again stressed by Kotler and Keller (2006) as they see it as a goal and a marketing tool. They therefore advice firms to be concerned with their customer satisfaction level as the internet provides customers with a platform to quickly spread bad word of mouth and good word of mouth to the rest of the world.

Sabir, Ghafoor, Akhtar, Hafeez and Rehman (2014), stated that today's businesses compete for customers and customer satisfaction is becoming a key performance indicator and an essential element of business strategy. They added that customer satisfaction expectations are key drives behind customer satisfaction which in turn is an indicator of customer purchase intensions and brand loyalty.

Service Quality

Saha, Hassan & Uddin (2014), identified service quality as the most important goal of service industries going by studies that linked customer satisfaction with good service quality. They also see the enlargement of the quality of services provided to uphold customer satisfaction as the alternative to retaining and expanding the customer base, sustaining customer satisfaction they further argue, is crucial to banks continuous existence since no bank can long survive without loyal customers.

Krey, Moeljadi, Maskie & Rahayu (2014), on their part, observe that the relative importance of service quality dimensions to customers differ depending on their culture and resource allocation on different dimensions of service quality. They also cited Tjiptono (2005) who outlines some of the effects of service quality to include customer satisfaction, word of mouth, repeat purchase, loyalty, market share and profitability.

Customer Loyalty

The outcome of customer satisfaction is customer loyalty and this arises when the customer is satisfied with the offerings of a firm. Supporting this view, Krey, Moeljadi, Maskie & Rahayu (2014b), noted that company's effort to satisfy consumers is intended to get consumer loyalty to a product, brand or service. They also see customer loyalty as a necessary condition for a company to maintain continuity of business, adding that loyal customers are foundation for stability and growth in market share.

Service Quality and Customer Satisfaction

Boateng, Amponsah and Serwaa-Adomako (2014), see service quality as involving a comparison of expectations with performance used when performing a gap analusis of service quality performance of organization against service quality needs.
Bhandari and Sharma (2009) define service quality as the delivery of excellent or superior service relative to customer expectations. Lethinen & Lethinen (1991) cited in Chen (2016) observe that service quality is derived from the interaction between customers and service providers and classify it into process quality and output quality, adding that process quality is the customers' subjective remark on services while output quality refers to customer measurement of service achievement. Oladele (2016), identified the dimensions used by consumers to measure service quality to include Tangibles, Responsiveness, Empathy, Assurance and Reliability.

According to Fornell (1992) in Balogun, Ajiboye and Dunsin (2013), customers satisfaction holds the potentials for increasing an organization's customer base, increases the use of more volatile customer mix as well as the firm's reputation, thereby resulting in competitive advantage secured through intelligent identification and satisfaction of customer's needs better and sooner than competitors and sustenance of customer's satisfaction through better products/services.

Service qualities and customer satisfaction are closely related Researches have shown that service quality is a necessary condition for customer satisfaction.

Brief History of ATM
Automated Teller Machine (ATM), according to Ogbuji, Onuoha and Izogo (2012) was conventionally introduced as an electronic delivery channel in 1989 and was first installed by National Cash Registers (NCR) for the defunct Societe General Bank of Nigeria (SGBN) in the same year.

Peter and Sylkia (2008) in Adesuyi, Solomon, Robert & Alabi (2013), outline the features of the Machine to include a computer terminal, record keeping system and cash vault in one unit, that permits customers to enter a financial firm's bookkeeping system with either a plastic card containing a personal identification number (PIN) by punching a special code number into a computer terminal linked to the financial firm's computerized records 24 hours a day.

Since it inception, banks in the country and their customers have embrassed the machine. According to Central Bank of Nigeria (CBN) report in Ogbuji et al (2012) some reasons have been advanced for the increase in the use of ATMs by banks. Included in the reasons are the need to increase market share and the fact that the cost of a single transaction performed by an ATM is far less than the cost of a transaction conducted by a teller since ATMs, are able to handle more transactions per unit than tellers.

Problems of ATM in Nigeria
Onyesolu, Asogua and Chukwuneke (2016), outlined the problems usually associated with the use of ATMs in Nigeria to include maximum amount of daily withdrawals exceeded, issuer or switch inoperative, out of service, unable to dispense cash, user app not available, insufficient fund, double debiting of account, printer unable to print receipt and service in progress available shortly. Also, Ugwuonah, Ifeanacho, Obiamaka and Ifediora (2009) reported in Bada and Karupiah (2015), identified lack of network, waiting time, service charge and out of service as some of the problems affecting ATM services in Nigeria.

Benefits of ATM in Nigeria
Akinyele and Olorunleke (2010) see the installation of customer friendly technology (such as Menu Driven Automated Teller Machines, Telephone and Internet Banking Services) as a means of delivery traditional banking services, maintaining customer loyalty and increase market share. Komal (2009), on his part, sees Automated Teller Machines (ATM) as the first well-known machines to provide electronic access to customers. Their introduction enable banks to serve customers outside the banking hall. Okechi and Kepeghom (2013), observe that information systems (IS) like Electronic Banking Systems have to a very large extent, contributed to the success of individuals, groups, organizations, industries and nations; adding that improved decision-making, improved productivity, increased sales, cost reductions, improved profits, market efficiency, consumer welfare, creation of jobs and economic development are made possible through efficient use of Information Systems. Bello (2005), noted that in the past few years, Nigerian banks and generally the financial services industry embraced electronic banking, which has been made possible by the advancements in Information Technology. More importantly, fast and easier banking services influence customers' attitudes towards human and automated banking and also affect their overall perception on satisfaction (Bada et al, 2015).

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Empirical Review

Many studies have been conducted on ATM service attributes and it effect on customers' satisfaction in the banking sector of Nigeria. In this study, a number of studies are examined to illicit the opinions of researchers on the topic. Akinmayowa and Ogbeide (2014) used survey data and applied regression analysis and SPSS 20.5 to examine the effect of Automated Teller Machine service quality on customer satisfaction in the banking sector of Nigeria. The study found that convenience, efficient operations, security and privacy, reliability and responsiveness are significance dimensions of ATM service quality, adding that ATM service quality has a significant positive relationship with customer satisfaction. It was equally found that findings from this study are relevant in improving ATM service quality by banks management to stimulate broad-based customers' satisfaction.

John and John and Rotimi (2014) examined the effect of electronic banking on customer satisfaction in Nigeria. Using survey data, descriptive statistics and Chi-square test, they found that there is a significant relationship between electronic banking and customers' satisfaction. The study further reveals that e-banking has become popular due to its convenience and flexibility, transportation related benefits like speed, efficiency and accessibility.

In the same vein, Adeoye and Lawanson (2012) utilized primary data, descriptive and explanatory survey design methods to evaluate customers satisfaction and its implications for banks performance in Nigeria. Findings reveal that although customers enjoy electronic banking services, they are not satisfied with the quality and efficiency of the services, judging from the

number of times they physically visit banks and the length of time spent before the services are received.

Similarly, Danlami and Mayowa (2014) carried out an empirical investigation of Automated Teller Machine (ATMs) and customers satisfaction in Nigeria, A case study of Ilorin Kwara State. In the study, three commercial banks (First Bank of Nigeria Plc, Guaranty Trust Bank Plc and First City Monument Bank Plc) purposively selected and a sample size of 180, 60 from each bank selected randomly at the banks' ATM terminals during transaction while tables, percentages, charts and the Chi-square statistical tools were used to analyse the data collected. Findings reveal that there is a significant relationship between ATM usage and customer satisfaction.

Also, Adeniran and Junaidu (2014), undertook an empirical study of Automated Teller Machine (ATM) and user satisfaction in Nigeria using United Bank for Africa (UBA) Sokoto as case study, Cross-sectional survey design with questions on ATM services, customers of UBA within Sokoto metropolis as the population, sample size of 100 customers who are users of ATM services while the data collected were analyzed using Multiple Logistic Regression Analysis. It was found that the impact of ATM services in terms of their perceived ease of use, transaction cost and service security is positive and significant
.
With questionnaires to collect data from a sample of 125 employees conveniently selected from five banks in Lagos State with interswitch network, Software Package for Social Science (SPSS version 20.0 for Student Version) and Chi-square Statistical Technique, Jegede (2014) examined the effects of Automated Teller Machine on the performance of Nigerian banks. Findings reveal that the employment of ATMs terminals have averagely improved the performance of the Nigerian banks because of the alarming rate of ATM fraud.

Ebere, Udoka and Caloria (2015) undertook a gap analysis of Automated Teller Machine (ATM) service quality and customer satisfaction using a Sample of 162 respondents who were customers of banks with ATM services in Owerri, South East, Nigeria, interval scaled data analyzed using gap analysis and Multiple Regression Analysis. Their findings reveal that although convenience, efficient operation, security and privacy, reliability and responsiveness do influence customers' satisfaction, they are not the only factors that do so, adding that other factors such as trust, value and image of the bank equally contribute to customers' satisfaction. Using a 25-items closed-ended questionnaire based on Parasuranman et al. (1988) five dimensions of service quality, five banks randomly selected from Asaba, Delta State South-South Geopolitical Zone of Nigeria, a sample size of 240 respondents having account with the banks and an ANOVA to analyze the data collected, Salami and Olannye (2013), investigated customer perception about the service quality in selected banks in Asaba Delta State. The study found that the dimensions of empathy, tangibility, assurance and responsiveness significantly affect customer perception of service quality at a significantly level of 0.01.

METHODOLOGY

The study adopts survey research. The choice of this research technique is informed by its ability to allow the researcher to illicit the opinions of the respondents regarding their satisfaction with Automated Teller Machine Services in Nigerian banking system. Four banks randomly selected for the study are First Bank of Nigeria Plc, United Bank for Africa. Guarantee Trust Bank Plc and Skye Bank Plc. Both primary and secondary data are utilized in the study. Primary data are obtained via questionnaire administration while secondary data are obtained from journal publications, textbooks, bank records and internet sources. A sample size of 40 each randomly selected at each bank ATM terminal during the course of transactions. Multiple Regression Analysis tests the hypotheses that guide the study while the Descriptive Statistics of Mean, Standard Deviation and Tables present and analyze the data collected.

The Study Model

This study builds on the work of Paraman et al (1988), cited in Mwatsika (2014). According to the model, customer satisfaction results from service quality. The implication of this is that the higher the quality of a product or service provided, the higher will be the level of satisfaction it renders. The model identifies Tangibles, Reliability, Responsiveness, Assurance and Empathy as the main dimensions of service quality. The model reveals that customer satisfaction will bring about retention, repeat purchase and positive word of mouth communication which together lead to increased sales and profitability.
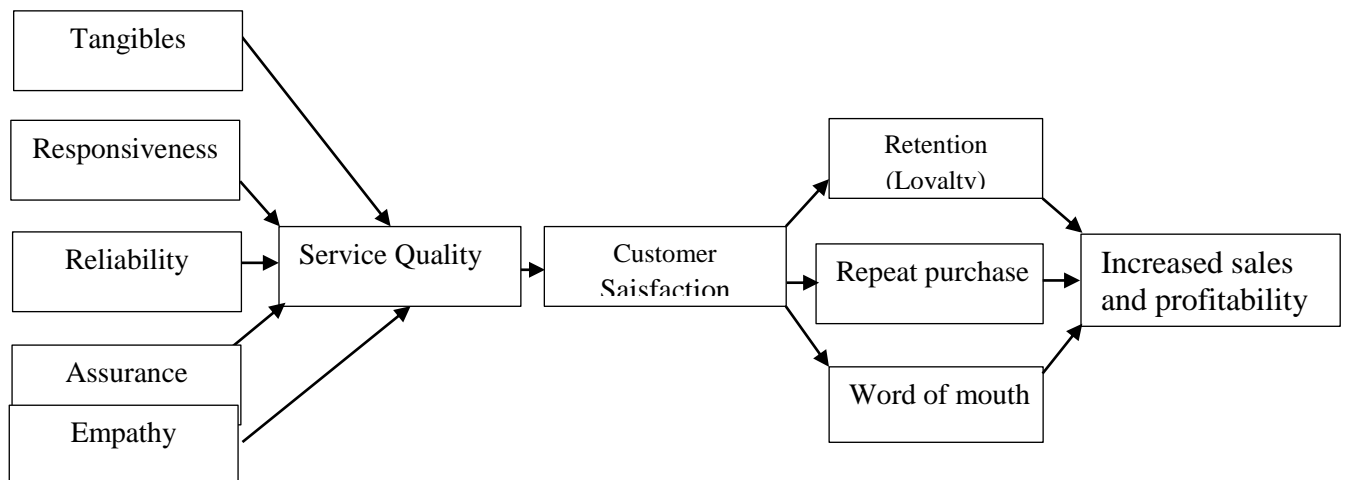
Adapted from Mwatsika (2014)

Research Variables

Two sets of variables guide this study. The dependent variable "customer satisfaction" and five independent variables- Tangibility, Reliability, Responsiveness, Assurance and Empathy. Tangibility includes products like bank network, ATM, physical facilities and overall décor.

Reliability deals with the ability to render accurately and dependably, hospitality of bank staff and also the handling of customers grievances.

Responsiveness deals with the willingness to help customers, ability to provide prompt services and also the management of failures when they occur.

Assurance which deals with issues like competence, knowledge, courtesy of employees, the ability to convey trust and confidence among customers and also security of investment.

Empathy is concerned with the ease of opening account, effectiveness of customer service, caring, providing individualized attention to customers, convenient operating hours amongst others (Salami and Olannye, 2013).

Descriptive Analysis

This study utilizes five service qualities defined in SERQUAL Model to ascertain customer satisfaction with ATM services in the banking sector of Nigeria. They are Tangibility, Reliability, Responsiveness, Assurance and Empathy.

Tables 1-5: Below present the means and standard deviations of the responses that measure customer satisfaction with ATM services in Nigeria.

Table 1. Mean and Standard Deviation of Tangibility

S/N	Variables	Mean	Standard Deviation
1.	The physical characteristics of the Bank attract and appeal to me	2.0053	0.54230
2.	The technology and equipment used by the Bank are up to date	2.0798	0.61097
3.	I receive prompt attention from the employees of the Bank	2.3191	0.76993
4.	Point of purchase advertising utilized by the Bank induces me.	2.1436	0.73536
5.	The ATM facilities are strategically located	1.9947	0.74214
6.	The ATMs provide variety of services	1.8989	0.76375

Mean = 1.8989-2.1436, **Standard Deviation** = 0.54230-0.76993

Table 2. Mean and Standard Deviation of Reliability

S/N	Variables	Mean	Standard Deviation
1.	The services provided by ATM are reliable	2.1011	0.69019
2.	It is not difficult to use the ATM	1.9149	0.65667
3.	The Bank is always ready to solve customer problems	2.0638	0.67513
4.	Whenever there is problem the Bank promptly and efficiently attend to it	2.1117	0.70390

Mean = 2.0638-2.1117, **Standard Deviation** = 0.65667-0.70390

Table 3. Mean and Standard Deviation of Responsiveness

S/N	Variables	Mean	Standard Deviation
1.	The Bank always attend to emergency cases	2.1436	0.66671
2.	The employees are always willing to help customers	2.0904	0.66002
3.	Cases of ATM breakdown are quickly attended to	2.1277	0.77022
4.	Feedbacks on transactions are immediate	2.0851	0.69620

Mean = 2.0851-2.1436, **Standard Deviation** = 0.66002-0.77022

Table 4. Mean and Standard Deviation of Assurance

S/N	Variables	Mean	Standard Deviation
1.	The employees are friendly in dealing with customers	2.0957	0.67924
2.	The security provided by the Bank is adequate	2.0585	0.64732
3.	I derive confident from the employees of the Bank	2.1223	0.68672
4.	The services provided by the Bank are satisfactory	1.9947	0.60742

Mean = 1.997-2.1223, **Standard Deviation** = 0.60742 - 0.68672

Table 5. Mean and Standard Deviation of Empathy

S/N	Variables	Mean	Standard Deviation
1.	The employees are friendly in dealing with customers	2.0160	0.58021
2.	The ATMs are conveniently located	1.9734	0.60685
3.	I derive comfort transacting with ATMs	1.9681	0.62825
4.	The Banks are trying to give me the best they can	1.8936	0.60246

Mean = 1.8936-2.0160, **Standard Deviation** = 0.58021-0.62825

TEST OF HYPOTHESES

Ho$_1$: Tangibility has no significant effect on customer satisfaction of ATM services

Ho$_2$: Reliability has no significant effect on customer satisfaction of ATM services

Ho$_3$: Responsiveness has no significant effect on customer satisfaction of ATM services

Ho$_4$: Assurance has no significant effect on customer satisfaction of ATM services

Ho$_5$: Empathy has no significant effect on customer satisfaction of ATM services

In order to test the hypotheses, data collected were subjected to multiple regression analysis to determine whether the SERVQUAL dimensions predict customers' total satisfaction towards their ATMs services. Total satisfaction is an aggregation of security, convenience satisfaction, value satisfaction and function satisfaction. Tables 8, 9and 10 present the multiple regression analysis between the dimensions of SERVQUAL and Customer Satisfaction.

Table 6: Model Summary of the constructs

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.576[a]	.331	.313	7.69379

a. Predictors: (Constant), Empathy, Assurance, Tangibility, Reliability, Responsiveness

The overall predictability of the model is shown in Table 8. The result showed that 33.1 percent (R^2=0.331) of the observed variance in the total satisfaction were jointly explained by the independent variables (SERVQUAL dimensions). The remaining 66.9% unexplained variance could be attributed to other factors outside the regression model other than the SERVQUAL dimensions which are outside included in the stochastic error term. The was significant composite positive relationship between the SERVQUAL dimension customers' satisfaction at 95% confidence level (R=0.576).

Table 7: ANOVA summary of the constructs

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5312.185	5	1062.437	17.948	.000[a]
	Residual	10714.200	181	59.194		
	Total	16026.385	186			

a. Predictors: (Constant), Empathy, Assurance, Tangibility, Reliability, responsiveness

b. Dependent Variable: Customer Satisfaction

ANOVA summary in Table 7 presents the overall significance of the regression model in terms of goodness of fit. The F-value was significant as p was less than 0.05. Hence, the model was statistically significant at 0.05 level. This implies that combination of the variables (SERVQUAL dimensions) significantly predicts the dependent variable-customer satisfaction ($F_{5,181}$=17.948; p<0.05). It indicates that the model and the data are well fit in explaining customer satisfaction. Therefore, to increase overall satisfaction, it is rational to concentrate on the improvement of the 5-SERQUAAL dimensions.

Table 8: SERVQUAL and Total Satisfaction Regression Analysis

Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
(Constant)	8.925	3.752		2.379	0.018
Tangibility	0.918	0.258	0.245	3.558	0.000
Reliability	0.296	0.291	0.070	1.019	0.310
Responsiveness	0.771	0.370	0.146	2.085	0.038
Assurance	0.842	0.273	0.203	3.088	0.002
Empathy	0.937	0.302	0.203	3.103	0.002
a. Dependent Variable: Customer_Satisfaction					

The unstandardized Beta Coefficients that represent the contributions of each variable to the model is presented in Table 8. The t and p-values showed the impact of the independent variables on the dependent variable. The result showed that the construct Empathy exerted the highest predictive strength on overall satisfaction (the dependent variable), with a βeta weight of 0.937(the large t-value and corresponding low p-value further buttressed the result for Empathy which had the highest Beta coefficient (both for standardized and unstandardized). This was closely by Tangibility (β=0.918), Assurance (β=0.842) and Responsiveness (β=0.771). The least factor influencing customers' total satisfaction towards their ATM was reliability ((β=0.296). Results indicate that increasing the quality of empathy, responsiveness, assurance, tangibility and reliability will inherently increase customers' total satisfaction towards ATM service quality.

The standardized beta coefficients in Table 8 can be implied that the independent random variables have strong impact on customer's satisfaction. Here, 100% change in tangibility leads to 24.5% corresponding change in the level of customer's satisfaction, 100% change in Reliability leads to 7% change in customer's satisfaction level and 100% change in responsiveness, Assurance and Empathy leads to 14.6%, 203% and 20.3% change in customer's satisfaction level respectively.

Table 9: Summary of values for the constructs

Variables	Beta	p
Tangibility	0.245	p=0.000<0.05[*]
Reliability	0.070	p=0.310>0.05
Responsiveness	0.146	p=0.038<0.05[*]
Assurance	0.203	P=0.002<0.05[*]
Empathy	0.203	P=0.002<0.05[*]

Table 10: Summary of Hypotheses Analysis

	Hypothesis	*Results*
H$_o$	Tangibility has significant effect on customers' satisfaction with ATM services.	Significant
H$_o$	Reliability has significant effect on customers' satisfaction with ATM services.	Not significant
H$_o$	Responsiveness has significant effect on customers' satisfaction with ATM services.	Significant
H$_o$	Assurance has significant effect on customers' satisfaction with ATM services.	Significant
H$_o$	Empathy has significant effect on customers' satisfaction with ATM services.	Significant

RESULTS AND DISCUSSIONS

Table 1 measured customer satisfaction with ATM services in the banking industry based on ATM service quality of Tangibility, using sox positive statements. Results reveal that customers are more satisfied when employees of the banks give them prompt attention with a Mean of 2.3191 and Standard Deviation of 0.76993. They are however least satisfied when the ATMs provide them with variety of services having a Mean of 1.8989 and Standard Deviation of 0.76375.

In table 2, the perception of customer satisfaction with ATM service quality of reliability was measured using four statements. From the results, the highest satisfaction is obtained when banks promptly and efficiently attend to customer problems having a Mean of 2.1117 and Standard Deviation of 0.70390 than when it is not difficult to use ATMs with a Mean of 1.9149 and Standard Deviation of 0.65667.

In table 3, customer satisfaction based on ATM service quality of Responsiveness was measured using four variables. Results indicate that customers are more satisfied when banks attend to their emergency cases with a Mean of 2.1436 and Standard Deviation of 0.66671 and least satisfied when it is not difficult to use the ATM with a Mean of 1.9149 and Standard Deviation of 0.65667.

Similarly, table 4 measured customer satisfaction based on ATM service quality of Assurance using four variables. Findings reveal that customers are most satisfied when they derive confident from the employees having a Mean of 2.1223 and Standard Deviation of 0.68672 and least satisfied when the service provided by the Banks are satisfactory with a Mean of 1.9947 and Standard Deviation of 0.60742.

Table 5 measured customer satisfaction based on ATM service quality of Empathy using four positive statements. From the results, customers derive maximum satisfaction when employees personally attend to them with a Mean of 2.0160 and Standard Deviation of 0.58021 and are least

satisfied when the banks try to give them the best they can with a Mean of 1.8936 and Standard Deviation of 0.60246.

CONCLUSION AND RECOMMENDATION

Conclusion
The study investigated the influence of ATM Service quality on customer satisfaction in the banking sector of Nigeria. From the result of hypotheses testing, four out of the five null hypotheses that stated that service qualities do not have significant effect on customer satisfaction were rejected in favour of their alternative hypothesis as shown in table 10. Also from the result of the descriptive analysis which measures the perception of customer satisfaction with ATM service qualities of Tangibility, Reliability, Responsiveness, Assurance and Empathy, respondents expressed satisfaction with the above ATM service qualities. Based on the above, this study concludes that service qualities are antecedents to customer satisfaction and the higher the level of service quality, the higher the satisfaction its offers.

Recommendations
Having been established in this study that ATMs service quality determines customer satisfaction, banks are advised to improve on their service quality for them to remain relevant in the face of global competition. Banks are equally advised to create more awareness on the usage of will help to at attract more patronage and profitability.

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