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Automated Teller Machine Service and Customer Satisfaction in the Banking Sector: A Case Study of Nakivubo Stanbic Bank Branch.

The study assessed the influence of Automated Teller Machine (ATM) services on customer satisfaction in Stanbic Bank Uganda Limited (SBUL). It focused on the role of ATM operation, ATM accessibility, ATM reliability and ATM service security on customer satisfaction at SBUL. A cross sectional design was applied to collect and present data collected from 86 respondents. Pearson correlation matrix was applied to generate the results of the study objectives. The study showed distinctive results for the relationship between ATM service and customer satisfaction. The findings showed that ATM operation, ATM accessibility, ATM reliability and ATM service security were significantly related to customer satisfaction. The findings indicated that ATM service quality is not the only factor that could lead to customer satisfaction in the financial sector. In conclusion, all the findings on the relationships between ATM operation, ATM accessibility, ATM reliability and ATM service security revealed a significant effect on customer satisfaction. The findings on the regression analysis of 39.1% confirmed that ATM service was a major predictor of customer satisfaction in Stanbic Bank. The study recommends, therefore, that, management of Stanbic Bank offers specialised training to customers in the area of ATM service so as to foster reliability, accessibility as well as operation. The study recommends that in order to satisfy customers, Stanbic bank needs to deliver ATM services in an easier to use, accessible, reliable and secure manner. Likewise, to provide total satisfaction to customers, the management of the bank needs to carry out customer satisfaction surveys so as to assess whether its meeting customer expectations as desired by the customers of the bank.

Key Words: **Automated Teller Machine Service, Customer Satisfaction, Banking Sector, Nakivubo Stanbic Bank Branch**