

The impact of ATM Service Quality on Customer Satisfaction in the Private Commercial Banking Industry in Yangon, Myanmar

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Abstract - The financial system has an important role to play in the development of the economy of a country. Since the 2011 political reforms, Myanmar's Banks and Financial Institutions Law was passed in 2016 by the parliament. In the past, Myanmar's Financial Institutions Law, which was enacted in 1990, provided only very general rules for local financial institutions. Myanmar is largely a cash-based economy. The people of Myanmar have less confidence in the banking system than in other countries in the region, having experienced a banking and currency crisis in the past. That is why most people prefer to keep cash in their hands or buy property to secure their financial situation.

However, in the past couple of years, the financial sector took important steps to reduce cash transactions: 21 out of 28 banks joined the SWIFT system, whereby local banks can make financial transactions to foreign correspondent banks. In 2011, the Myanmar Payment Union (MPU) was established by Myanmar banks to serve as a national payment switch for Myanmar. MPU provides electronic channels such as the Automated Teller Machines (ATM), Point of Sale (POS) terminal, and mobile banking to support non-cash payments. MPU membership consists of three state-owned banks and 14 non state-owned banks. In 2015, MPU became a public company, and 23 out of 28 Myanmar Banks joined as members. MPU cardholders can access almost 1,700 ATMs nationwide and use almost 3,500 POS terminals in Myanmar. In addition, the cardholder can also purchase products on 32 e-commerce websites. It is the first time in 50 years that foreign banks are allowed to support the country's economy with their extensive international experience and worldwide networks. In 2016, the Central Bank of Myanmar granted licenses to 13 foreign banks to open a branch in Yangon.

It should be noted that many banks in Myanmar are now taking account of increasing their network coverage by means of ATMs. ATM machines have the primary function of providing payment and withdrawal solutions for individual customers and local banks now invest heavily in their ATM network to gain competitive advantage and thus compete effectively with other banks.

Keywords: Customer satisfaction, ATM, customer service, bank, service quality

1. INTRODUCTION

Basically, Myanmar's economy was cash based because of the prolonged decline of the managing an account framework after nationalization starting in the mid 1960s. After the declaration of the Central Bank of Myanmar Law in 1990, the specialists had endeavored to reestablish general society's certainty and to improve information of the managing an account part. The 1990 managing an account controls permitted the foundation of exclusive banks, trailed by a progression of monetary area changes. Notwithstanding, after the 1997 East Asian budgetary emergency, the energy towards change had stagnated and the remote trade licenses issued to private claimed banks were repudiated. Further strain to pull back the 1990 changes emerged when a bank run hit private banks in mid

2003, which extremely influenced open certainty of the saving money area. The circumstance declined after conclusion of some private banks because of hostile to illegal tax avoidance encroachment. Myanmar experts fixed the keeping money controls and confinements, dropped mechanized installment card frameworks (Automatic Teller Machines (ATMs), charge and Visas), leaving the managing an account framework with simply essential administrations.

With the starting of the ASEAN Economic Community scheduled for 2016, Myanmar's saving money installment and repayment framework ought to almost certainly suit monetary exchanges for the exchanging of merchandise, administrations and ventures. Myanmar likewise should bit

by bit open up to the support of outside banks in its money related division. As timing is essential in market opening, it needs to guarantee that each progression taken towards market opening is protected and strong to country's working, thus, to bring the most advantage of people in general. Along these lines, this paper expects to furnish the peruser with a comprehension of the present installment and settlement framework in Myanmar's managing an account division and to prescribe a few strategies for the experts to consider.

Research problem and objective

ATM technology has nowadays proliferated. Each bank has own network of ATMs in bank branches, shopping malls, universities, hospitals, service stations and other strategic locations to offer customers easy and timely access to banking products and services. ATMs have therefore become the second most used channel for accessing banking products behind branch banking. In the prevailing circumstances, continued enjoyment of competitive advantage through ATM banking comes from not only installing ATM technology but having ATMs with features that enhance the satisfaction of users.

As the ATM technology continues to advance, managers of banks will have choices to make as regards which attributes offer customers what they expect from ATM banking in respect of huge investment required to afford ATMs. Factors that influence customers' satisfaction with ATM banking therefore become of essence as bank managers and ATM technology providers ponder over the factors influencing customers' satisfaction with ATM banking. Much as there are several empirical studies on customers' satisfaction on ATMs, very few studies have isolated the key factors that influence customers' satisfaction with ATM banking. This study therefore analyzed ATM attributes from empirical studies to isolate the key factors that have significant effect on customers' satisfaction in using ATM banking as an alternative way to accessing banking products and services.

There are limited numbers of banks which provide ATM services by for the people in Myanmar and they still require giving the full satisfactory level to their customers due to the technology requirement, internet infrastructure, server error, and other different kinds of problems. Some people are familiar with the using of ATM services however most of the people go the banks for their normal transaction. There are still some requirements in the ATM services by Private Commercial Banks in Myanmar.

2. Objectives of the Study

The objective of this study was to asses' customer satisfaction on Automated Teller Machines (ATM) in Private Commercial Banks of Yangon branch through descriptive research method. The specific objectives of the study are as follow:

- To explore the ATM Cards services provided by

Private Commercial Banks in Yangon.

- To examine the impact of ATM service quality dimensions on customer satisfaction.
- To analyze the factors influencing customer satisfaction on overall services of ATM Cards Service of Private Commercial Banks

To identify the various dimensions of ATM service quality of Banks.

This study mainly focuses on service quality which has literature review of five dimensions and customer satisfaction. In this study, the target groups are Private Commercial Banks from Yangon. The quality of bank services is evaluated by using structured questionnaires.

2.1 Research Questions of the Study

What are the services being offered by Private Commercial Banks through ATM card services?

What is the relationship between quality of service and customer satisfaction?

3. Which factors influence or affect mobile banking adoption among bank customers in Myanmar?

4. Why should be done to improve customer satisfaction in ATM Card Service of Private Commercial Banks?

Service quality and customers' satisfaction

Service is "any activity or profit that one party can give to a different that's primarily intangible and doesn't lead to the possession of something. Its production could or might not be tied to a physical product" (Kotler, 2003; p128). Though services were performed by service suppliers and customers along, its quality ends up in perception and price assessment by the client (Rao; 2007). In today's increasing competitive business atmosphere, service quality is crucial for the success of any organization. Banks ought to increase the standard of service perpetually since there's no assurance that this outstanding service is additionally appropriate for future. Consequently, banks ought to "develop new strategy" to satisfy their client and may give quality service to differentiate themselves from rivalries (Siddiqi; 2011). Customer satisfaction is that the major issue for the business that's in operation in technology primarily based services and connected services. Therefore, understanding a service quality issue becomes vital to satisfy the client (Broderick & Vachirapornpuk 2002). an automatic teller machine permits a bank client to conduct their banking transactions from virtually each alternative ATM within the world. The developments of technologies have enabled organizations to supply superior services for customers' satisfaction (Surjadjaja et al., 2003). The provision of many ATMs country wide has greatly improved the standard and convenience of service delivery but, some researchers have explicit that users' satisfaction is a necessary determinant of success of the technology-based delivery channels (Tong, 2009).

Measurement approaches of customers' satisfaction

From the reviewed definitions, customers' fulfillment has by

and large been comprehended as the inclination created after an assessment of saw execution of an item or administration against desires before the buy, decision, utilization or experience whether the result was in the same class as it should be. What's more, the estimation of consumer loyalty has subsequently been commanded by desires disconfirmation worldview (Parasuraman et al., 1985). Inside this system, consumer loyalty is guessed to be an element of assumptions regarding an item/administration and ensuing knowledge of item/administration and desires are utilized as a standard of correlation.

First measurement approach, the Importance-Performance Model (after Fishbein and Ajzen, 1975) suggests that customers' fulfillment with an item or administration is a composite of (1) the apparent significance of a scope of the item/administration traits or advantages and (2) their convictions about how much the item/administration has each property. At the point when the apparent execution of the item/administration is estimated, the significance scores are weighed against the execution scores on each credit to decide the item/administration qualities or shortcomings. The estimation show considers item/administration traits considered imperative by clients and what clients think about the item/administration to have and that decides generally speaking fulfillment with the item/administration. This model has gotten extensive exact help in writing (Sheppard et al., 1988).

The second measurement approach, the Expectations-Performance (Parasuraman et al., 1985) depends on the recommendation that clients assess the nature of an item or administration by contrasting pre-utilization desires and their post-utilization recognitions (execution). With this methodology desires are estimated before buy, decision, use or utilization and saw execution of the item/administration is estimated after buy, decision, use or utilization to quantify clients' fulfillment. This methodology is the premise of a well known model, SERVQUAL by Parasuraman et al. (1988).

The third way to deal with estimating consumer loyalty is the Performance Only (after Cronin and Taylor, 1992) which challenges the other two methodologies by suggesting that assessments of an item or administration are influenced by the view of the execution (or experience) as it were. The methodology by Cronin and Taylor (1992) in this way disregards the significance of qualities and clients' desires in the buyer fulfillment condition making an execution just based proportion of SQ called the SERVPERF show.

From the three methodologies there is an accord that consumer loyalty comes after a general judgment about item or administration prevalence, the judgment that evokes from contrasting significance and execution of items/administrations qualities (Fishbein and Ajzen, 1975), or contrasting execution and desires dependent on perfect models (Parasuraman et al., 1988) or from view of execution alone (Cronin and Taylor, 1992). In this manner, consumer loyalty with ATMs could either be founded on execution of ATMs as it were. In any case, clients have dimensions of desires on the perfor-mance of ATM administrations offered

by their banks which could shape the basic premise when estimating their fulfillment with the administrations got. Then again, clients have seen imperative traits about ATM administrations which convey weight when making decisions about the execution of ATM administrations and their fulfillment.

Measurement models of service quality

SQ is an antecedent of consumer loyalty (Anderson and Sullivan, 1993; Anderson and Fornell, 1994) and an antecedent in the estimation of consumer loyalty. At the focal point of making item/administration quality comparisons are the item/administration traits. Models conceptualising SQ uncover that SQ is a multi-measurement and multi-quality idea (Gronroos, 1984; 1990; Parasuraman et al., 1985; Rust and Oliver, 1994, Cronin and Taylor, 1992; Haywood-Farmer, 1988) yet neither model by and large concurs with the other on the nature or setting of the components of SQ, a reality seen by Brady and Cronin (2001). In the SERVQUAL demonstrate, customers rate the item or administration on a lot of general traits introduced in a Likert type scale (Parasuraman et al., 1988). This model has been embraced in different examinations (Fick and Ritchie, 1991) despite the fact that it has gotten analysis from different quarters. Carman (1990) contends that subjects ought to be approached to rate an item or administration on criteria that are significant to the particular item or administration as opposed to a general or perfect criteria since that, as indicated by Tribe and Snaith (1999), conveys an in-manufactured predisposition towards disappointment since the desires are controlled by the perfect item or administration arrangement. The specialists subsequently recommend that the SERVQUAL show be item explicit instead of general so that a sensible and increasingly legitimate evaluation of an item or administration properties' execution can be gotten.

A few different models have been produced and used to conceptualize and gauge SQ during the time spent attempting to comprehend clients' fulfillment. Seth et al. (2005) give a decent audit of nineteen SQ models used to conceptualize and quantify SQ and that include: Technical and Functional Models (Gronroos, 1984); GAP Model which is the premise of SERVQUAL display (Parasuraman et al., 1985, 1988); Attribute Service Quality Model (Haywood-Farmer, 1988); Synthesized Model of Service Quality (Brogowicz et al, 1990); Performance Only Model (Cronin and Taylor, 1992); Ideal Value Model of Service Quality (Mattison, 1992); Evaluated Performance and Normed Quality Model (Teas, 1993); IT Alignment Model (Berkley and Gupta, 1993); Attribute and Overall Affect Model (Dabholkar, 1996); Model of Perceived Service Quality and Satis-group (Spreng and Mackoy, 1996); PCP Attribute Model (Philip and Hazlett, 1997); Retail Service Quality and Perceived Value Model (Sweeney et al, 1997); Service Quality Customer Value and Customer Satis-group Model (Oh, 1999); Antecedents and Mediator Model (Dabholkar et al, 2000) and Internal Service Quality Model (Frost and Kumar, 2000).

Of these models the SERVQUAL and SERVPERF models were of down to earth enthusiasm to this examination. Parasuraman et al. (1988) created SERVQUAL display dependent on the GAP Analysis and distinguishes five elements of SQ that incorporate effects, unwavering quality, responsiveness, affirmation and sympathy with 22 things inside the five measurements.

SERVQUAL display has been generally utilized in SQ and consumer loyalty contemplates crosswise over enterprises (Aldlaigan and Buttle, 2002; Asubonteng et al., 1996; Boulding et al., 1993; Yavas et al., 2004). In any case, Buttle (1996) found genuine worries with the quantity of measurements in SERVQUAL just as their irregularity when connected in various settings; while Woo and Ennew (2005) found that in business administration advertises, the measurements were totally unique. Carman (1990) at that point cautioned that SERVQUAL gives a begin to things advancement and that all things inside the SQ measurements need legitimacy and dependability checks before business application. In this way, the five measurements and things should just be utilized as a beginning stage as opposed to as a device that can be promptly utilized in the field.

2.2. ATM service quality attributes

At the focal point of estimating SQ are the item or administration properties. There has been developing writing on the measurement of consumer loyalty with banks and ATMs where the emphasis has been on creating estimation models, deciding ATM SQ characteristics and estimating consumer loyalty itself. The usually utilized models have been SERVQUAL (Parasuraman et al., 1988), SERVPERF (Cronin and Taylor, 1992) and BANKSERV, a model created by Avkiran (1994) in light of SERVQUAL. Every one of these models depend on the comparative elements of SQ that incorporate physical assets, dependability, responsiveness, sympathy and affirmation. Be that as it may, contingent upon the item or administration under investigation the characteristics in every one of the measurements have been extraordinary.

A few experimental investigations have recognized and checked various normal components inside the five measurements for ATM SQ. The characteristics of ATM SQ distinguished by exact specialists include: ease of use of ATM frameworks (Joseph and Stone, 2003; Lovelock, 2000), speed of ATM activities (Patricio et al., 2003; Yavas et al., 2004), money accessibility in ATMs (Dilijonas et al., 2009), exactness of exchanges by ATMs (Dilijonas et al., 2009, Shamsdouha et al., 2005), ATMs not out of request (Islam et al., 2005; Patricio et al., 2003; Howcroft, 1991), holding up times at ATMs (Moutihno and Brownlie, 1989), representative viability in taking care of ATM issues, worker speed in reacting to ATM issues (Islam et al., 2005), returning quick gulped cards (Islam et al., 2005), fast substitution of lost cards, bank worker agreeableness, security at ATMs (Al Hawari and Ward, 2006; Dilijonas et al., 2009; Islam et al., 2005; Joseph and Stone, 2003; Shamsdouha et al., 2005),

expenses charged (Athanasopoulos, 2000; Dilijonas et al., 2009), convenient area (Al Hawari and Ward, 2006; Dilijonas et al., 2009; Islam et al., 2005; Joseph and Stone, 2003; Lovelock, 2000; Moutihno and Brownie, 1989), accessibility of workers to take care of ATM issues, simple access to ATMs (Joseph and Stone, 2003), exhortation on ATM utilization and security, protection when utilizing ATMs (Shamsdouha et al., 2005), simple procedure of applying for ATM cards, neatness of ATMs and ATM stations, appearance of corporate marking on ATMs, issuing of spotless or new notes (Islam et al., 2005), issuing of clear slips, openness of a wide scope of administrations by means of ATMs and the quantity of ATMs per ATM areas (Dilijonas et al., 2009; Islam et al., 2005; Joseph and Stone, 2003; Lovelock, 2000). There is a sum of 25 ATM SQ qualities approved by experimental scientists that the investigation received and tried for estimating consumer loyalty with ATM keeping money benefits in Myanmar.

2.3 Research Model

From the survey of literature, the following understanding goes to the fore. SQ is an antecedent of customer loyalty. A firm need to give quality items, administrations and exhibitions to accomplish customer loyalty. Customers will quantify nature of items or administrations dependent on saw execution of properties of the items or administrations inside the five measurements; physical assets, unwavering quality, responsiveness, confirmation and compassion (Parasuraman et al., 1988). On the off chance that consumer loyalty is accomplished, the firm advantages through maintenance of fulfilled clients who make rehash buys and informal proposals coming about into expanded deals and productivity of the business as delineated diagrammatically (Figure 1). The graph subsequently comprises the investigation display that guided the exploration and gave the structure to its execution.

The model helped the scientist survey customers' fulfillment with ATM saving money in Myanmar by giving a structure to evaluating clients' apparent SQ of ATM saving money in Malawi through the estimation of their impression of the significance and execution of ATM SQ qualities in every one of the five measurements (physical assets, responsiveness, unwavering quality, confirmation and sympathy) and after that breaking down the connections among significance and execution of ATM SQ traits and measurements; and customers' general fulfillment with ATM managing an account administrations offered by individual banks in Myanmar.

2.4 Research Methodology

Research Design- Cross-sectional study design and quantitative data was collected from Bank customers. Target population and sampling techniques- All customers of Ethiopian Commercial Banks who used ATM service in Yangon were target groups of this study. Research Design-Cross-sectional study and quantitative information was gathered from Bank clients.

Target populace and testing strategies All clients of Myanmar Commercial Banks who utilized ATM administration in Yangon, Myanmar were target gatherings of this investigation.

Therefore, 250 ATM users were selected using the above formula.☒

Source of Data - Primary data was obtained from customers of Myanmar Private Commercial Banks who were ATM users in Yangon, but secondary data was obtained from literatures from books, journals, magazines and the internet as accredited in the literature review.☒

Tools of Data Collection -In this study structured questionnaire were used which prepared by Myanmar and English language to collect from ATM users. The questionnaire has four parts. The first part of the questionnaire is about the demographic characteristics of respondents. The second section designed to measure the ATM service quality, the third customers' satisfaction about the bank ATM service delivery system. The researcher used 5 point Likert scale to measure the variables. Service quality

has been measured by using SERVQUAL items developed by Zeithaml, Berry, and Parasuraman and "Customer satisfaction was measured by instruments developed by Prof. N. Kano, customer satisfaction model (Adapted from Kano, 1984).☒

Data analysis - The statistical package for social science (SPSS, version 22.0) was used and the data was summarized in frequency tables and figures. The descriptive statistical results were presented by tables, frequency distributions and percentages to give a condensed picture of the data. This was achieved through summary statistics, which includes the means, standard deviations values which were computed for each variable in this study. In this study Pearson's correlation coefficient was used to determine the relationships among service quality dimensions such as Tangibility, reliability, responsiveness, assurance empathy and customer satisfaction.☒

Limitations

This study will focus on factors influencing customer satisfaction of ATM Service in the banking industry, by looking primarily at Private Commercial Banks. The study will utilize primary data that will be gathered from Private Commercial Banks customers. However, to mitigate this limitation, the questionnaire will be as comprehensive as possible in terms of nature and type of questions that will be asked. This study will be carried out in the month of March, 2018. The study will be limited in terms of closed ended nature of the questionnaire tool. However, to mitigate this limitation, the questionnaire will be as comprehensive as possible in terms of nature and type of questions that will be asked.

3. Findings and Data Analysis

Two hundred and seventy-five questionnaires were distributed to customers of Private Commercial banks, Myanmar who were ATM users in Yangon City. However, a total of 250 useable copies of the questionnaires were returned.

It describes the findings from analysis of information are presented and explores the influencing factors of client satisfaction of ATM user from private commercial banking concern in Myanmar, based on data collected from the view. For these two main objectives, this subject field uses both primary data and secondary data. For the empirical data analysis, the required primary data is obtained from the customer survey to answer the questionnaire. Secondary data is obtained from relevant text books, internet website of banks. Data analysis for this study was done in two footsteps, the prelude analysis and the main analysis. For preliminary analysis which involves mainly descriptive statistics to summarize data, the demographic characteristic of the respondents were outlined in order to simplify the apprehension of the data.

3.1 Demographic characteristics of Respondents

Gender	Frequency	Percentage (%)
Male	127	50.4
Female	123	49.6
Total	250	100
Marital Status	Frequency	Percentage (%)
Single	133	52.8
Married	117	47.2
Total	250	100
Education	Frequency	Percentage (%)
Graduate	39	15.2
Post-Graduate	127	51.2
Master Degree	42	17.2
Ph.D	41	16.4
Total	250	100
Age	Frequency	Percentage (%)
< 20 years	10	3.6
21 - 25 years	55	22.4
26 - 30 years	48	19.6
31 - 35 years	88	35.6
36 - 40 years	26	9.6
>41 years	23	9.2
Total	250	100
Occupation	Frequency	Percentage (%)
Student	21	8
Self-Employed	34	14
Government Employed	46	18
Company Employed	139	55.2
Service	12	4.8

Table 1

Gender status of the respondents is shown in Table (1). It shown male respondents are 50.4 percentage and female respondents are 49.6 percentages. It found out that during distribution of the questionnaires male respondents is tend to be interested than female respondents.

Table (1) is showing the frequency percentage of the marital status of the respondents, respectively. Marital status is divided into only two categories. To collect data 250 respondents were selected among these 132 were single (52.8%) and 118 were married (47.2%). In term of percentage, single respondents are higher than married respondents.

Table (1) respectively stated the frequency distribution and the histogram of educational background of the respondent. There are categories of education of respondents: Under Graduate, Post-Graduate and Master key Degree. It is found that 15.2% respondents are Under Graduate, 51.2 % respondents are Graduate, 17.2 % are Post-Graduate, and 16.4 percent are master degree respectively.

Table (1) respectively shows the frequency distribution and the histogram of age of the respondents. They include four age groups. 9 participant descent in the age group under 20 class, followed by 56 participant fall between 20 and 25 years. 49 player fall between 26 to 30 years, 89 participants fall between 31 to 35 years, 24 participants fall between 36 to 40 years, and 23 participants fall over 40 years.

3.2 Analysis on quality of the Private Commercial Banks services using five Dimensions

The primary objective of this study is to perceive the factors affecting customers' delight stage on ATM offerings on Private Commercial Banks in Myanmar. Moreover, it has found that the customers are particularly comfortable with the availability of cash in the ATMs and the best of forex notes in the ATMs' being ranked 1st and 2nd (Kumaran, 2011). According to the survey, the effects point out that security, protection and privacy have the most extensive impact on the customer's satisfaction level. Szymanski and Hise (2000) empirically found that customers' appreciation of protection and privacy performed an indispensable position in their satisfaction. Accordingly, primarily based on the above determined consequences indicated that the community capacity, security, safety and privacy is the major difficulty of ATMs customers of Private Commercial Banks in Myanmar as nicely as they have been the most important factors to measure customers' satisfaction degree on ATM offerings for Private Commercial Banks. The study on measuring carrier satisfactory has focused on how to meet or exceed the customer's satisfaction, and has considered carrier great as a measure of how the delivered provider level matches customer's satisfactions. This is used 5 dimensions to measure and consider the service great of the Private Commercial Banks. Based on five dimensions;

- Tangibility,

- Reliability,
- Responsiveness,
- Assurance and Empathy.

3.21 Tangibility

As shown in Table (1), indicate that respondents overall mean score for all variables in this dimensions.

Table (2) Average Mean Score in Tangibility Dimension

No.	Tangibility	N	Mean	Std. Deviation
1.	Private Commercial Banks has up - to - date equipment & technology for ATM service	250	3.65	0.605
2.	ATM machines' Locations are convenient to find	250	3.57	0.753
3.	Sufficient numbers of ATM machines are provided.	250	3.16	0.888
4.	ATM machine are installed in secure position for ATM users	250	3.04	0.935
5.	ATM machines partitions in bank is enough	250	2.97	0.933
6.	Materials associated with ATM service (Pamphlets, brochures) are visually appealing at the banks office	250	3.67	0.613
7.	Proper Maintenance are supported by Private Commercial Banks for ATM Service	250	3.72	0.547
Average Mean Score		250	3.39	0.753

According to the survey, average customers are comfortable with Proper Maintenance are supported by Private Commercial Banks for ATM Service. It used to be reported to have the highest mean score which is (3.72) in average dimensions. Customers are no longer satisfaction with finding location on ATM computer offerings of Private Commercial Banks, they need to have up-to-date equipment, technological know-how services have to absolutely be appealing, bank support the enough numbers of ATM machines, ATM machines must have adequate partitions in

financial institution and ATM computer need to installation in invulnerable role for ATM users.

3.2.2 Reliability

For reliability dimension, as shown in Table (3), the mean score of the satisfaction level upon the service quality of Private Commercial Banks.

Table (3) Average Mean Score in Reliability Dimension

No.	Reliability	N	Mean	Std. Deviation
1.	The Private Commercial Banks' website do not freeze after customer put in all the information.	250	3.41	0.707
2.	Up dated Information provided on Private Commercial Bank websites	250	3.36	0.727
3.	Transaction records are keep accurately	250	3.70	0.602
4.	Process of transactions is provided by the correct transaction statement	250	3.87	0.460
5.	Instructions for ATM Service are easy to understand.	250	3.69	0.670
6.	Promptness of ATM card delivery service	250	2.89	0.970
7.	ATM systems work efficiently whenever we need to use it.	250	3.34	0.705
Average Mean Score		250	3.47	0.692

Due to the survey result, reliability got mean score of (3.87) which shows that Private Commercial Banks is expected to be greater reliable to fulfill the customers in; when process of transactions is provided via the correct transaction statement, they show sincere interest in solving the problem,

Private Commercial Banks need to function the directions for ATM Service are effortless to recognize and supply their offerings for ATM systems work efficaciously whenever clients want to use it.

3.2.3 Responsiveness

For responsiveness, as shown in Table (4), the overall mean scores for the respondents' satisfactions of service quality are normally positive.

Table (4) Average Mean Score in Responsiveness Dimension

No	Responsiveness	N	Mean	Std. Deviation
1.	Customer service is good from Private Commercial Banks representative.	250	3.92	0.532
2.	Quick response rate for customer complaints	250	3.67	0.784
3.	Private Commercial Banks can solve Network Service Problem adequately	250	3.80	0.732
4.	Service Information can be provided every time.	250	3.84	0.665
5.	Frequently Asked Questions (FAQ) for ATM Services are clear and can help the user common problems.	250	3.88	0.613
Average Mean Score		250	3.82	0.665

According to table (4), 5 service dimensions on patron pride of two Private Commercial Banks are got which is Customer service is desirable from Private Commercial Banks, 3.92 rating is the highest amongst the average mean ratings of Private Commercial Banking, Quick response rate for consumer complaints, Private Commercial Banks can resolve Network Service Problem adequately, Service Information can be provided every time and Frequently Asked Questions (FAQ) for ATM Services are clear and can help the person which rating 3.67, 3.80, 3.84 and 3.88, respectively. Therefore, Private Commercial Banks have to emphasize the robust relation upon customer complaints and carrier quality.

3.3.24 Assurance

Table (5) additionally suggests that overall means score for all variables in this dimension are commonly positive. This positive shows that respondents are satisfied with Private Commercial Banks provider with involved to assurance.

Table (5) Average Mean Score in Assurance Dimension

No.	Assurance	N	Mean	Std. Deviation
1.	Staffs of Private Commercial Banks have the knowledge to answer customer questions	250	3.82	0.651
2.	Customers are able to trust the services from Private Commercial Banks.	250	3.89	0.570
3.	Staffs from Private Commercial Banks are politeness and friendly on their customers	250	3.98	0.624
4.	Staffs in Private Commercial Banks are always willing to help you.	250	4.01	0.643
5.	Experienced management team is supporting the service efficiently.	250	3.87	0.621
Average Mean Score		250	3.91	0.622

When calculate the Assurance dimension, the result obtained the highest mean score (4.01) which indicates Staffs in Private Commercial Banks are always willing to help you. The findings reveal that customer are satisfied the trust for the services from Private Commercial Banks., customers feel staffs from Private Commercial Banks are politeness and friendly and Experienced management team is supporting the service efficiently. Only one question, there is an indication is the lowest mean score at (3.82), which is not having the knowledge to answer customer questions. Therefore, staffs of Private Commercial Banks should have knowledge to answer customers' questions promptly.

3.2.5 Empathy

Table (6) also shows that overall empathy score for all variables in this dimension are generally positive. This positive shows that respondents are satisfied with Private Commercial Banks service with regard of empathy.

Table (6) Average Mean Score in Empathy Dimension

No.	Empathy	N	Mean	Std. Deviation
1.	Staffs from Private Commercial Banks provide services with high competence.	250	3.94	0.869

2.	Helping and Taking Care of the customer needs	250	3.99	0.474
3.	Employees remember regular customers and their needs	250	4.12	0.521
4.	Provisions of financial advices	250	4.18	0.637
Average Mean Score		250	4.06	0.625

For empathy, one question is showing which are the highest mean score is 4.18 for Provisions of financial advices. However, the score regarding the factors that "Helping and Taking Care of the customer needs, providing offerings with high competence and Remembering regular clients and their needs", indicating by 3.99, 3.94 and 4.12, respectively. To this extent Private Commercial Banks supply customer's individual attention, have in mind regular customers' needs and recognize the specific needs of their customers to be excessive carrier competency.

3.7 Analysis of Reliability of constant variables

Statistical package deal for social science (S.P.S.S) was once used for evaluation of data. For information analysis motive reliability facts and descriptive facts were calculated. Personal facts of ATM card customers accrued through questionnaire. Cronbach's Alpha test was used for checking reliability of questionnaire. Descriptive information was used to calculate the degree of the service excellent of ATM. Table (7) Cronbach's Alpha Values for all dimensions of the questionnaire

Sr. No.	Dimensions	No. of Items	Cronbach's Alpha
1.	Tangibility	7	0.748
2.	Reliability	7	0.707
3.	Responsiveness	5	0.703
4.	Assurance	5	0.710
5.	Empathy	4	0.640
For all Dimension		28	0.854

Table (7)

In this study five variables reliability, responsiveness, tangibility, assurance and empathy. Reliability of all variables is measured by Cronbach's alpha. In that study the Cronbach's alpha is 0.854 with 28 items shows that highly reliable results.

3.8 Analysis of Satisfaction levels on overall mean scores

by Five Dimensions

As can be studied from the results, all questionnaires response the highest common mean score is showed in Table (7). The common suggest rating which outcomes in Assurance is the best possible imply score 3.92 and Responsiveness is the lowest suggest score 3.52. That means they would enhance their current patron care for complaints so that it meets customers' satisfaction. This assimilation concept of Frestinger (1957) might provide an explanation for for why the common imply score of patron care need to exceed its high common of performance score. However, it is undeniable that Private Commercial Banks has supplied a appropriate service nice which always leads to the pleasure of its clients on this dimension.

Table (8) Overall Mean score of five Dimensions

	No. of Respondents	Min	Max	Mean	Std. Dev.
Empathy	250	2	5	4.06	0.625
Assurance	250	2	5	3.91	0.622
Responsiveness	250	2	5	3.82	0.665
Reliability	250	2	5	3.47	0.692
Tangibility	250	1	5	3.39	0.753

Table 7 demonstrates the overall mean score difference between service quality and customer satisfaction. The study suggests that Empathy, Assurance and Responsiveness dimensions are overall high suggest scores, the overall level of performance score is higher the usual stage of customers' satisfaction scores. In Tangibility and Responsiveness dimensions are average low mean scores, the normal level of overall performance scores is decrease than the level of satisfaction score throughout the provider areas and dimensions.

4. Findings and Discussions

Private Commercial Banks will make use of the findings of this study about on factors that have an effect on customer satisfaction as a basis for formulating customer engagement and satisfaction strategies. The find out about located that the customers are satisfied with the withdrawal of money without difficulty from ATM service and no longer relaxed with network out of order at ATM centers. On the other hand, customers are not blissful with community capacity of ATM and sufficient range of ATM sales space in the Yangon Area in Myanmar. A wide variety of studies particularly related to ATM services are reviewed in this section. The findings from analysis reveal that the service excellent

determinant is now not a better instrument to measure service great for Private Commercial Banks. Customers have higher satisfactions than what they clearly journey from Private Commercial Banks even though the distinction is not significant. To answer the important research query which is; how clients obtain service quality, the descriptive analysis carried out provided answers to these questions. The average carrier exceptional is excessive as satisfactions exceed performance; implying that customers demand greater than what is being provided to them. Further evaluation on the provider quality, it has been determined that no dimension of provider high-quality that contributes to purchaser satisfaction. The findings on the patron delight for ATM service error by using Private Commercial Banks, it has been determined that most of clients have been not satisfied with ATM machine out of cash, long waiting time in processing, none printing of statement, cards get blocked and community out of order.

However, ATM fees have achievable to discourage utilization of ATMs among customers who identify such fees charged per transaction as widespread over a period of commonplace ATM usage. As such, banks that do not cost ATM utilization charges would appeal to more ATM banking customers than those that do charge ATM fees thereby building competitive gain of their ATM banking over ATM banking of those banks that do cost ATM usage fees.

It is clear that customer satisfaction in today's dynamic corporate surroundings is very essential. On the other hand, dissatisfaction has been viewed as a predominant cause for customers' intentions to switch. Dissatisfied clients are extra in all likelihood to inform almost ten human beings their unfortunate experiences with a particular organization. Customer pride particularly influences customers' repurchase intentions. Satisfied clients are most probable to share their experiences with different 4 or six humans around them. Organizations ought to be in a position to build and hold long lasting relationships with clients thru gratifying a number of client needs and demands which sooner or later motivates them to proceed to do enterprise with the agency on on-going basis.

4.1 Suggestions and Recommendations

The e-banking sector has been growing to attain a competitive level, and has turn out to be a serious competitor to typical banks. This is on the whole due to the fact of the advantage of speedy and convenient utility processes, low minimum savings requirements etc.

Moreover, the researcher give the following recommendations to improve their customers' satisfaction.

- The banks improve their performance for the ATM facilities.
- The bankers are supplied the safety measures for ATM centers.
- The bankers are given the new card for rapidly if the card is missing.
- Maximum customers are the usage of the nation bank card only. So the different banks are tried to enhance their no. of customers.
- The bankers are increasing awareness to their customers about ATM, Debit Cards and Credit cards.

Banks must be more concerned with being responsive and dependable whilst similarly learn about be carried out to perceive the relationships in second case. Majority of the respondents in each the banks upset with the ATM Grievance settlement. Hence it is counseled the banks to developed and improvise the proper mechanism to resolve the complaint settlement, as it leads to customer relief and satisfaction. Comfort and convenience is very essential in any business that majority of the respondents are disenchanted with the ATM., locations, therefore it is advised that the banks Administration ought to arrange the ATMs at all the useful places like malls, hospitals buying malls, etc., so that customer have a relief and convenience.

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