

## **The Impact of Automated Teller Machines (ATMs) Service on Customer Satisfaction: A Study Based on State Banks in Sri Lanka**

R. A. S. Weerasiri<sup>1</sup> & K. C. Koththagoda<sup>2</sup>

Department of Marketing Management, Faculty of Commerce and Management Studies,  
University of Kelaniya, Sri Lanka

[sudathweerasiri@hotmail.com](mailto:sudathweerasiri@hotmail.com)/ [sudath@kln.ac.lk](mailto:sudath@kln.ac.lk) <sup>1</sup>

[kosalackg@gmail.com](mailto:kosalackg@gmail.com) <sup>2</sup>

The aim of this paper is to understand the impact of the ATM service quality towards the customer satisfaction in Sri Lankan state banking sector. This research bridges the gap that exists in the current body of knowledge by investigating the ATM service qualities and their impact on customer satisfaction. It also examines the impact of demographic factors for the relationship between the ATM service quality and the customer satisfaction. Given these gaps in the literature, the research problem in this research is: the factors which influence on customer satisfaction in relation to the ATM service. To investigate the research problem, a pilot study involving 30 state bank customers was used to check the initial reliability and validity of the constructs in the questionnaire. The factor analysis was employed to refine the measurement items and test the reliability and validity. The study has used the primary data of customer satisfaction survey (N=385). The data were collected using a structured questionnaire designed to ascertain the satisfaction levels. Regression, ANOVA and T-test were used to identify the significant factors and frequency analysis was used to analyze the customer satisfaction. The ATM service qualities have a positive impact on the customer satisfaction and the demographic factors like age and educational qualification show a moderate the relationship between the ATM service quality and the customer satisfaction. This paper identified the significant factors which the banks may take care to enhance the customer satisfaction.

**Keywords:** Automated Teller Machines; Customer Satisfaction; Service quality