EFFECT OF AUTOMATED TELLER MACHINE ON CUSTOMER SATISFACTION IN COMMERCIAL BANKS CASE STUDY OF MOMBASA COUNTY

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A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF INFORMATION TECHNOLOGY IN THE SCHOOL OF COMPUTING AND INFORMATION TECHNOLOGY IN PARTIAL FULFILMENT OF THE REQUIREMENT AWARD OF THE DIPLOMA IN BUSINESS INFORMATION TECHNOLOGY AT MANAGEMENT UNIVERSITY OF AFRICA.

SEPTERMBER, 2020

DECLARATION

I hereby declare that this research project is my original work and has not been presented for a diploma in Business Information Technology course in any other university or taken from other sources.

Signature: ……………………………………… Date: ………………………………

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DBIT/4/00014/2/19

This Research Project has been submitted for examination with my approval as University supervisor.

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Mr. Tony Kamuti

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DEDICATION

I devote this task to my family, companions, and everybody that had an impact in the advancement of this venture. I additionally prefer to devote this to all individual and gatherings in require of the administrations this task gives.

Above all I thank God.

ACKNOWLEDGEMENT

I take this chance to thank my God for seeing me through this research. Special thanks to the entire Management University of Africa for the provision of academic materials and my supervisor for taking his time to guide me in the process. Finally, I send my deep appreciation to all those, in one way or another made a contribution and enriched my life during the course of my study.

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LIST OF ABBREVIATIONS AND ACRONYMS

ABM:	Automated Banking Machine
ATM:	Automated Teller Machine
CVV:	Card Verification Value
DOI:	Diffusion of Innovation
EBH:	Extended Business Hours
EDP:	Expectancy Disconfirmation Paradigm
ICT:	Information and Communication Technology
ITC:	Information Technology Communication
PIN:	Personal Identification Number
SPSS:	Statistical Package for Social Sciences

DEFINITION OF TERMS

Accuracy: Independence from blunder (accuracy), or closeness to truth or assurance, coming about due to action of fastidious thought or due ingenuity. Exactness depends upon how the data is accumulated, and is ordinarily settled by taking a gander at a couple of assessments from the same or different sources (Ngari, 2016).

Convenience: Accommodation is the nature of being reasonable to one's solace, purposes, or needs. Accommodation likewise mean individual solace or benefit or something that expands solace or saves work (Daniel, 2018).

Customer Satisfaction: Gichochi, M.N. (2016) characterizes customer satisfaction as a psychological state which results from customers" examination of assumptions before a buy with execution after a buy. Customer satisfaction is an exchange explicit powerful reaction from customers examination of item execution to some pre-buy standard.

Reliability: Reliability is how well a machine, piece of equipment, or system works. Reliability can also be the limit of a gadget, machine, or system to dependably play out its arranged or required limit or mission, on interest and without degradation or frustration (Nasieku, 2018).

Safety: Relative independence from peril, danger, or danger of mischief, injury, or misfortune to work force and additionally property, regardless of whether caused purposely or coincidentally (Chege, 2014).

ABSTRACT

The purpose of the proposal was to investigate the effects of Automated Teller Machine service on customer satisfaction of Commercial Banks in Mombasa County. The examination was driven by the way that ATM use ease admittance to bank administrations past working hours and days. These realities drives the researcher to detail a point that manages the research interaction and the end-product was utilized to assess the impacts of ATM administration on consumer loyalty of Commercial Banks in Mombasa County dependent on the accompanying goals; to analyze the impact of the unwavering quality of ATM administration on consumer loyalty, to evaluate the impacts of the security of ATM administration on consumer loyalty, to set up the impacts of the precision of ATM administration on consumer loyalty and to decide the impacts of the accommodation of ATM administration on consumer loyalty of Commercial Banks in Mombasa County. The speculations of the investigation incorporate dissemination of advancement hypothesis, discord hypothesis, contrast hypothesis and consolidated level hypothesis. The review of theoretical framework was done in line with the research variables and a conceptual framework was created in accordance with the exploration goals. The investigation received an enlightening examination plan. Illustrative examination was worried about discovering the what, where and how of a wonder. The significant wellspring of information to be utilized was through poll. Directing of the examination was done to find out the legitimacy and dependability of the instruments. Information examination incorporate the utilization of distinct and inferential measurements. Elucidating measurements include the utilization of recurrence tables, pie diagrams, charts and rates while inferential insights include the utilization of multiple regression analysis. Data was presented in tables, graphs and charts. The study concludes that adoption of the automated teller machine increased customer satisfaction and the overall improvement in the commercial banks. The study concludes that automated teller machine through reliability lead to customer satisfaction and helped in general performance of the commercial banks. The study recommends that the use of automated teller machine by commercial banks in Mombasa County should embrace to improve in their service delivery and customer satisfaction.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The genuine scene of banking is that till the mechanical screw up, banking affiliations were passed on manual clarification depicted by record orderlies at back office, experts giving front work zone affiliation, record cards, deals registers among others. This isn't simply drawn-out, yet moreover weakening and moderate other than transmitting base and hazardous data dependably by temperance of the human mishandle. The limits of manual banking included above if all else fails results to customer grumblings, gradualness in help game-plan, long queue and high operational costs, etc These objectives diminish faithful nature of financial relationship as regards to exactness and satisfaction. Subordinate upon such information results into supervisors making decisions that prompts costs and association issues as clear by the fruition of various banks in Kenya. This is in light of the fact that manual records had been changed by back staff to deceive it (Daniel, 2018).

The above manual plotting help blueprint offered move to mechanical frameworks for useful and enthusiastic method for serving clients given the rising pursued for banking affiliations. This saw the crisis and use of the ATM among different types of progress like; phone banking, web banking, and so forth ATM is the joining of Automated Teller Machine which goes presumably as a teller in a bank who takes and gives cash over the counter. ATMs are spread not out unmistakably close or inside the premises of banks, yet besides in zones like retail squares/shopping centers, air terminals, stores, oil/affiliation stations, bistros, or where colossal extents of individuals may aggregate. ATM affiliations joins limit, for example, money withdrawal, balance enquiry, charge contact, money and check store, saving and credit account on a 24 hour premise. Thusly, with the presence of ATMs, some limitation of time and geographic territory has been settled (Batta, 2018).

Ngari (2016) found that the selection of ICT in banks has created generally sure results, for example, improved customer administrations, more precise records, guaranteeing comfort in business time, brief and reasonable consideration, and quicker administrations and so on In like manner, the banks picture is improved making a more prepared market. Work has moreover been simplified, and truly charming, the genuine edge of banks, relationship with clients, and the course of action of major operational and masterminding issue has been improved. As shown by Kathleen (2015) the colleague of ATM came due with the need to respond to the trial of the various heave of consistently complex information that rises up out of among others; increase in competition, extended client interest for both help plan similarly as viability, expansion as a result of the addition pursued for organizations, etc

The utilization of ATM banking would set aside time and cash as it was relied upon to diminish blockage in the banks as customers would not be nervous to beat the end time for banking business and as such offer more steady energy at their work puts rather than putting widened time spans in lines. Automated Teller Machines (ATMs) are work stations set up by an alluringly encoded bank card to permit customers to set aside partitions, out money, move cash among accounts and whatever various exchanges that would be done at the bank worker window. Automated Teller Machine (ATM), regardless of called an automated financial machine (ABM) or Cash Machine a few novel names, is a modernized transmission trades contraption that gives the clients of a money related establishment with agree to financial trades a public space without the essential for a topic master, human subject master or bank worker (Chege, 2018). On most current ATMs, the client is seen by embeddings a plastic ATM card with an attracting stripe or a plastic dexterous card with a chip that contains a wonderful card number and some security information, for instance, an end date or CVVC (CVV).Authentication is given by the client entering an individual obvious affirmation number (PIN). Using an ATM, clients can get to their cash related adjusts to get cash withdrawals, Mastercard advances, and check their record changes likewise as purchase prepaid cellphone credit. Today ATMs do significantly more than regulating cash yet also offer the going with organizations, monetary records changes, printing bank enunciations, ticket purchases, blessings and moves to different records.

Ogolla (2017) proposed that ATM allows a bank client to sort out his/her financial trades from fundamentally every other ATM machine on the planet. In any case, the spread of the machines has been passing on a huge load of warmth, as clients face a rich usage of bewilderment in using it; either the machines won't direct money, or charge exchanges when money isn't dispersed or cards delayed down out in them. Daniel, K. (2018) show that the expansion of machines is giving more concern. In like manner correspondingly similarly as with each other mechanical movement the ATMs have conveyed galactic difficulties and issues for the recipients of monetary associations in Kenya. Most clients of ATM have experienced the issue of Scam. Adjacent to epileptic associations passed on by the machines, obscure convicts take from the records of many bank customers through the ATM advancement. The fraudsters execute this cash related awful conduct by taking the individual ID number (PIN) an uncommon mystery code that awards consent to the use of the cards and thusly getting hold of the assets of the exposed ATM clients.

The certain establishment of ATM can be followed back to the 1960s, when John Shepherd-Barron who was overseeing head of De La Rue Instruments made the crucial ATM machine. That machine used by Barclays Bank (Barclays Bank in Enfield Town in North London, United Kingdom) on 27 June 1967 (Aymen, 2017). ATMs are known by various names including changed cash related machine (or automated financial machine particularly in the United States) (ABM), Automated Transaction Machine, Cash point (particularly in the United Kingdom), Money Machine, Bank Machine, Cash Machine, Hole-In-The-Wall, Auto teller (after the Bank of Scotland's use), Cash line Machine (after the Royal Bank of Scotland's use), MAC Machine (in the Philadelphia territory), Bank plan (in various countries particularly in Europe and including Russia), Multibank (after a picked trade mark, in Portugal), Mini-bank in Norway, Geld Automat in Belgium and the Netherlands, and ATM in Kenya (Lev, 2018).

Customer satisfaction is a business term which catches a thought of estimating how fulfilled customers are with the endeavors in the commercial center. It is viewed as a key business execution pointer and part of the four viewpoints of an adjusts score card (Okeyo, 2017). Customers need not to move with immense amounts of cash in their sacks on the grounds that pull out and stores should be possible from any branch in any piece of the world.

Customer satisfaction is a component of the error between a buyer's earlier assumptions and their insight in regards to the buy (Malik and Nadeem, 2018). Exactly when an encounter is better than what the customers expects, there is believed to be sure disconfirmation of the longing and an ideal customer appraisal is envisioned. Moreover, (Nyamute and Batta, 2018) characterized administration quality as the degree and heading of error between the customer's discernment and assumption or the degree to which a help meets or surpasses customer assumptions.

Universally, Automated Teller Machines have been are now being embraced by banks. They offer expansive advantages to the two banks and their customers. The machines can attract clients to pull out cash at more significant events and spots than during banking hours at branches (Muthamburi, 2016). Furthermore, by strategies for robotizing affiliations that were really completed truly, ATMs reduce the costs of serving bank clients. These potential benefits are broadened when banks share their ATMs, allowing giver of various banks access their record through a bank's Automated Teller Machine. Behringer (2016) found that the social event of ICT in banks has passed on in general certain outcomes, for instance, improved client affiliations, more precise records, ensuring solace in business time, brief and sensible thought and speedier relationship to start buyer devotion.

In Africa, ATMs are being introduced curiously and we ought to understand the new customers who live inside a culture, which may convey new factors into the choice twist. It rotates around metropolitan Africa regardless the perspective can be summarized to cover other public (and individual) propels, correspondingly as other making markets. African Banking industry is seeing an outstanding clash. To stay ahead, banks are contemplating a huge load of relationship to draw clients. Affiliations like 24-hour banking, relationship at doorway step, telephone banking, web banking, Extended Business Hours (EBH), quick arranging are essentially a couple to make reference to. Bigger part of the current bank trades happen somewhere else other than in branch premises (Kariuki and Rotich, 2017).

The accomplishments, objectives, benefit and fulfillment of banking area relies generally upon the legitimate administration and innovation, for example, ATM adoptability in the banking exercises. It's upon this premise that productivity, adequacy of banking area instigates customer satisfaction. The effect of ATM on the presentation of banking organizations to initiate customer satisfaction isn't yet settled and there have been close to absence of exact examination endeavors on the impact of ATM use on customer satisfaction in Commercial Banks in Mombasa County. In any case, the most reformist electronic headway in this country has been the ATM. In Kenya, monetary foundations with ATM have been arranged and this has expanded their utility to clients. The ATM has been the best conveyance mechanism for customer banking in this province. In Mombasa County, Commercial Banks has embraced the utilization of ATM in offering administrations and now clients are getting to the help. Accordingly, call for examination on the impact of Automated Teller Machines (ATM) use on consumer loyalty in business banks in Mombasa County.

1.2 Statement of the Problem

The utilization of ATM is another technique for getting to banking organizations needed by clients' business needs and is enabled by speedy changing advancement like Internet. By virtue of accomplishments achieved by expanded use of Information and Communication Technology (ICT) in the public field, the monetary business has presented ATM. ATMs give another procedure for allotting client organizations which are needed to extend efficiency, bargains execution, and improve consumer loyalty (Mbogoh, 2018).

In different pieces of the world a huge part of bank customers dependably utilize Programmed Teller Machines (ATMs) and the current western youth have not known a world without them. For them, the overall impression of a money machine is that of an instrument giving a brand name appraisal of key monetary data and doling out money. The headway is stowed away from sight; the PC is indistinct. It has needed around 30 years setting up ATMs as inescapable cases of public walkup-and-use contraptions (Ngari, 2016).

The choice has not been immediate, requiring trust in the development and status to adjust direct strategies in the fragile space of individual financial plan. Money related establishments have accepted a critical eventually coercive part in engaging ATM choice. The ATM prospers inside social orders where time is valuable and cash promptly accessible. This culture is made out of people, who have individual ledgers and admittance to a wide scope of innovation. For these people, ATMs are advantageous and solid ordinary curios: press a couple of catches and get the cash. As ATMs cross-new lines and overrun various societies, it is basic to comprehend the part of social qualities on individuals' view of perspectives towards and activity on the machine (Muthamburi. E, 2016).

More or less, ATM is vital worldwide in that it encourages arrangement of scaled down bank articulation, money withdrawal, money store, move of assets starting with one record then onto the next, balance enquiry, acquisition of certain utilities like power and fuel, charge installments, and no compelling reason to convey a lot of money (Daniel, 2018).

The survey of written works proposes that the greater part of the investigations on the impact of ATM in giving bank administrations and consumer loyalty have been done in nations like USA, UK, Malaysia, Singapore, Finland, and Australia (Nasieku, 2014). Be that as it may, no adequate work has been done in Commercial Banks in Mombasa County as to ATM administrations and consumer loyalty issues. In this manner, the research question is: What are the impacts of ATM administration on consumer loyalty of Commercial Banks in Mombasa County?

1.3 Research Objectives

1.3.1 General Objectives

The general objective of the study is to determine the effect of ATM service on customer satisfaction in Commercial Banks in Mombasa County.

1.3.2 Specific Objectives

1. To examine the effect of reliability of ATM service on customer satisfaction of commercial banks in Mombasa County.
2. To assess the effect of safety of ATM service on customer satisfaction of commercial banks in Mombasa County.
3. To establish the effect of accuracy of ATM service on customer satisfaction of commercial banks in Mombasa County.
4. To determine the effect of convenience of ATM service on customer satisfaction of commercial banks in Mombasa County.

1.4 Research Questions

1. What is the effect of reliability of ATM service on customer satisfaction of commercial banks in Mombasa County?
2. What is the effect of safety of ATM service on customer satisfaction of commercial banks in Mombasa County?
3. What is the effect of accuracy of ATM service on customer satisfaction of commercial banks in Mombasa County?

4. What is the effect of convenience of ATM service on customer satisfaction of commercial banks in Mombasa County?

1.5 Significance of the Study

The study intended to bring to light the realities on the effect of automated teller machine on customer satisfaction of commercial banks in Mombasa County. The findings were useful to the following stakeholders:

1.5.1 Commercial Banks

The findings of the study helped commercial banks in Mombasa County by showing how quality services offered by ATM administration focuses are fundamental and its relationship to customer satisfaction.

1.5.2 Banking Industry

The ends and suggestions of the examination was utilized to help the financial business in the distinctive confirmation of the inadequacies in the usage of ATM course of action of putting money on the strategies for improving its administrations.

1.5.3 Scholars and Researchers

This examination can likewise be critical to future researchers who will seek after investigate in fields identified with ATM arrangement of banking and administration fulfillment.

1.6 Scope of the Study

The scope of the study is commercial banks in Mombasa County. The target respondents are customers with account holders in different commercial banks in Mombasa County. The researcher is sure that the targeted respondents completed the polls equitably and precisely based on their own insight, information, and experience on the impact of ATM on consumer loyalty.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

An analysis of literature that is related either directly or indirectly to the study of ATM system use on customer satisfaction was done in this chapter. The chapter reviewed the different theoretical frameworks while examining their recommendation and suggestion to the examination factors. It additionally surveyed the experimental writing with accentuation on the technique, goal of the study and the outcomes. The part settled by giving an outline of the literary works and the examination gap.

2.2 Theoretical Review

The study adopted various theories in pointing out the relationship between ATM and customer satisfaction.

2.2.1 Diffusion of Innovation Theory

The ATM advancement was a result of Diffusion of movement theory. Dispersing of Innovation (DOI) Hypothesis, is perhaps the most orchestrated humanism theories what started in correspondence to clarify how after some time a thought or thing gets power and diffuses (spreads) through a particular get-together or social arrangement. The deferred outcome of this dispersing is that individuals as a part of a social advancement get a basic thought, direct, or thing like the usage of ATM. ATM movement was conceded result of a need to begin a modernized telecom device that gives the clients of a money related relationship with selection to financial trades a public space without the prerequisite for a human adornment or bank expert which was impact by disseminating. The bank needs to diffuse direct agree to its affiliations 24 hours set up structure for ATM use. Appropriation implies that clients changed to utilization of ATM and deserted utilizing teller inside the bank lobby. This new development portrays the recommendations of dissemination hypothesis about the manner in which individuals see and buy in to innovation.

Diffusion theory is promoted through four primes include innovators that is banking industry, early adopters which were corporate class and companies, early majority which were urban dwellers and later majority are almost all Kenyans. The study intends to test the services of the theory of diffusion of innovation using Automated Teller Machine at Commercial Banks in Mombasa County as target innovation. Customers of the bank were diffused from manual administrative work framework to the advanced electronic one because of its accommodation. Dissemination was the reasoning for the beginning of ATM to coordinate with advanced movement.

2.2.2 Dissonance Theory

Fulfillment is a by and large mental express that reflects the evaluation of an association between the client or buyer and an association, environment, thing or organization. Fulfillment incorporates one of the going with three mental parts: scholarly (thinking/appraisal), enthusiastic (energetic/feeling), and social. Disharmony Theory suggests that a person who foreseen a high-regard thing and got a low-regard thing would see the uniqueness and experience a scholarly racket (Nyaoke, 2016). That is, the disconfirmed suspicions make a state of disagreement or a psychological disquiet (Kathambi, 2017).

As demonstrated by this hypothesis, the presence of disharmony produces pressures for its reducing, which could be refined by changing the unmistakable difference like the organizations predicted from use of ATM. This hypothesis holds that post openness evaluations are in a general sense a segment of the presumption level considering the way that the task of seeing disconfirmation is acknowledged to be intellectually abnormal. Raising suspicions liberally over the thing execution and fail to meet client presumptions may switch release, as little abberations maybe for the most part restricted while gigantic mistakes may achieve a negative evaluation despite the fact that it sets up a reason for offering administrations to address persistent issues of clients. Consequently, ATM clients are set to perceptually mutilate assumption discrepant execution to concur with their earlier assumption level.

The examination conceptualizes Dissonance Theory to relate the ATM client assumptions and the genuine saw assumptions which requires Commercial Banks in Mombasa County to endeavor and raise ATM administrations to meet client assumptions to get a higher item assessment to actuate consumer loyalty. The main thrust of consumer loyalty is the apparent disharmony about the ATM administrations.

2.2.3 Contrast Theory

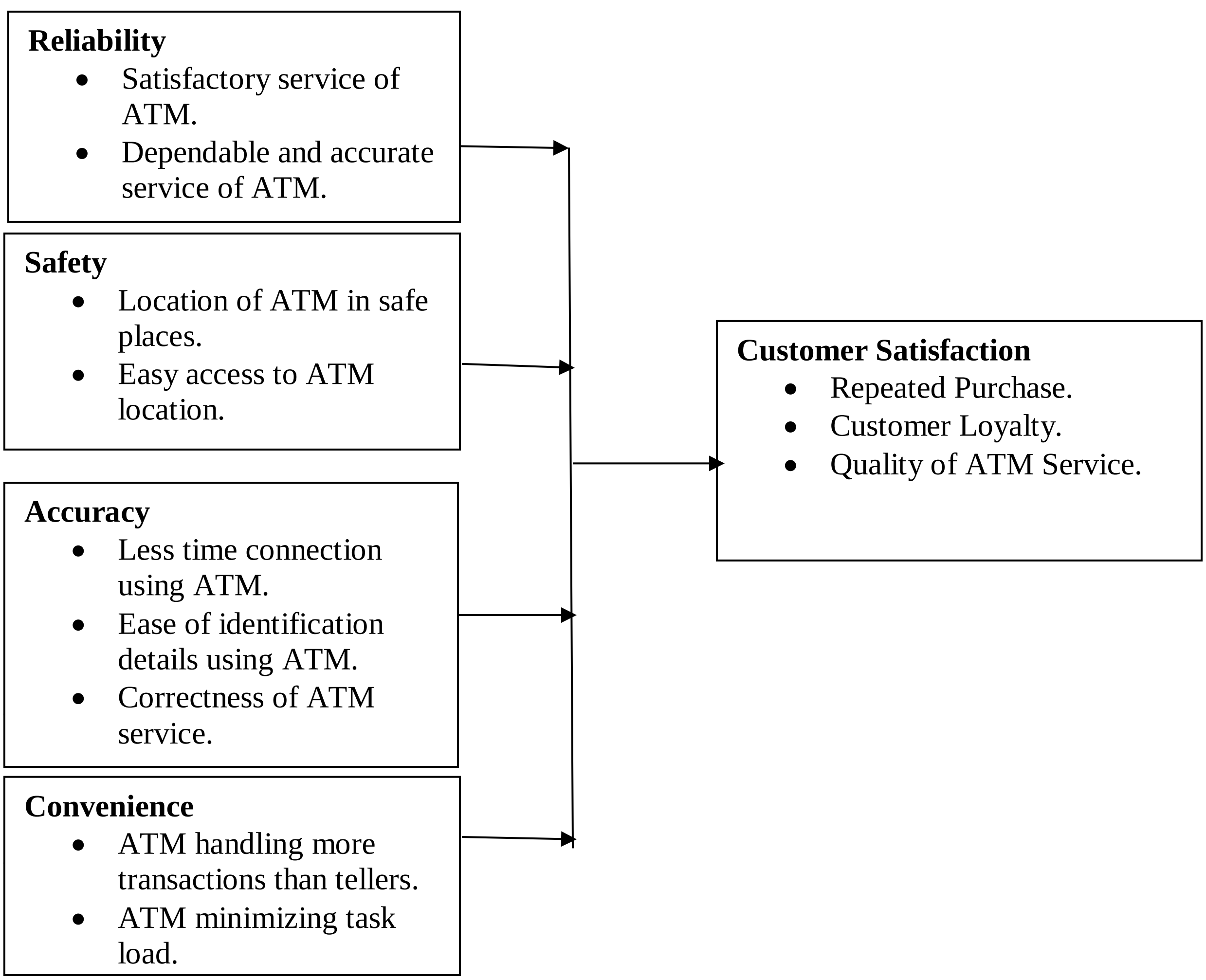
The Contrast Theory proposes something in spite of the Dissonance Theory. As demonstrated by this speculation, when genuine thing execution comes up short concerning purchaser's suspicions with respect to the thing, the separation between the supposition and result will cause the client to distort the uniqueness (makoni, 2016). The Contrast speculation keeps up that a customer who gets a thing less significant than foreseen, will enhance the differentiation between the thing got and the thing foreseen (Chege, 2018). This speculation predicts that thing execution under suspicions will be assessed less blessed than it is when in doubt (Oladimeji and Ogunshalo, 2017). With everything taken into account, the Contrast Theory would acknowledge that ATM use results veering off from suppositions will make the subject well or frightfully react to the disconfirmation experience in that a negative disconfirmation is acknowledged to achieve a defenseless thing/organizations appraisal, however certain disconfirmation should cause the thing/organizations to be significantly assessed. ATM customer may say that the assistance is quite possibly the most recognizably terrible in life which the individual had anytime eaten up and the ATM office is unsatisfactory to oblige the customers, all these are relative and require an evaluation of ATM use on customer movement.

2.2.4 Combined Level Theory

Various creators scrutinized the Expectancy-Disconfirmation Paradigm (EDP) because this procedure sets that the fundamental determinant of consumer loyalty is the insightful suspicions made by makers, association reports, or dubious sources (Gichochi, 2016). For instance, fought that the EDP disregards various wellsprings of suspicions, for instance, the client's past experience and other customer's association in practically identical forms. They proposed a change of the Comparison Level Theory. Instead of the Expectancy-Disconfirmation perspective which uses farsighted or situational conveyed presumptions as the examination standard, the Comparison Level Theory fights that there are more than one fundamental determinants of correlation level for a thing which consolidate customers related inclusions with similar things, situational made suspicions (those made through publicizing and unique undertakings), and the experience of various clients who fill in as referent individuals. Along these lines, legitimize the connection between real fulfillment and extended fulfillment after the utilization of ATM is high supported in the correlation hypothesis since clients continue to think about the ATM administrations past burned-through and the current administrations to yield fulfillment. Examination level alludes to assumption for the connection between cost brought about to get to ATM administrations and advantages appended.

2.3 Conceptual Framework

Muchai (2018) characterizes as a conceptual framework compact portrayal of marvel under investigation joined by a graphical or visual portrayal of the significant factors of the examination, as shown in figure 2.1 below.



Independent Variables **Dependent Variable**

Figure 2.1 Conceptual Framework

2.4 Review of Variables

2.4.1 Reliability of ATM Service

Independent variable (Quality of ATM services) is estimated by acquiring data's on the react of a customer/respondent who got or using the assistance utilizing variables, for example, unwavering quality in tackling customers banking issues. Dependability manages the capacity to deliver precisely and constantly, neighborliness of bank staff and furthermore the treatment of customers complaints. Unfaltering quality incorporates the limit of the ATM to play out the ensured organization dependably and unequivocally. In this manner, customers have high dependability on ATM because of a ton of accommodation when contrasted with a teller individual. For ATMs, unwavering quality implies that the exchange is adequately brisk; it burns-through less time contrasted with a teller. This standard was chosen since it had been dependable and guaranteed achievement.

Nyamute and Batta (2018) argued that ATM facilitate twenty-four hours deposits and withdraws of cash by customers account to transact induce customer satisfaction. In addition, twenty four hours access to account make customers to fill satisfied and become loyal which make the business to survive since a single unsatisfied customer can send away more clients from the bank and current ITC is the base line to induce customer satisfaction which the Commercial Banks achieve through the use of ATM to offer twenty four hours service to induce customer satisfaction and retention. It is worth to zero in on customer satisfaction techniques; regardless of how enormous or little your association is. A verifiable truth is that references just come from customers who are "witnesses". Banking industry in Mombasa County is highly competitive with over 20 commercial licensed commercial banks etc. There is also pressure from mobile money players, SACCOs amongst other innovative non-bank intermediaries that contend forcefully in the improvement of items and services in a similar market division.

According to Nyamute and Batta (2018) affordable ATM fees charged indicate satisfaction. ATM’s are easier to access compared to banking hall which influence customer satisfaction due to cost reduction. This increases customer benefits towards the services which make them to become loyal. The unwaveringness is based at the degree which consumer loyalty is impacted with the expense decrease of the monetary exchange, along these lines fundamental for keeping a positive relative disposition and for proposing and repurchasing from the bank. The best approach to make commitment is to get clients to propose administration clients to the ATM after fulfillment of high consumer loyalty. Similarly, clients are presumably going to propose an expert association when they are content with the administrations and when they have a decent relative attitude towards that expert association.

2.4.2 Safety of ATM Service

Through center gathering concentrate in the United States, discovered that simple admittance to area, easy to understand ATM, and wellbeing are significant variables that impact larger part of bank clients' impression of ATM organization quality. Wellbeing and Security are critical to customers and individual bank clients. The wellbeing of money carriage legitimizes consumer loyalty which prompted rehashed buy from which old clients are kept up and draw in new ones. Nasieku (2018) contended that protection at ATM stations prompted consumer loyalty which predicts client immovability. Building client reliability is definitely not a choice anything else with associations. It is truth be told the singular procedure for building conventional benefit. Building dedication with key customers has become a center advancing target shared by fundamental individuals considering everything together undertakings taking business customers. Moreover, Moraa (2016) analyzed that the area of ATM station in safe spots monitored by security officials prompted expanded estimation of ATM use which encompasses a definitive target of consumer loyalty. Consequently, need to analyze the types of consumer loyalty in the utilization of ATM.

Ngati (2018) contended that simple carriage of enormous amount of cash utilizing ATM card encourages consumer loyalty. The security of money carriage legitimizes consumer loyalty which prompted rehashed buy from which old clients are kept up and draw in new ones. Utilization of ATM is a key device used by financial establishments for improving client endurance and finally legitimate execution and profitability. The meaning of consumer loyalty can't be pardoned considering the way that happy clients look like free publicizing. Enormous quantities of clients become aware of most recent thing for associations through repeated purchase which starts client driven, that is to put the client at the point of convergence of their business with respect to their strategies, exercises and cycles. For most of us, old real factors really hold well, with the status quo less complex and more helpful to offer to existing clients than to find new ones. What's more, Fundi (2018) unveiled that monetary foundation are progressively setting themselves systems to out contend different players through Information Technology Communication (ITC) improvement like utilization of ATM among other to actuate consumer loyalty and dependability.

Gathungu and Ratemo (2010) expressed that safe exact ATM monetary exchanges invigorate consumer loyalty which makes a respectable opportunity to change over them into enduring clients who reliably use ATM administrations. The present especially genuine and dynamic expert work environment pushes the financial associations to have satisfied clients and hold them to suffer and battle with other market players viably. In any case, Irungu (2017) said that having satisfied clients isn't adequate; there should be straightforwardness and others invaluable activities like social obligation.

2.4.3 Accuracy of ATM Service

ATMs reliably interface definitely to their ATM Controller through either a dial-up modem over a telephone line or direct by methods for a leased line. Leased lines are best since they require less an ideal chance to set up an alliance (Malik and Nadeem, 2018). It is seen that, most current ATMs, the client are seen by embeddings a plastic ATM card with a pulling in stripe or a plastic smartcard with a chip that contains a stand-segregated card number. Security is given by the client entering a Personal Identification Number (PIN). For one to get to ATM association, he/she (the card holder) necessities to present the card (pulling in stripe card) into the machine (ATM), which by then overviews the stripe and interfaces with the central PC to guarantee the validity of the card which is either seen or absolved depending on the out of reach probability that it is liberal. Absolutely when seen, the client by then punches his/her PIN number, which is then checked by its resemblance with the information set aside in the card. After which it by then plays out the help recommended of like (giving cash, enduring cash/check store, balance enquiry, cut IOU, etc, finally ships the card.

Aymen (2017) conjure that the bank laborer receptiveness to handle ATM issues is an indispensable segment of consumer loyalty since it shows a positive relationship between the customer and the supplier of the things and organizations for example banks. Likewise, both thing and organization quality are usually noted as a fundamental thing for satisfying and holding regarded clients. Past investigation has recognized various factors that choose consumer loyalty in retail banking region, and that there are contrasts in how purchasers see administrations across countries and social orders that can't be summarized. In Pakistani financial industry, clients have put the proportions of consumer loyalty towards organization quality given by their banks. For example; fast and capable assistance, protection of bank, speed of trade, friendliness of bank staff, precision of charging, charging advantageousness, charging clarity, genuine assessing, and organization quality are the key segments which through and through impact consumer loyalty's (Gichohi, 2016). An outline drove on students in Mombasa County exhibited that energetic clients place more complement on components like a bank's standing, altruism of bank work power, worthwhile zone, throughout each and every day ATM, and availability of parking space in picking their banks (Bolton, 2017).

Distinctive ATM merchants have created unequivocal machines, embedded with biometric contraptions for affirmation. Obliging the nation people, these machines have pulled in them to talk with the machine in their nearby language and on a graphical UI (Karimi, 2016). The country customer has appeared to see this new medium. This can moreover develop the level of ATM use in inside pieces of the country. There is likewise interest towards white name ATMs. Different affiliations are enthused about this model, where the responsibility concerning ATM won't be with the banks yet with untouchables who pass on them and get cash on costs charged on each exchange. The thought is exceptional in the American landmass. Wide insistence of ATMs by clients, presentation of biometric ATMs, and creating level of fundamental worth added ATM associations will keep up movement in the business.

2.4.4 Convenience of ATM Service

Numerous ATMs are fit for dealing with a larger number of exchanges per unit of time than are tellers (Ogolla,2017). In another investigation by Daniel (2018) had featured nitty gritty proposals on the making arrangements for the individuals who were debilitate, outwardly impeded and incognizant in regards to get to the ATMs like card style, names, activity guidance and text design, the arranging of the keypads and touch screen innovation is being utilized. Consequently, there's comfort inside the operational exercises. Nyaoke (2016) contended that opportune pull out of money encourage customer satisfaction. ATM empower customers to get to their cash quickly whenever at any ATM of their accommodation, in this way instigate the normal utilization of the help. ATM gives 24 hours organization, inferring that ATMs offer help constant. The client can pull out cash up a particular breaking degree during any time or night (Aymen,2017). ATM offers solace to banks clients, which infers that nowadays, ATMs are arranged at supportive spots, for instance, at the air terminals, railroad stations, universities, transport stands, lodgings, stores, corner stores, and not actually at the bank's premises. He further battled that it is to be seen that ATMs are introduced off site (away from bank premises) moreover as on the spot (presented inside bank's premises) (Karimi, 2016).

Nyaoke (2016) contended that ideal pull out of money encourage consumer loyalty. ATM empower clients to get to their cash right away whenever at any ATM of their accommodation, in this manner incite the ordinary utilization of the assistance. Furthermore Ogolla (2017) argued that cheap cash withdraw of funds enables customers to meet their immediate needs which attract customer satisfaction since a single satisfied customer in today’s dynamic corporate environment will obviously convince other customers through reference to the business and satisfaction incredibly impacts clients repurchase intensions while dissatisfaction has been seen as a fundamental reason behind customers intends to change to various venders in monetary industry. Satisfied customers are bound to confer their experiences to other five or six people around. Banking industry is too serious and in this manner all players are battling to win clients and utilization of ATM is the center measuring stick to influence quality help conveyance to customers. However, Kathambi (2016) conjure that cash deposit via ATM point is not as effective as cash withdraws since deposit of cash does not update the account automatically in developing countries.

Ngatia (2018) asserted that print of readable slips and summary financial min statement from ATM warrant satisfaction of customers. The bank's ability to pass on these benefits reliably likely through and through influences the degree of consumer loyalty. Thus, bank the heads needs to perceive and create factors that can assemble client regard. Notwithstanding the way that, obviously for preferred assistance it isn't sufficient over focus on satisfying clients as clients traded their money related establishments by virtue of organization quality issues and dissatisfactions (Chege, 2018), and stop the use of a financial expert center because of powerless help execution (Kariuki and Rotich, 2017). This disposition is a gigantic factor, which impacts client assumption to take part in certain or negative direct decisions. Along these lines, fulfillment is a significant fundamental for building long stretch client associations and obligated to grow steadiness (Malik and Nadeem, 2018).

2.4.5 Customer Satisfaction

The Dependent variable (customer relentless quality) is evaluated by the customer/respondent giving their inside fillings on how the assistance satisfying their assumptions through the help they are utilizing (ATM affiliations) utilizing factors like less or no customer protests about ATM affiliations offered by Commercial Banks in Mombasa County.

Chege (2017) depicts buyer responsibility as the perspective that customers have about a collusion when their assumptions have been met or beated over the lifetime of the thing or relationship as refered to by (Mravlja, 2017). Extended customer assumptions have set up a genuine environment whereby the chance of the association between the customer and bank has taken on a more fundamental importance sometimes than the genuine article (Bolton, 2017).

Karimi (2016) raise that, the monetary business tries to win by putting the subject of expedient and changing customer's necessities to their plan. This can be made through satisfactory customer care and offering partner with affiliations or things that different contenders may not offer. Thusly, buyer devotion is viewed as a key execution pointer inside a business. The chance of customer devotion has a focal condition in progressing and practice (Kathambi, 2017). Buyer devotion is an individual's vibes of pleasure or frustration happening by ethicalness of taking a gander at a thing's conspicuous show or result relating to their hypotheses (Malik and Nadeem, 2018). Fundamentally, purchaser steadiness is the genuine get-together of client's theory after the individual being implied has completed the route toward eating up a thing or affiliation.

In help game plan, there are a couple of components, which are considered by clients as a benchmark for esteeming a help being offered (Ngati, 2018). As to ATM, Malik and Nadeem (2018) referred to tip top of factors considered by clients as critical for their organization fulfillment. Such factors join substance, reliability, comfort, assertion, exactness, prosperity, accommodation, and responsiveness. They set that, all of these components is indispensable for consumer loyalty for the help being given. The assistance should be strong, in that the help should be available each time the client needs it. The help should be not difficult to utilize, inferring that a client will be devoted to the assistance he/she can utilize easily. Clients are satisfied when the help they are tolerating is executed decisively, and they are reliably sensitive to their security while getting any assistance of their choice.

A client is the fundamental guest on business premises. The customer isn't needy upon us. The customer is certainly not a square to our work. The customer is the clarification behind it. The customer is in no way, shape or form a far away on our business rather the customer is essential for it, we are not doing him/her some help by serving the customer rather he/she is empowering us out by allowing us a chance to do thinking about everything. Fundi, (2018) further portrays a customer, as one that partners with the relationship to exist. In my own view, I see that, customers are the heart, the life and the spirit of our relationship, without whom we can't hold in any case, promptly the presence of our business. Consequently, they should be agreed most over the top respect and care while giving relationship to them. On an essential level, a client is an individual or association that eats up the thing or relationship of an alliance or business.

Kathambi (2017) depicts customer dependability as a customer's discernment that their necessities, wishes, notions, or needs as to things and association has been satisfied. Purchaser fulfillment in short can in this manner be portrayed as an evaluative cycle that stands isolated pre-purchase questions from the genuine impression of execution during and after use insight. The conceded results of fulfilling a customer are: (I) Customer predictable quality blazing customers are individuals who have the energy about the brands or things they use. The more drawn in a customer is, the higher the benefit added to the brand (Makoni, 2016). Mwiyeria

(2018) depict predictable quality as a blend of conscious repurchase lead and mental relationship of a customer to a specific master association. The superior vulnerability of all the obligation models is that system to exist clients is more reasonable than getting new ones. In once-over, commitment is client's appearing of submitted adherence to an establishment paying little heed to an irregular stumbles. In this way, fulfilling a customer is of particularly fundamental significance to different leveled presence.

(ii) Customer upkeep client support is the ability to grip clients as time goes on. Irungu (2017) portray client support as the development that the selling affiliation endeavors to decrease client account gives up. It can similarly be portrayed as a movement of exercises that the selling affiliation embraces to diminish gives up. Gichochi (2016) saw that drawn out clients become less excessive to serve on account of the bank's more recognizable information on the current customer and to diminish serving costs. They in addition will when everything is said in done be less delicate to approach advancing works out (Bolton, 2017). Losing clients not simply prompts opportunity costs because of the lessened arrangements, yet notwithstanding an extended prerequisite for attracting new clients which is five to numerous occasions more exorbitant than client support (Friedman and Miles, 2017).

2.5 Empirical Review

Lev (2017) found that region of ATMs, extending number of ATMs, and widened organization offering are connected with trading of banks were for the most part agreed by customers of ATM in Kenya, Mombasa County which sway consumer loyalty. ATM is one sort of advancement that can exactly recognize stores, issue withdrawals, move resources among records, and accumulate bills. It has included the association among banks and their donors, similarly as the degree of nature of banking administrations (Ngatia, 2018).

Mbogoh (2018) hypothesizes that ATM services decidedly impact customer satisfaction due simplicity openness and overhauling for extended periods of time. ATM adventure has automated manual banking mode to electronic which is satisfactory, productive and solid to customers which impacts their satisfaction (Moraa, 2016). ATMs encourage pull out of money, account requests, and moving assets between accounts all necessary eye to eye cooperation between the customer and a bank employee, hence saves time that would have been squandered in banking corridor.

Muchai (2018) summon that ATM services are secure and advantageous found, satisfactory number of ATM, easy to understand framework which has a positive critical impact on customer satisfaction. Also, Gichochi (2016) state that the increment in quantities of ATMs, helpful and secure area, and easy to use framework, speed, least blunders predicts customers‟ satisfaction. The ATM services are effectively open to the clients which impact customers satisfaction.

Karimi, (2016) fought that prosperity at ATM stations provoked consumer loyalty which predicts client reliability. Building client dedication is authentically not a choice anything else with associations. It is in all honesty the singular technique for building functional advantage. Building constancy with key clients has become a middle promoting objective shared by indispensable members by and large endeavors obliging business clients. In addition, Gathungu and Ratemo (2017) examined that the zone of ATM station in safe spots checked by security authorities incited extended assessment of ATM use which envelops a complete objective of consumer loyalty. Thus, need to review the sorts of consumer loyalty in the usage of ATM.

Different ATM merchants have developed express machines, implanted with biometric gadgets for check. Obliging the average folks, these machines have engaged them to team up with the machine in their close by language and on a graphical UI (Muthamburi, 2016). The run of the mill client has seemed to see this new medium. This can other than expand the degree of ATM use in inside bits of the country. There is other than interest towards white name ATMs. Various affiliations are amped up for this model, where the commitment concerning ATM will not be with the banks yet with outsiders who pass on them and gain money on costs charged on each trade. The pondering is an unavoidable in the American territory. Wide declaration of ATMs by customers, introduction of biometric ATMs, and creating level of fundamental worth added ATM associations will keep up progress in the business.

Daniel (2018) expressed that safe precise ATM monetary exchanges invigorate customer satisfaction which sets out a decent freedom to change over them into faithful customers who routinely use ATM services. The present profoundly serious and dynamic professional workplace propels the monetary organizations to have fulfilled customers and hold them to endure and rival other market players effectively. Nonetheless, Batta (2018) said that having fulfilled customers isn't sufficient; there has transparence and others strengthening exercises like social duty. Fundi (2018) clarifies that availability of ATM services outside the banking corridor has positive critical impact of customers satisfaction. Customers approach the ATM services all day, every day which ease exchanges whenever the timing is ideal. Moreover, Lev (2017) contended that ATM administration meet better market prerequisites as far as speed and productivity of services through intelligent electronic and mechanized framework for customers.

As per Makoni (2016) the investigation builds up that ATM services improve activities and customer satisfaction as to of time, add a motivation to the extent quick treatment of voluminous trades which standard administrations couldn't manage viably and advantageously. The machine can connect with customers to store and pull out money at more advantageous time and places than during banking hours at branch (Aymen, 2017). Ogolla (2017) depicts buyer relentlessness as "Fulfillment is the client's fulfilled response. It is a judgment that a thing or alliance join, or the thing or association itself, gives a pleasurable level of utilization related satisfaction". Okeyo (2017) in his evaluation named 'A Critical Review of Consumer Satisfaction' passed on that client responsibility is a level out eventual outcome of getting, appraisal and mental responses to the use understanding with a thing and what's more awards that different examinations found that buyer determination impacts buy destinations moreover as post-buy way. Nyaoke (2016) says in his book that "a fulfilled customer will ensure magnificent things and relationship to their amigos and help the endeavor with expanding its piece of the overall business and benefit".

Daniel (2018) investigated the components that sway clients fulfillment on ATM administrations fuses costs included, and the powerful working of ATM. Irungu (2017), the researchers of consumer loyalty said that the bank's ability to pass on the parts like solace and transparency will probably influence on consumer loyalty. Mbogoh (2018) battled that ATM office achieved speed of trades and saved time for clients. Makoni (2016) perceived that got and beneficial territory; agreeable number of ATMs, easy to use framework, and usefulness of ATM are the significant elements for the customer satisfaction.

2.6 Critique of Existing Literature

Studies that was led depend on the conviction that ATM administration prompts consumer loyalty and have fail to reach a comparative conclusion result. A segment of the assessments showed a positive association, others a negative relationship while others showed no association using any and all means. (Ogolla, 2013) discovered there was solid connection between the autonomous variable's ATM administration and ward variable consumer loyalty subsequently appearing there is a positive relationship between's ATM administration and consumer loyalty. Okeyo (2017) directed an investigation on dependability of ATM administration utilizing relapse examination and discovered the relapse investigation demonstrated that the steady term and the coefficients of the free factors were not huge as demonstrated by their qualities, but rather the entire relapse was not critical consequently there's no connection between's the autonomous and ward factors. (Lev, 2013) Commercial Banks which use ATM administration don't reach to consumer loyalty. In a study by the Economist Intelligence Unit, just 4% of respondents believed that ATM administration was an exercise in futility and doesn't fulfill the client accordingly showing a negative relationship between's ATM administration and consumer loyalty.

A nearer assessment of these investigations uncovered minor departure from data sources, measures was used on both poor and self-ruling elements. The specialists were not be convincing regarding what is the connection between ATM administration and consumer loyalty. The majority of the early investigations was endeavored to recognize the connection between ATM administration and consumer loyalty zeroed in on emotional procedures to quantify ATM administration. These examinations were not, in any case, exhibited how consumer loyalty would be influenced by ATM administration. The investigations were not clarifying the thought process on the impact of ATM administration on consumer loyalty regardless of the route that there is need for them to do all things considered. This set up an assessment opening which this examination attempts to infiltrate.

2.7 Research Gaps

Most literature on ATM assessed the value of ATM service based on how Banks managed their customers satisfaction using derivatives to hedge and was concluded for against the value adding ability to conduct ATM service. However, there is very little research on how integrated approach to ATM service, taking into account both reliability and convenience of ATM service, will have an effect on customer satisfaction, particularly on Commercial Banks in Mombasa County. Besides that, there seems to be limited research on factors associated with the implementation of ATM service in commercial banks in Mombasa County (Ilamoya, 2017).

2.8 Summary

The investigation was guided by the dispersion of advancement hypothesis, disharmony hypothesis, contrast hypothesis and joined level hypothesis. Dissemination of development hypothesis clarified how, as time goes on, a thought or thing gets power and diffuses (spreads) through a particular group or social framework. Racket speculation suggested that a person who foreseen a high-regard thing and got a low-regard thing would see the disparity and experience a mental disharmony. Contrast speculation suggested that when veritable thing execution comes up short concerning client's suppositions in regards to the thing, the separation between the presumption and result caused the buyer to distort the uniqueness. The examination level speculation battled that there are more than one basic determinants of correlation level for a thing which consolidate customers related contributions with near things, situational produce suspicions (those made through publicizing and restricted time attempts), and the experience of various buyers who fill in as referent individuals.

The empirical literature showed that there is need to establish whether the activities in Commercial Banks are geared towards issues related to customer satisfaction. Empirical literature showed that there is need to understand whether managers and executives carry out ATM service activities with an aim of enhancing customer satisfaction and secondly for the well-being of the Commercial Banks. Finally, it showed the need to analyze relationship between ATM and customer satisfaction since the research that was conducted was inconclusive.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explained the research design a methodology that the study employed. The first section of this chapter explained the research design to be used in the study. The subsequent segment recognized and depicted the attributes of the examination populace. The third segment depicted the techniques that was utilized in the assortment of information from the example populace. The fourth segment gave an efficient record of the examination strategy that was embraced in the exploration.

3.2 Research Design

This investigation utilized research plan that joined descriptive research and quantitative research. This is on the grounds that data was gathered utilizing surveys from an example of people. Quantitative research configuration was appropriate for this examination as the quantitative information acquired was used to check the characteristics of the associations between the free factors and ward variable. Descriptive research configuration was utilized to depict the connection between ATM administration and consumer loyalty accordingly how the free and ward factors communicate with one another. It helped in gathering data that was effectively changed over to quantitative information.

3.3 Target Population

A population is a whole gathering of individual, occasions or articles having normal qualities that affirm to a given particular (Fundi, 2018).The study only target ATM users (customers of Commercial Banks in Mombasa County) since they had key data relating to the factors of the investigation and the researcher focused on just those respondents who got ATM benefits that was offered by Commercial Banks in Mombasa County. The study took 10% (55 respondents) of the population from each Commercial Bank.

Table 3.1 Target population

Name of the bank	population	percentage (%)
Family bank	4	7
Barclays bank	8	15
Habib bank	7	13
National bank	4	7
Guardian bank	9	16
NIC bank	6	11
Standard Charted bank	3	6
Gulf Africa bank	4	7
Consolidate bank	10	18
Total	**55**	**100**

Source: Mombasa County Government

3.4 Sample

A sampling frame is a bunch of source materials from which the example was gathered (Fundi, 2018). The definition additionally includes the motivation behind sampling frame, which was to give a way to picking the specific individual from the objective populace that should have been met in the review. The sampling frame of this study targeted ATM users from the listed commercial banks in Mombasa county. Thus, the sample size for the study was calculated using Slovene's formula (Daniel, 2018) as shown below:

n = N

1+ N $(e)^2$ aWhere the test size N was the populace size, and e was the degree of exactness or room for mistakes at 5% (standard estimation of 0.05). this equation was applied to the above example; the example size was as demonstrated underneath;

$$n = \frac{55}{1 + 55\,(0.05)^2}$$

$n = 48$

Table 3.2 Sample Size

Name of the bank	**population**	**Sample**	**percentage%**
Family bank	4	3	6
Barclays bank	8	7	15
Habib bank	7	6	13
National bank	4	3	6
Guardian bank	9	9	19
NIC bank	6	5	10
Standard Charted bank	3	3	6
Gulf Africa bank	4	3	6
Consolidate bank	10	9	19
Total	**55**	**48**	**100**

3.5 Sampling and Sampling Technique

3.5.1 Sampling Technique

Sampling strategies to be specific separated and straightforward irregular sampling methods was applied in this investigation. Defined sampling method was utilized to assemble all out investigation populace into independent homogenous subsets that common comparative attributes (Daniel, 2018) Stratified sampling was a technique that was used when representatives of each subgroup within the population were needed to be represented in the sample. Simple random sampling was used in the study to avoid biasness and to give every individual an equal chance to participate in the study (Fundi, 2018).

3.5.2 Sampling Size

According to, (Chege, 2014) sampling was done to bring down costs, speed up information assortment, more prominent exactness of results and accessibility of populace components. A decent example should be exact, exact and unprejudiced in portrayal of the objective populace.

3.6 Data Collection Methods

3.6.1 Primary Data

Primary data was collected using questionnaires which were administered to respondents. A 5-point Liker scale was used when constructing the questionnaire. Close ended inquiries were planned to help the researcher in acquiring data from the respondents.

3.6.2 Secondary Data

Secondary data was useful in descriptive studies as it backed up primary data sources and made a case for clarification and confirmation of related phenomenon (Fundi, 2018) .This study generated secondary data from books, journals, government publications and other related studies.

3.7 Data Collection Procedures

Questionnaires was administered to the targeted ATM users selected in the bank. The questionnaire was formulated through pilot testing which was undertaken to confirm their validity and reliability. To help information assortment, passage, coding and information cleaning the principle researcher utilized two research collaborators. Before the research associates left on the information assortment, they were taken through the entire poll and were prepared on best information assortment techniques. A sampling outline is a lot of source materials from which the model was assembled (Fundi, 2018). The definition in like manner joins the explanation behind sampling outline, which was to give an approach to picking the particular individual from the target people that ought to have been met in the survey.

3.8 Pilot Testing

The pilot study was carried out to check legitimacy and dependability of the poll in social event information needed for the investigation. Pilot review was portrayed as an imitation and practice of the primary study. The survey was pilot tried before the real information assortment.

3.8.1 Validity

Validity is how much results got from the examination of the truly addresses the wonders under assessment (Fundi,2018). Legitimacy was cultivated by having objective locations associated with the survey. This was cultivated by pre-testing the instrument used to perceive and change any dubious, messed up unfriendly requests and strategy.

3.8.2 Reliability

Fundi (2018) attest that dependability is the extent of how much investigation instrument yields unsurprising results or data after repeated primers. She showed that dependability is done using Cronbach's Alpha Model on SPSS. Fundi (2018) affirms that, precision of data to be accumulated by and large depend upon the data collection instruments. In this examination, dependability assessment was reviewed by figuring Cronbach alpha to show how best the components are generally fitting for the survey have been done.

3.9 Data Analysis and Presentation

As per (Daniel, 2018) information examination is the pattern of productively looking and arranging completed investigation instruments after field work with the purpose of extending understanding and thus empowering one to introduce them to other people. Subjective examination was dissected utilizing elucidating insights like frequencies, mean, change and standard deviation. The SPSS (variant 20) PC programming was utilized in the investigation. A regression analysis was applied to establish how independent variables influence organizational performance in Kenya. The Multiple Regression model that supported the examination of the variable connections was as per the following:

$$\mathbf{Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon,}$$

Where;

Y=Customer Satisfaction

$\boldsymbol{\beta_0}$= constant (coefficient of intercept)

$\boldsymbol{\beta_1 \ldots \beta_4}$= regression coefficient of five variables

$\mathbf{X_1}$= Reliability of ATM Service

$\mathbf{X_2}$= Easiness of ATM Service

$\mathbf{X_3}$= Safety of ATM Service

$\mathbf{X_4}$= Accuracy of ATM Service

$\mathbf{X_5}$= Convenience of ATM Service

$\boldsymbol{\varepsilon}$ = Error term

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This section presents analysis and findings of the study as set out in the research methodology. The study's findings were presented to determine the effect of automated teller machine on customer satisfaction in commercial banks in Mombasa County.

4.2 Response Rate

The study sought to determine the response rate. The results were presented in table 4.1.

Table 4.1 Response Rate

Respondents	Frequency	Percentage
Respondents	41	85.4
Non-respondents	7	14.6
Total	48	**100**

The researcher circulated 48 polls and 41 were gotten back completely finished. This was 85.4 percent reaction rate. According to Mugenda and Mugenda (2015) a response speed of half is good for examination and uncovering; a speed of 60% is satisfactory and a response speed of 70% and over is extraordinary. The return rate shows that over whelming a lot of the respondents assisted the researcher during the time spent data gathering

4.3 Pilot Testing Results

The pilot testing was carried out to determine the data reliability and data validity.

Table 4.2 Reliability Statistics

Cronbach's Alpha	N of Item
0.837	18

The reliability analysis was done by use of 5 questionnaires from an organization with operation module as that of commercial banks in Mombasa County. A total of 18 research questions instruments were applied in the study. Since the Cronbach's Alpha is 0.83, we can categorically state that the items used in the study are reliable up to 83.7 % since the Cronbach's Alpha is more than 0.70.

4.4 Demographic Information

Segment information are quantifiable quality of a given populace. This incorporates level of involvement and level of training. The outcomes are introduced in the tables beneath. The overall data for the examination involved the scholarly capability and experience of the respondents.

4.4.1 Academic Qualification of Respondents

Table 4.3 Academic qualification

Academic qualification	Frequency	Percent
High school	0	0
College	3	7.3
Bachelor's Degree	33	80.5
Master Degree	5	12.2
Total	**41**	**100.0**

Results show that 80.5% of the respondents had their highest level of education being bachelor's degree while 12.2% had master's degree qualification and 7.3% of the respondents had college diploma while none of the respondents had high school qualification. The findings imply that majority of the respondents had requisite knowledge on answering the research questions.

4.4.2 Experience of respondents

The study identified the experience of the respondents. The findings are presented in table 4.4.

Table 4.4 Respondents' Experience

Experience	**Frequency**	**Percent**
1-5 years	2	4.9
6-10 years	7.4	18.0
11-15 years	26.2	63.9
Above 16 years	5.4	13.2
Total	**41**	**100.0**

According to Table 4.4, larger part of respondents (63.9 percent) had been in the association for over 11 years. These outcomes insisted the way that the members of the investigation had significant information on the automated teller machine.

4.5 Descriptive Analysis

4.5.1 Reliability of ATM Service

The study objective was need to examine reliability of ATM service on customer satisfaction. The Likert scale used was 1=strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree. This is shown in the table 4.5 below

Table 4.5 Reliability of ATM Service

Statement	mean	Std. Deviation
Offer satisfactory service of ATM	4.46	.998
Offer dependable service of ATM	4.33	1.032
Support accurate service of ATM	4.17	1.341

The table 4.5 above of Reliability of ATM service shows that majority of the respondents agreed to a great extent that satisfactory service of ATM was the most convenient reliability of ATM service on customer satisfaction. The second most statement from the respondent was dependable service of ATM with 4.33. and the least mean was 4.17 which was support accurate service of ATM.

4.5.2 Safety of ATM Service

The researcher examined safety of ATM service as a determinant on customer satisfaction in commercial banks of Mombasa county. The Likert scale used was 1=strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree. This is shown in the table 4.6 below;

Table 4.6 Safety of ATM Service

Statement	mean	Std. Deviation
Location of ATM in safe places	4.17	1.341
Easy access to ATM location	4.41	1.301

The table 4.6 above shows that a greater extent of ATM customer satisfaction through easy access to ATM location with a mean of 4.41 followed by location of ATM in safe places with a mean of 4.17.

4.5.3 Accuracy of ATM Service

The study objective was need to examine accuracy of ATM service as a determinant in ATM customer satisfaction. The Likert scale used was 1=strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree. This is shown in the table 4.7 below;

Table 4.7 Accuracy of ATM Service

Statement	mean	Std. Deviation
Less time connection using ATM	4.17	.741
Ease of identification details using ATM	4.39	1.313
Correctness of ATM service	4.38	.509

Table 4.7 show how the respondent's respondent towards accuracy of atm service, the highest was ease of identification details using ATM a mean of 4.39 followed by correctness of ATM service 4.38 and the least was less time connection using ATM with a mean of 4.17.

4.5.4 Convenience of ATM Service

The study objective was need to examine convenience of ATM service as a determinant in ATM customer satisfaction. The Likert scale used was 1=strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree. This is shown in the table 4.8 below;

Table 4.8 Convenience of ATM Service

Statement	mean	Std. Deviation
ATM handling more transactions than tellers	4.17	1.341
ATM minimizing task load	4.41	1.301

The table 4.8 above shows that a greater extent of ATM customer satisfaction through ATM handling more transactions than tellers with a mean of 4.41 followed by ATM minimizing task load with a mean of 4.17.

4.5.5 Customer Satisfaction

The study aimed at examining effect of ATM on customer satisfaction in commercial banks in Mombasa County. The Likert scale used was 1=strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree. This is shown in the table 4.9 below;

Table 4.9 Customer Satisfaction

Statement	mean	Std. Deviation
Repeated Purchase	4.41	.901
Customer Loyalty	4.24	.830
Quality of ATM service	4.80	.600

The table 4.9 showed how the milestone aimed at examining the effect of ATM on customer satisfaction, the highest was Quality of ATM service 4.80 followed by Repeated purchase was 4.4.1 and the least was customer loyalty with a mean of 4.24.

4.6 Regression Analysis

In statistical modelling, relapse investigation is a measurable cycle for assessing the connections among factors (Muchai, 2018). Trial of importance was completed for all factors contemplated utilizing t-test at 95% level of importance.

4.6.1 Model Summary

Table 5.0 Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.796[a]	.634	.602	1.831

a. Predictors: (Constant), Reliability, Safety, Accuracy, Convenience

Results presented in table 5.0 indicates coefficient of determination (R^2) of 0.634. This implies that 63.4 per cent of customer satisfaction variation is attributed to a combination of reliability of ATM, Safety of ATM, Accuracy of ATM and Convenience of ATM. This means that other factors not in the model explain 36.6% of variation in the dependent variable.

4.6.2 Analysis of Variance

Assessment of progress is an authentic procedure used to test differentiates between at any rate two strategies. ANOVA was used to test the overall importance of the backslide model. The results are presented in table 5.1

Table 5.1 Analysis of Variance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	239.750	3	79.917	32.861	.000[b]
	Residual	138.648	57	2.432		
	Total	378.398	60			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Reliability, Safety, Accuracy, Convenience.

From table 4.10, the importance esteem in testing the dependability of the model for the connection among ATM and consumer loyalty was gotten as 0.000 which is under 0.05, the basic incentive at 95% importance level. This demonstrates that relapse model is measurably critical in anticipating the connection between the investigation factors. The F esteem determined is 32.861 demonstrating a huge model for the relationship as given by the relapse coefficients.

4.6.3 Regression Coefficients

This is a development of clear direct backslide. It is used to foresee the assessment of a variable subject to the assessment of at any rate two elements. The numerous relapse coefficients results are given in the table 4.11.

5.2 Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.438	1.035		3.322	.000
	Reliability	.349	.122	.655	2.861	.000
	Safety	.437	.216	.344	2.023	.009
	Convenience	.136	.068	.198	2.000	.037
	Accuracy	.394	.120	.238	2.132	.028

a. Dependent Variable: Customer Satisfaction

The regression equation was:

$Y = 3.438 + 0.349X_1 + 0.437X_2 + 0.136X_{3+}0.394X_4$

The estimates of the regression coefficients relating to the effect of ATM on customer satisfaction are shown in table 4.11. The relapse condition has set up that taking all variables consistent at nothing, consumer loyalty will be 3.438. This consequently suggests that all the three indicator factors have moderate positive relationship with the consumer loyalty in business banks in Mombasa area.

4.7 Correlation analysis

A correlation analysis was conducted of the aggregated variables, the study show that result is presented in the table 5.3. The correlation between reliability and customer satisfaction is related (r=.230, p=.00). Indicating that reliability is related to customer satisfaction. The correlation between safety and customer satisfaction is positive and significant positively related (r=.144, p=.019), convenience and customer satisfaction are positively related (r=.278, p=.000). The result suggests that reliability, safety and convenience could affect the customer satisfaction of ATM users.

Table 5.3 Correlation Analysis

		Reliability	Safety	Accuracy	Convenience
Reliability	Pearson Correlation	1	.668**	.694**	.622**
	Sig. (2-tailed)		.000	.000	.000
	N	35	35	35	35
Safety	Pearson Correlation	.668**	1	.654**	.610**
	Sig. (2-tailed)	.000		.000	.000
	N	35	35	35	35
Accuracy	Pearson Correlation	.694**	.654**	1	.670**
	Sig. (2-tailed)	.000	.000		.000
	N	35	35	35	35
Convenience	Pearson Correlation	.622**	.610**	.670**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	35	35	35	35

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

4.8 Discussion of Research Findings

Relapse results show that unwavering quality had a positive and huge relationship with consumer loyalty (beta=0.349, p-esteem 0.000). The discoveries infer that an increment in unwavering quality of ATM by one unit would prompt expansion in consumer loyalty by 0.349 units. The discoveries concur with an examination by Ngari (2016) who researched the impact of ATM on consumer loyalty in business banks in Mombasa County.

Relapse results likewise show that security of ATM had a positive and huge relationship with consumer loyalty (beta=0.437, p-esteem 0.009). The discoveries suggest that an increment in electronic preparing by one unit would prompt expansion in consumer loyalty by 0.437 units.

At last, relapse results demonstrate that accommodation had a feeble positive and critical relationship with consumer loyalty (beta=0.136, p-esteem 0.037). The discoveries infer that an increment in comfort of ATM by one unit would prompt expansion in consumer loyalty by 0.136.

CHAPTER FIVE

SUMMARY CONCLUSION AND RECOMMENDATION

5.1 Introduction

This section mainly covers the summary of findings, conclusion, and recommendations in line with the topic of study that is to determine the effect of ATM on customer satisfaction in commercial banks in Mombasa County.

5.2 Summary of Findings

The study sought to examine the effect of ATM on customer satisfaction in commercial banks in Mombasa County. The study adopted descriptive survey design and utilized quantitative approach to draw inferences on the study variables. This section is organized based on the study objectives.

5.2.1 Reliability of ATM

The finds show that majority of the respondent to a great extent agreed that ATM created customer satisfaction in commercial banks in Mombasa County. The respondent to a moderate extent implied reliability of ATM took a little time to transact hence saving time in the use of ATM. The reliability of ATM was considered satisfactory service of ATM and was stated that respondents stated that ATM leads to customer satisfaction.

5.2.2 Safety of ATM

The findings show that the safety of ATM customer satisfaction to a great extent. When the safety of ATM was good enough, there was likelihood of the commercial banks to lead to customer satisfaction. This finding also shows that there was increase in customer satisfaction as it created a good environment in the use of ATM. The finding additionally shows that the respondents knew about the wellbeing of ATM as it made consumer loyalty. The findings also showed that a number of customers had been affected by the safety of ATM thus adopted by many commercial banks in Mombasa County to a great extent.

5.2.3 Accuracy of ATM

The findings showed that customers and commercial banks got great support from the ATM service provided and was often reliable. Commercial banks provided ATM services to the customers which has helped the customers to a great extent and satisfaction thus well embraced by both customer and commercial banks. Customers in return registered to many of the banks in order to attain more philanthropic services hence leading to increase in profitability and customers to higher extent.

5.2.4 Convenience of ATM

The findings showed that customers got great support from the ATM provided and was often reliable. Convenience of ATM was of great help to customers as they were able to generate their transactions with ease. It also helped in minimizing task load. It helped in getting what one is supposed to receive in terms of interacting with the ATM. It was found to be of greater impact to the commercial banks in Mombasa County as they were able to satisfy ATM users.

5.3 Conclusions

5.3.1 Reliability of ATM

It can be concluded that the emergence of ATM has created more convenience for customer satisfaction in commercial banks in Mombasa county. The element of customer satisfaction has been elevated through the presence and use of ATM. Lest it is forgotten, the ATM reduced cost of operation in commercial banks hence increasing the profit margins in the end.

5.3.2 Safety of ATM

It can be concluded that the ATM use across the commercial banks had impact on the way activities were conducted in the banks. Presence of ATM machines in commercial banks had influenced positively on the way business was operated in terms of costs of operation and time constraints. It can also be concluded that there was an upsurge use of ATM amongst the customers who interacted with the bank activities on daily basis. Not only was the use of ATM users amongst the commercial banks but there was a precedent increase in number of registered customers.

5.3.3 Accuracy of ATM

It can also be concluded that commercial banks get great support of their businesses from the ATM processes by easing the way the business or processes model run. The ATM have boost customer satisfaction above the average in course of their service provision.

5.3.4 Convenience of ATM

It can be concluded that the convenience of ATM has created more convenience for customer satisfaction of commercial banks in the country using Mombasa county as a case study. The element of time saving has been elevated through the presence and use of ATM. Lest it is forgotten, the ATM services reduced cost of operation in commercial banks hence increasing the profit margins in the long run.

5.4. Recommendations

5.4.1 Reliability of ATM

The study recommends that there is need for support for ATM services to increase customer satisfaction and competitiveness of the commercial banks. The commercial banks should support ATM services through provision of good facilities to facilitate the process and ease the use of ATM. The commercial banks should support the provision of good ATM use to enhance increase in number of customers. The support for the provision of ATM services to enhance customer satisfaction and competitiveness in the market.

5.4.2 Safety of ATM

There is need for the commercial banks to invest in ATM to improve customer satisfaction. The commercial banks should be more involved in these processes of ATM services to improve customer satisfaction. The commercial banks should support ATM services to promote increased number of customers. The good training will lead to great performance, which will lead to overall improvement.

5.4.3 Accuracy of ATM

From the formal and informal sectors, the examination prescribes for the business banks to be engaged with the help of ATM administrations to improve consumer loyalty. The business banks should be associated with dependability, security, accommodation and precision of ATM to build piece of the pie and upgrade firm open interest in the general population to advance expanded number of clients.

5.4.4 Convenience of ATM

The study recommended for ATM services to enhance customer satisfaction in commercial banks. The commercial banks should be involved in the training of the new employees to help customers in dealing with the ATM services. There is need for the involvement of customers on how to use the ATM to satisfy and use it efficiently. This will build customers confidence in terms of using ATM machine.

5.5. Suggestion for Further Recommendations

The examination was an achievement for additional exploration in the field of automated teller machine on customer satisfaction in Africa and especially in Kenya. The discoveries showed the significant elements to improvement of consumer loyalty in the utilization of ATM like unwavering quality, wellbeing, exactness, and accommodation of ATM administration. The current investigation ought to be extended further in future to decide the impact of ATM on consumer loyalty in business banks in Kenya. Existing writing shows that as a future road of research, there was need to attempt comparative research in other piece of Kenya and different nations to build up whether the investigated variables can be summed up to impact of ATM on consumer loyalty.

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LIST OF APPENDICES

APPENDIX I: INTRODUCTORY LETTER

APPENDIX II: QUESTIONNAIRE

SECTION A: PERSONAL AND INSTITUTIONAL DATA

Please tick applicable option appropriately.

1. What is your gender?

Male () Female ()

2. What is your occupation?

Employee () Business() Student() None()

3. Do you hold an Account with Commercial Banks in Mombasa County?

Yes () No ()

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

Yes () No ()

5. If yes, do you possess an ATM card?

Yes () No ()

Indicate the extent to which you agree with each of the following statements by putting a tick (√) against the most appropriate response

SECTION B: Reliability of ATM

	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Is the service of the ATM satisfactory to customers					
Is the service of ATM dependable and accurate					
Is the ATM service quick enough					

SECTION C: Safety of ATM

	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
The location of ATM machine is accessible					
The location of ATM is safely located					
You can access the ATM 24/7					

SECTION D: Accuracy of ATM

	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
It takes less time to establish connection using ATM					
It is easy to enter your identification details while using ATM					
The service provided by ATM is accurate					

SECTION E: Convenience of ATM

	Very low extent	Low extent	Moderate extent	Great extent	Very Great extent
ATM handles more transactions than tellers					
You can access the ATM anytime					
ATM minimizes the task load					

SECTION F: Customer Satisfaction

	Very low extent	Low extent	Moderate extent	Great extent	Very Great extent
ATM services are available 24/7 days					
It is easy to make cash deposit via ATM					
It is easy to make cash deposit via ATM					
It is secure to make financial transaction via ATM					