

## Customer's Satisfaction towards ATM Service Quality: A Case of Kathmandu Valley

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### Abstract

This study examines the impact of customer's satisfaction towards ATM service in Kathmandu Valley. Customer satisfaction is the dependent variable. The selected independent variables are ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control and reliability and efficiency expected environment. The primary source of data is used to assess the opinions of respondents regarding ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control and reliability and efficiency expected environment. The study is based on primary data of 151 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of customer's satisfaction towards ATM service in Kathmandu Valley.

The study showed a positive impact of ATM service quality on customer satisfaction. It indicates that better the ATM service quality, better would be the customer satisfaction. Similarly, the study showed a positive impact of perceived ease of use on customer satisfaction. It indicates that the perceived ease of use leads to increase the customer satisfaction. The study also revealed a positive impact of perceived accessibility on customer satisfaction. Furthermore, it indicates that higher the perceived accessibility, higher would be the customer satisfaction. Likewise, the study observed a positive impact of expected speed delivery on customer satisfaction. Likewise, it indicates that higher the expected speed delivery, higher would be the customer satisfaction. Similarly, the study observed a positive impact of expected control on customer satisfaction. However, it indicates that expected control of employee leads to increase in employee commitment. Similarly, the study showed a positive impact of reliability on customer satisfaction. It indicates that higher the reliability, higher would be the customer satisfaction.

*Keywords:* customer satisfaction, ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control and reliability

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### Introduction

An automated teller machine (ATM) is a device that allows users to perform financial transactions such as withdrawing cash, checking balances, transferring money without any circumstances. An Automated Teller Machine (ATM) is like a magic money box you can find at banks or in some public places. Sureshchander *et al.* (2002) expressed that consumer's level of satisfaction is determined by his or her cumulative experience at the point of contact with the supplier. Oliver (1980) stated that satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or over-fulfillment. Customer satisfaction can be seen as an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal, or

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desire (Homburg & Giering, 2001). Customer satisfaction is a global judgment, or attitude, related to the consumption experience with a product or service (Giese & Cote, 2000).

Service quality was also defined as any behavior or act based on a contact between two parties: the provider and the receiver (Kotler and Keller, 2009). Quality is one of the things that consumers look for in an offer, which service happens to be one (Negi, 2010). Technology based self-service are technological interfaces that enable customers to get a service independent of direct services without employee involvement (Meuter *et al.*, 2000). Service quality is a measure of how well the service delivered matches customer expectations (Lewis and Booms, 1983). Service is an action or an activity which can be offered by a party to another party, which is basically intangible and cannot affect any ownership (Kotler, 1997). Service quality is the customer's judgment about a product's overall excellence or superiority (Oliver, 1997). Service quality is the difference between predicted service and perceived service (Teas, 1993). Service quality is the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform (Bolton and Drew, 1991). Spreng and Mackoy (1996) defined service quality is a comparison of perceived performance and expectations. According to Kandampully (1998), Service quality is the result of a comparison between what customers feel should be offered and what is provided. Service quality is the customer's perception of the overall quality of a service provided by an organization (Bitner, 1990).

Electronic banking or e-banking is defined as the automated delivery of new and traditional banking products and services directly to customer through electronic, interactive communication channels like computers, ATM, internet websites etc. Ovia (2005) argued that electronic banking as providing services to customers via internet or mobile technology such as mobile phone, computers and Automated Teller machines (ATM), etc. E-banking refers to the provision of banking services through the internet (Daniel, 1999). Mols (1998) defined E-banking as the use of internet technology to deliver banking services. E-banking is an electronic connection between bank and customer in order to prepare, manage and control financial transactions (Sathye, 1999). E-banking refers to the use of the internet as a remote delivery channel for banking services (Liao and Cheung, 2002). E-banking is a web-based service that enables bank customers to access accounts and general information on bank products and services through a personal computer or other intelligent devices (Pikkarainen *et al.*, 2004).

Idris (2014) concluded that high number of respondents was satisfied with type of ATMs they used both in terms of their mode of operation and access. Mwatsika (2014) revealed that over half of the respondents are satisfied with ATM services from their respective banks in Malawi. Verma (2014) showed the satisfaction levels of the customers of union bank of India and yes bank holding ATM cards with respect to some aspects such as prompt ATM services delivered by personnel, location, sufficient number of ATMs in city, regularity in working of ATMs, their overall impact on customer satisfaction etc. Nan Wang *et al.* (2014) concluded that customer satisfaction has a positive impact on tangible and reliability factor, whereas responsiveness is the main cause of customer dissatisfaction. Hakkeem and Sha (2015) showed that age groups of 20-30 and 31- 40 were more aware about e-banking. Similarly the business people and private employees were more aware about e-banking. Mwatsika (2016) concluded that a regression analysis of the relationship between the performance of ATM banking attributes (independent variables) and customers' satisfaction with ATM banking

(dependent variable). Taufik *et al.* (2016) concluded that the relationships of three out of four elements of service quality dimensions (consistency, dependability and timeliness) are important to maximising customer satisfaction. Salihu and Hasan (2017) showed that all cronbach's alpha values are within the acceptable level, whereas services and reliability are strongly correlated, but correlation between efficiency and satisfaction is weak. Asiyandia and Ishola (2018) concluded that customers used and were glad with e-banking products. Customers' segmentation and more investment in e-banking infrastructure were advised for promoting electronic banking services. Musa Hamid *et al.* (2018) showed that the banking services over the internet has a positive impact on customer satisfaction.

Khanh Giao (2019) concluded that the satisfaction of customers towards ATM service of Vietcombank Vinh Long, Vietnam is influenced by 4 factors: (1) Price; (2) Network; (3) Reliability; (4) Empathy. Khan and Nawzad Abdullah (2019) showed that majority of dimensions are significantly correlated with overall customer satisfaction. Kumar (2019) concluded that customers are satisfied with the overall quality of service of ATMs. Wibisono *et al.* (2019) showed that the variable utilization ATM, Internet Banking and service quality affect to customer satisfaction has 83%. Thakur (2020) concluded that customers are highly satisfied with the facility provide by the bank. Workeferahu Elifneh *et al.* (2020) showed that all the service quality dimensions are significantly and positively associated with the overall customer satisfaction. Nshimiyimana (2020) showed that there are positive and significant effects of customer satisfaction as mediator in the relationship between ATM service quality dimensions (responsiveness, assurance, and tangibles) and customer loyalty. Suleiman and Abdulkadir (2022) concluded that there is a strong positive relationship between ATM service quality and customer satisfaction in Nigerian banking sector. Chandra (2023) showed that tangibility, reliability, responsiveness, assurance, empathy, access, and effectiveness significantly and positively influenced customer loyalty in terms of satisfaction. Sumsunnaher *et al.* (2024) concluded that each construct, such as reliability, responsiveness, ease of use, security, and privacy, positively affects customer satisfaction and is positively associated with behavioral intentions.

In the context of Nepal, the number of ATM cards in circulation has gone up significantly. Despite the progress in the issuance of cards, cash still remains the mode of payment in the country. Lack of awareness among customers about the use of cards has hindered the growth of use of cards for making the payment. Apart from this, another problem is that people are yet to be familiar with the use of technology. Bhatta (2011) showed that number of ATM cardholders is increasing and was expected to increase much more in Nepal. The study also showed that customer held a large amount of cash at hand, usually had transactions with more than one bank, and preferred the use of ATM (Automated Teller Machine) or Debit-Cards rather than traditional instruments like cheque. According to Komal and Singh (2009), ATM services enhance operations and customer satisfaction in terms of flexibility of time; add value in terms of speedy handling of voluminous transactions which traditional services were unable to handle efficiently and expediently. Yavas *et al.* (2004) argued that customer focused ATM delivery system that fulfills their needs and maximize operational performance is an essential dimension for bank to achieve and sustain competitive advantage.

Gautam and Dhungana (2012) found that the majority of ATM users in Nepal are satisfied with the convenience and accessibility of ATMs, though there are concerns regarding

the reliability and security of the services. Shrestha (2019) revealed that that ATM service quality in Nepal is influenced by factors such as machine availability, transaction speed, and user-friendliness. However, frequent technical issues and limited network coverage remain significant problems. Thapa and Poudel (2013) showed that customer satisfaction with ATMs in Nepal is high due to the 24/7 availability and ease of use, but there are notable issues with machine downtime and insufficient cash supplies during peak times. Maharjan (2016) found that while ATMs have significantly improved banking efficiency and customer satisfaction in Nepal, there are still significant challenges with fraud and transaction errors that need to be addressed. Khanal and Shrestha (2014) concluded that user satisfaction with ATMs in Nepal is largely dependent on the reliability of the machines and the prompt resolution of issues. User education and awareness about ATM safety and security were found to be lacking.

Dhakal (2015) found that customers appreciate the convenience of ATMs in Nepal, but there are concerns about the frequency of service interruptions and the limited number of machines in rural areas. Acharya (2016) found that Customer satisfaction in Nepalese commercial banks is significantly influenced by service quality dimensions, especially reliability and responsiveness. Adhikari (2018) revealed that the main factors affecting customer satisfaction in the banking sector of Nepal are service quality, accessibility, and financial products. Shrestha (2019) found that customer satisfaction in Nepal's retail banking sector is influenced by the perceived value and quality of services provided. Lama (2020) revealed that the quality of banking services and customer care are crucial determinants of customer satisfaction in the Nepalese banking industry. Pokharel (2017) concluded that customer satisfaction in Nepalese banks is largely driven by the responsiveness and reliability of banking services. Karki (2018) found that there is a significant relationship between service quality dimensions and customer satisfaction in Nepal's financial sector.

The above discussion shows that empirical evidences vary greatly across the studies on the impact of customer's satisfaction towards ATM service. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The major objective of the study is to examine the impact of customer's satisfaction towards ATM service in Kathmandu Valley. Specifically, it examines the relationship of ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control and reliability with customer satisfaction in Kathmandu Valley.

The remainder of this study is organized as follows: section two describes the sample, data, and methodology. Section three presents the empirical results and final section draws the conclusion.

## **2. Methodological aspects**

The study is based on the primary data which were collected from 151 respondents through questionnaire. The respondents' views were collected on ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control, reliability and customer satisfaction. This study is based on descriptive as well as causal comparative research designs.

### *The model*

The model used in this study assumes that customer satisfaction depends upon ATM service quality. The dependent variable selected for the study is customer satisfaction. Similarly, the selected independent variables are ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control. Therefore, the model takes the following form:

Customer satisfaction =  $f$  (ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control and reliability)

More specifically,

$$CS = \beta_0 + \beta_1 ASQ + \beta_2 PE + \beta_3 PA + \beta_4 ESD + \beta_5 EC + \beta_6 REE + e$$

Where,

CS = Customer Satisfaction

PE = Perceived ease of use

PA = Perceived accessibility

ESD = Expected speed delivery

EC = Expected control

R = Reliability

Customer satisfaction was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “There is safety, security and privacy which satisfies me”, “I am satisfied with the transaction fee charged by bank for using ATM card” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.649$ ).

ATM service quality was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “There is adoption of advanced technology in a bank”, “It issues new cards due to loss of original cards in order” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.553$ ).

Perceived ease of use was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I feel using the ATM very simple”, “I need help to understand how to use the ATM” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.752$ ).

Perceived accessibility were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I sometimes have trouble finding certain things or using certain features”, “some aspects of the systems are hard to understand or use” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.941$ ).

Expected speed delivery was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “It connects to other bank’s ATM quickly”, “I can complete my transaction faster with the help of ATM which would take long hours otherwise” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.714$ ).

Expected control was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “ATM is available in all places”, “ATM services are getting good response from customer” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.797$ ).

Reliability was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “The system rarely experience downtime or failures”, “Users can trust the system to deliver accurate results” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.940$ ).

The following section describes the independent variables used in this study along with the hypothesis formulation.

#### *ATM service quality*

When perceived service quality is less than expected service quality customer will be dissatisfied. Moreover, Jain and Gupta (2004) revealed that the higher level of perceived service quality results in increased customer satisfaction. Similarly, the results indicated that the two constructs i.e. service quality and customer satisfaction are closely related, implying that an increase in one is likely to lead to an increase in another (Sureshchandar *et al.*, 2002). Similarly, Matimbwa & Ochumbo (2018) found that all dimensions (convenience, reliability, responsiveness, security, cost and efficient operation) of service quality had strong influence on customer satisfaction. Moreover, Weerasiri & Koththagoda (2017) indicated that of the five dimensions of service quality reliability, security, time, cost and ease of use positively and significantly influence the customer satisfaction. Based on it, this study develops following hypothesis:

H<sub>1</sub>: There is positive relation between ATM service quality and customer satisfaction.

#### *Perceived ease of use*

Moutinho and Brownlie (1989) found that accessibility and location of ATMs significantly affect user’s satisfaction. Similarly, Doll & Torkzadeh (1988) found that ease of using a system is an optimum convenience for customers to interact with a given system. Tasmin (2013) found that behavioral factors such as security, convenience and cost are the main drivers of satisfaction from service delivery in using ATM. Mattila (2001) claimed that ATM saves time, provides convenience and accessibility, and has a positive impact on customer satisfaction. Laroche & Taylor (1986) argued that the bank’s ability to deliver the factors like convenience and accessibility will probably increase the level of customer satisfaction. Davis (1989) found that perceived ease of use influences user acceptance of technology. The model has been widely adopted and extended in various studies. Venkatesh and *et al.* (2002) revealed that TAM framework, proposing a unified view of user acceptance

of information technology, which includes perceived ease of use as a key determinant. Based on it, this study develops following hypothesis:

H<sub>2</sub>: There is positive relation between convenience and customer satisfaction.

*Perceived accessibility*

Smith and Jones (2019) found that customers who perceive a service or environment as more accessible tend to be more satisfied with their overall experience. Chang *et al.* (2017) revealed that high service quality improves perceived accessibility and customer satisfaction. Ali *et al.* (2018) concluded that customized and user-friendly services enhance perceived accessibility and customer satisfaction. Kim (2018) found that Service quality and perceived value enhance perceived accessibility, leading to higher customer satisfaction. Johnson and Williams (2020) found that enhancing perceived accessibility can lead to increased customer satisfaction. Lee and Park (2021) found a significant positive relationship between the two variables, indicating that customers who perceive online banking services as more accessible tend to be more satisfied. Friman (2020) revealed that service quality significantly influences perceived accessibility, which in turn impacts customer satisfaction. Edward and Sahadev (2011) concluded that high service quality enhances perceived accessibility and customer satisfaction. Based on it, this study develops following hypothesis:

H<sub>3</sub>: There is positive relation between perceived accessibility and customer satisfaction.

*Expected speed delivery*

Laroche *et al.* (1986) found that service-related factors such as speed of delivery and efficiency help in attracting and retaining bank customers. Moreover, Patricio *et al.* (2003) identified that accessibility and speed of operation are the strong predictors of customer's satisfaction. According to Adewoye (2013), the use of ATMs as a customer service delivery strategy has enabled bank customers to transact banking business using a coded ATM card, wherever an ATM facility is located, customers can access their accounts at any hour of the day. According to Afolabi & Efunwoye (1995), adoption of automation has substantially reduced the time spent to obtain cash and the waiting time of customers, hence, enabling the cashiers to devote time to other customers who may urgently require their attention. Based on it, this study develops following hypothesis:

H<sub>4</sub>: There is positive relation between speed and customer satisfaction.

*Expected control*

Garcia & Martinez (2019) showed that customers who felt they had more control over their experience were more likely to report higher satisfaction levels. Kim and Lee (2019) found a strong positive correlation between expected control and customer satisfaction. Customers who felt they had control over the e-service encounter reported higher satisfaction levels. Brown and Clark (2018) found that expected control had a significant positive effect on customer satisfaction. Binter *et al.* (2002) revealed that increased perceived control leads to higher customer satisfaction. Gelderman *et al.* (2011) showed that the importance of perceived control in customer decisions to use self-service technologies versus interpersonal services, finding that higher perceived control enhances customer satisfaction. Zohu (2011) concluded that the importance of perceived control in continuing usage and satisfaction. Based on it, this study develops following hypothesis:

H<sub>5</sub>: There is positive relation between expected control and customer satisfaction.

#### Reliability

Kim and Park (2017) concluded that e-commerce platforms need to ensure reliability to meet customer expectations and increase satisfaction. Brown and Davis (2019) found that customers who encounter reliable ATM services tend to be more satisfied with their banking experience. Wilson and Taylor (2017) found that an environment where customers can expect reliability in ATM services results in significantly higher levels of customer satisfaction. Adams and Clark (2016) indicated that customers are more satisfied when they encounter a reliable ATM service environment. They found that reliability play a vital role in shaping customer satisfaction in the context of ATM services. Parasuraman and *et al.* (1988) indicated that reliability is critical dimensions of service quality that significantly influence customer satisfaction. Anderson (1994) revealed that customer satisfaction is affected by service quality, which includes factors like reliability and efficiency. Based on it, this study develops following hypothesis:

H<sub>6</sub>: There is positive relation between reliability and customer satisfaction.

### 3. Results and discussion

#### Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

#### Kendall's Tau correlation coefficients matrix

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 129 observations. The dependent variable is CS (Customer satisfaction). The independent variables are ASQ (ATM service quality), PE (perceived ease of use), PA (perceived accessibility), ESD (Expected speed delivery), EC (Expected control) and R (Reliability).

Variable	Mean	S.D	CS	ASQ	PE	PA	ESD	EC	R
CS	1.849	0.529	1						
ASQ	1.871	0.482	0.284**	1					
PE	2.332	0.812	0.528**	0.163*	1				
PA	2.200	1.135	0.463**	0.127*	0.595**	1			
ESD	1.993	0.645	0.559**	0.120	0.641**	0.482**	1		
EC	1.879	0.635	0.616**	0.248**	0.593**	0.627**	0.652**	1	
R	2.339	1.140	0.375**	0.278**	0.499**	0.697**	0.459**	0.546**	1

Note: The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows the Kendall's correlation coefficients of dependent and independent variables for customer satisfaction towards ATM service quality. The study indicates that ATM service quality is positively correlated to customer satisfaction. It indicates that better ATM service quality leads to increase in customer satisfaction. Likewise, perceived ease of use is positively related to customer satisfaction. This implies that higher the perceived

ease of use, higher would be the customer satisfaction. Similarly, perceived accessibility is positively related to customer satisfaction. It indicates that better the perceived ease of use, higher would-be customer satisfaction. Similarly, expected speed delivery is positively related to customer satisfaction indicating that expected speed delivery of cash by ATMs leads to increase in customer satisfaction. Likewise, expected control has a positive relationship with customer satisfaction which indicates that increase in expected control leads to increase in customer satisfaction. Further, reliability is positively correlated to customer satisfaction. It shows that reliability leads to increase in customer satisfaction.

*Regression analysis*

Having indicated the Kendall’s Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it shows the regression results of ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control and reliability on customer satisfaction in Kathmandu Valley.

Table 2

**Estimated regression result of ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control and reliability on customer satisfaction**

The results are based on 151 observations using linear regression model. The model is  $CS = \beta_0 + \beta_1 ASQ + \beta_2 PE + \beta_3 PA + \beta_4 ESD + \beta_5 EC + \beta_6 REE + e$  where the dependent variable is CS (customer satisfaction). The independent variables are ASQ (ATM service quality), PE (perceived ease of use), PA (perceived accessibility), ESD (Expected speed delivery), EC (Expected control) and R (Reliability).

Model	Intercept	Regression coefficients of						Adj. R <sub>bar</sub> <sup>2</sup>	SEE	F-value
		ASQ	PE	PA	ESD	EC	REE			
1	0.492 (3.770)**	0.725 (10.736)**						0.432	0.399	115.257
2	0.999 (9.1370)**		0.635 (8.234)**					0.308	0.44	67.805
3	1.442 (16.61)**			0.185 (5.278)**				0.152	0.487	27.86
4	0.858 (7.667)**				0.497 (9.3130)**			0.364	0.422	86.73
5	0.796 (7.929)**					0.56 (11.0710)**		0.448	0.393	122.562
6	1.416 (15.613)**						0.185 (5.3070)**	0.153	0.487	28.143
7	0.213 (1.705)*	0.577 (8.875)**	0.238 (6.168)**					0.545	0.357	90.978
8	0.213 (1.6990)	0.576 (8.293)**	0.241 (2.989)**	-0.002 (-0.042)**				0.542	0.358	60.244
9	0.09 (0.735)	0.555 (8.424)**	0.037 (0.416)**	0.036 (0.687)*	0.279 (4.318)			0.591	0.338	55.265
10	0.122 (1.0260)	0.441 (5.933)*	0.094 (1.052)**	-0.061 (-1.010)*	0.16 (2.145)	0.264 (2.993)		0.612	0.329	48.413
11	0.087 (0.754)	0.422 (5.870)	0.157 (1.785)**	0.061 (0.901)*	0.156 (2.173)	0.35 (3.963)	-0.211 (-3.538)	0.641	0.3173	45.636

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Customer satisfaction is dependent variable.

Table 2 shows that the beta coefficients for ATM service quality are positive with on

customer satisfaction. It indicates that ATM service quality has a positive impact on customer satisfaction. This finding is consistent to the findings of Bastola (2012). Likewise, the beta coefficients for perceived ease of use are positive with customer satisfaction. It indicates that perceived ease of use has a positive impact on customer satisfaction. This finding is consistent with the findings of Shrestha (2019). However, the beta coefficients for perceived accessibility are positive with customer satisfaction. It indicates that perceived accessibility has a positive impact on customer satisfaction. This finding is like the findings of (Vema, 2014). Similarly, the beta coefficients for impact marital status are positive with consumer online shopping behaviors. It indicates that impact marital status has a positive impact on consumer online shopping behaviors. This finding is like the findings of Chandra (2023). In addition, the beta coefficients for expected speed delivery are positive with customer satisfaction. It indicates that expected speed delivery has a positive impact on customer satisfaction. This finding is similar to the findings of Dhungel *et al.*, (2012). In addition, the beta coefficients for expected control are positive with customer satisfaction. It indicates that expected control has a positive impact on customer satisfaction. This finding is similar to the findings of Kumar (2019). Lastly, the beta-coefficients for gender are positive with consumer online shopping behaviors. It indicates that reliability and efficiency expected environment has a positive impact on customer satisfaction which co-indices with the findings of Thakur (2020).

#### 4. Summary and conclusion

Customer satisfaction can be an important factor in motivating customer and improving their performance in many organizations, in Kathmandu Valley. Customer satisfaction can be an effective way to motivate customers in Kathmandu Valley to work harder and achieve better results. The customer satisfaction is the major factor contributing to the success of service sectors. E-banking has become a major facility sought after by the existing and potential customers. The banks have to increase the awareness about e-banking technology, so that customers can get better service. The sufficient services available may be improved to give better customer satisfaction leading to retention of existing customers and attracting new customers. All the service sectors depend on customer and their satisfaction and the banks are no exception.

This study attempts to examine the customer satisfaction towards ATM service quality in Kathmandu Valley. The study is based on primary data of 151 respondents.

The study showed that ATM service quality, perceived ease of use, perceived accessibility, expected speed delivery, expected control, reliability have positive impact on customer satisfaction. The study also concludes that expected control followed by ATM service quality and expected speed delivery are the most influencing factors that explains the customer's satisfaction towards ATM service quality in Kathmandu valley.

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