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Study Analyzing the Mediating Effects of Customer Satisfaction in the Relationship Between ATM Service Quality and Customer Loyalty

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Abstract: The purpose of this study is to determinants of customer satisfaction, customer loyalty and ATM service quality in the Bangladesh banking sector. The Banking sector has been playing an important role in the overall economic Development of Bangladesh. Customer satisfaction is essential for the success of service firms like banks. Many studies show that service quality is related to customer satisfaction, and the quality of service is an important component of has become an aspect of customer satisfaction. This study, endeavors to discover and discuss the impact of service quality on customer satisfaction in private-sector banks in Bangladesh. First, seven dimensions of service quality such as tangibility, reliability, responsiveness, empathy, assurance, access, and effectiveness (Parasuraman, Zeithaml, & Berry, 1985) are considered the basis for this study. Second, as structured questionnaire with 5 points Likert scale has been used to collect the data by conducting the survey. For the convenience of the experiment, 400 questionnaire data are randomly sampled. The sample size is 400 and is chosen on a timely basis. Data has been analyzed Finally; we conducted the analysis using SPSS software (version: 17) on the 400-questionnaire data. The result of the study showed that tangibility, reliability, responsiveness, assurance, empathy, access, and effectiveness significantly and positively influenced customer loyalty in terms of satisfaction, which means that service quality dimensions are crucial for customer satisfaction in the private banking sector in Bangladesh.

Keywords: Service Quality, Customer Satisfaction, Customers loyalty, Private Banking Sector in Bangladesh.

1. Introduction

Information Technology has changed at various levels and at a very fast pace, where it has an immediate impact on all businesses doing the actual service or product sales. This not only affects business owners but also customers who want to keep up with the latest technological advancements, which puts pressure on service providers because they also have to live up to their customers' expectations to avoid losing a single customer. When a customer does not get the service he or she wants, it can lead to him or her quitting and contacting another service provider. Providing better service compared to the services provided by your competitors increases your business's chances of retaining your customers, attracting new customers, and create customer satisfaction with the service you provide.

To improve the quality of service provided by business establishments, banks are especially important to ensure that customers of a particular bank get the best and most convenient service to trust those customers. The ability to provide high service quality will strengthen the image, enhance the retention of customers, attracting new potential customers through customer satisfaction and loyalty (Rahman, 2013). Good service delivery is a key pillar of every business to be sure and plan for the future because it gives the impression that customers are connecting to the service provided by their needs. When the quality of the service outweighs the customer's expectations, there is more excitement than the customer expects and it can be reflected in the customer's emotions including word of mouth, re-requesting services, or encouraging others to go to the bank or company that has received the best service. When the quality of service is equal to the needs of the customer, there is a sense of satisfaction with the service received. Both of these are good for any business that wants to continue to thrive in providing better services. The worst thing to be considered by banks to take care and maintain customers is to ensure that the quality of the service is not less than the customer's expectations as it creates customer dissatisfaction with the service and this could lead to the loss of a single customer. To understand customer needs is become an important factor for the banking industry and most of the customers now more prefer to opt for technology-based service delivery (Khan, Mir, Khan, Raza, & Khan, 2016). Since the services and products provided by the banks are the same or have very small differences that cannot be seen by everyone, there is a strong rivalry between the banks in terms of customer acquisition and retention. One of the researchers who researched Jamuna Bank Limited in Bangladesh revealed that banking industry in Bangladesh today has become a very dynamic, competitive and complex environment where financial products and services offered by the commercial banks have only minor differences, where the industry situation is having a tremendous increase in customer demand and this require greater transformation with an intense focus on customer satisfaction and loyalty (Rahman, 2013).

In search of customer solutions and providing the high quality of services and continuing to strive to be the first provider of market needs, banks have opted to start providing services to their customers with technologies. Mahmoud Kamal Abouraia, Hamed J. H. Usrof, (2015) stated that banks describe their activities and products through electronic banking to improve their competitive position and image. The adoption of digital innovation has provided tremendous benefits to the customers and it supported service quality such as access, convenience, speed, and economy. The researcher added that electronic banking services can reduce

administrative costs, operational costs, and increase customer satisfaction. According to Khan et al., (2016) electronic banking includes phone or mobile banking, Internet or online banking and email banking and Mahmoud Kamal Abouraia, Hamed J. H. Usrof, (2015) cited Auta (2010) who revealed that electronic banking can also be defined as a variety of platforms include: (i) internet banking (or online banking), (ii) telephone banking, (iii) TV-based banking, (iv) mobile phone banking, and e-banking (or offline banking).

2. Literature Review

Dutch-Bangla Bank Limited (DBBL) started operation on 3rd June 1996 as Bangladesh's first joint venture bank in the private sector. The bank was an effort by local shareholders spearheaded by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO (Banglapedia.com). The bank is listed with the Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited (Wikipedia.com). Dutch-Bangla Bank is Bangladesh's most innovative and technologically advanced bank. Dutch-Bangla Bank Ltd stands to give the most innovative and affordable banking products to Bangladesh. Amongst banks, Dutch-Bangla Bank is the largest donor in to social causes in Bangladesh (www.dutchbanglabank.com).

The following table shows the mission, vision, and core objectives of Dutch-Bangla Bank Limited.

	Statements
Mission	Dutch-Bangla Bank engineers' enterprise and creativity in business and industry with a commitment to social responsibility. "Profits alone" do not hold a central focus in the Bank's operation; because "man does not live by bread and butter alone".
Vision	Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution-free environment, and above all a society based on morality and ethics make all our lives worth living. Dutch-Bangla Bank's essence and ethos rest on a cosmos of creativity and the marvel-magic of a charmed life that abounds with the spirit of life and adventures that contributes towards human Development.
Core Objectives	Dutch-Bangla Bank believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking. Taking a cue from its pool esteemed clientele, Dutch-Bangla Bank intends to pave the way for a new era in banking that upholds and epitomizes its vaunted marquees "Your Trusted Partner"

The DBBL annual report of 2017 noted that in today's global business scenario, particularly in the banking sector, technology plays a vital role in executing all sorts of customer- friendly banking operations with cost-effective services and due to the intense competition and the ever-increasing growth in this banking sector, to overcome it is to focus on technology due to technology has become an aide of necessity rather than an option in financial institutions just to satisfy the growing service demand of the customer cost-effectively.

Automated Teller Machine (ATMs) was one of the first electronic banking systems used by the bank to provide some of the key banking services that were introduced between the 1950s and 1960s but were first used in 1972 by the City National Bank of Cleveland. ATMs are computerized telecommunications devices used by banks to provide customer service without encountering a bank employee. The DBBL started its ATM/POS service back in 2004 and become the leader soon. DBBL is continuing its mission to increase the number of ATMs in the country as their website currently shows that the bank has 4763 ATMs while by the end of 2018 it had about 4705, according to the 2018 DBBL annual Report, (2018).

Internet banking is a way for a bank customer to withdraw money, view the balance on an account, and make a transfer to another account via the internet using a telephone, computer, or other devices that can use the internet. What online banking offers are an opportunity to perform different bank operations, where a customer can access his or her bank account via the Internet (Khan et al., 2016). This allows a customer to access his/her account from home or office by internet connectivity. DBBL has been one of the pioneers in introducing Internet Banking in the country back in 2004 and this service is offered free of charges.

Mobile banking is another electronic banking method adopted by banks from all over the world to facilitate its customers in transaction needs. Due to the increasing number of mobile phone users in the world and Bangladesh in general. This allows banks to use telephones to provide banking services including withdrawals, balance checks, and payment of some of the key services. Ongori, (2013) asserted that the increased use of mobile banking may be attributed to the increased use of mobile phones in the country. Mobile banking is also prevalent due to the convenience of the usage of mobile devices.

According to Khan et al., (2016), the information technology (IT) is available today for customer acquisition by creating automation in banking process by providing and delivering ease and efficiency to the bank's customers. In the banking sector, automation of banking services is done by making it easier for the customer to get the services he or she wants through electronic means.

Mahmoud Kamal Abouraia, Hamed J. H. Usrof, (2015) postulated that adoption of digital innovation has provided tremendous benefits to customers and it supports service quality such as access, convenience, speed, and economy. In a study conducted by Khan et al., (2016) recalled that e-banking is using as a delivery model for the delivery of services like withdrawal, electronic bill payment, recharges and online transfer and added that electronic banking includes phone or mobile banking, Internet or online banking and e-mail banking and ATM. In the 2018 Annual Report of Dutch-Bangla Bank Limited, DBBL was the first bank in Bangladesh to be fully automated and introduce electronic banking. DBBL provides online banking through its branches and several agents, ATM/Fast Track, Mobile banking „Rocket", Internet banking, SMS banking, Debit card, Credit card, Virtual card, E-payment, and so on.

3. Research Objectives of This Study

Based on the main objectives of this study which is to analyze the mediating effects of customer satisfaction in the relationship between ATM service quality and customer loyalty in Bangladesh, and three questions mentioned above, this study will be guided by the following specific objectives:

Toexamine the ATM service quality dimensions including tangibles, reliability, responsiveness, assurance, empathy, and effectiveness.

To analyze the relationship between ATM service quality and customer loyalty.

To analyze the relationship between ATM service quality and customer satisfaction.

To analyze the mediating effects of customer satisfaction in the relationship between ATM service quality and customer loyalty.

To offer managerial recommendations to the bank managers of what improvement should be done in enhancing customer satisfaction through ATM services.

4. Hypothesis and Research Framework

The following Figure of the conceptual framework presents all variables (independents, mediator, and dependent) used in this study. Independent variables used are including tangibles, reliability, responsiveness, assurance, empathy, access, and effectiveness. Intervening or mediator variable used in the current research is customer satisfaction. And finally, customer loyalty used as the dependent variable of research.

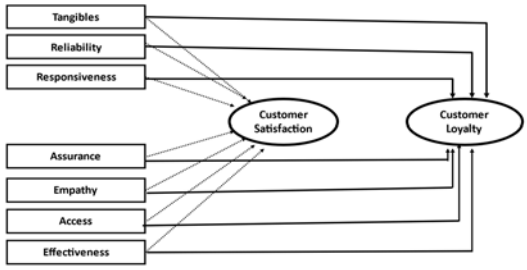

Figure 1. Conceptual Framework

H1: Tangibles are significantly and positively related to customer loyalty.

H2: Reliability is significantly and positively related to customer loyalty.

H3: Responsiveness is significantly and positively related to customer loyalty.

H4: Assurance is significantly and positively related to customer loyalty.

H5: Empathy is significantly and positively related to customer loyalty.

H6: Access is significantly and positively related to customer loyalty

H7: Effectiveness is significantly and positively related to customer loyalty.

H8: Tangibles are significantly and positively related to customer satisfaction.

H9: Reliability is significantly and positively related to customer satisfaction.

H10: Responsiveness is significantly and positively related to customer satisfaction.

H11: Assurance is significantly and positively related to customer satisfaction.

H12: Empathy is significantly and positively related to customer satisfaction.

H13: Access is significantly and positively related to customer satisfaction.

H14: Effectiveness is significantly and positively related to customer satisfaction.

H15: customer satisfaction is significantly and positively related to customer loyalty.

H16: Customer satisfaction has a significant mediating effect in the relationship between tangibles and Customer Loyalty.

H17: Customer satisfaction has a significant mediating effect in the relationship between reliability and Customer Loyalty.

H18: Customer satisfaction has a significant mediating effect in the relationship between responsiveness and Customer Loyalty.

H19: Customer satisfaction has a significant mediating effect in the relationship between assurance and Customer Loyalty.

H20: Customer satisfaction has a significant mediating effect in the relationship between empathy and Customer Loyalty.

H21: Customer satisfaction has a significant mediating effect in the relationship between access and Customer Loyalty.

H22: Customer satisfaction has a significant mediating effect in the relationship between effectiveness and Customer Loyalty.

5. Data Collection and Materials

This study is an empirical study mainly based on primary data from a survey. Based on this goal, the structured questionnaire is organized to collect information from customers. The questionnaire to be used in this study consists of questions based on demographic characteristics of the customer who will participate in this study and the statements to assess the extent to which Dutch Bangla Bank's customers satisfied with the self-service technology services they have chosen to use include: ATM banking, Internet banking and or Mobile banking. Those statements will be measured and investigated using a five-point scale.

The scale consists of 36 statements; each statement has about five choices that the researcher chooses based on the extent to which he or she strongly disagrees or strongly agrees with each statement. The points of a used five-point scale refer to Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1). The final questionnaire was put into operation after correction and rephrasing statements to be used. Information will be collected by sending a questionnaire link to the participants of this study via e-mail, WhatsApp, and any other means that will make it easier for us to share questionnaire online because it is very difficult to find people nowadays due to coronavirus prevention guidelines in the country. The researcher will only use data collected using the questionnaire as it is not intended to access customers‟ data from Bank.

6. Data Analysis and Results

6.1. Reliability Analysis

The researcher can get rid of irrelevant variables with this

method. Cronbach's Alpha was used to evaluate the nine variables' internal reliability. They were accepted because, as Lassar (2000) suggested, they met the general lower limit for Cronbach's Alpha of 0.70.

Cronbach's Alpha of variables

Reliability Statistics			
Construct	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Tangibles	.714	.713	5
Reliability	.903	.903	5
Responsiveness	.730	.724	4
Assurance	.856	.854	6
Empathy	.822	.822	4
Access	.710	.709	3
Effectiveness	.865	.864	3
Satisfaction	.809	.805	4
Loyalty	.715	714	3

6.2. Kaiser – Meyer – Olkin (KMO) Analysis

The KMO index (Kaiser, Meyer, Olkin) is used with EFA to measure the adequacy of sample responses to determine whether or not the study's sample response is adequate. KMO values that are greater than 0.5 are ok. According to the results of the KMO and Bartlett's tests in factor analysis, which can be found in Table 4.7, the KMO values for all of the variables are greater than 0.5, and Bartlett's Test of Sphericity is statistically significant (Sig= 0.000; indicating that factor analysis is appropriate for the data (p-value 0.001)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.841
Bartlett's Test of Sphericity	Approx. Chi-Square	7.861E3
	df	666
	Sig.	.000

6.3. Total Variance Explained in the 8-component PCA

The Total Variance Explained table shows how the variance is divided among the 37 possible factors. Note that nine factors have eigenvalues (a measure of explained variance) greater than 1.0, which is a standard criterion for a factor to be useful. When the eigenvalue is less than 1.0, the factor explains less information than a single item would have explained.

Total Variance Explained

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.796	15.664	15.664	5.796	15.664	15.664
2	5.295	14.310	29.974	5.295	14.310	29.974
3	3.632	9.818	39.792	3.632	9.818	39.792
4	2.501	6.759	46.551	2.501	6.759	46.551
5	1.924	5.200	51.751	1.924	5.200	51.751
6	1.816	4.907	56.657	1.816	4.907	56.657
7	1.297	3.506	60.163	1.297	3.506	60.163
8	1.182	3.196	63.359	1.182	3.196	63.359
9	1.003	2.711	66.070	1.003	2.711	66.070
10	.909	2.457	68.527			
11	.824	2.227	70.754			
12	.797	2.153	72.907			
13	.701	1.895	74.802			
14	.615	1.663	76.465			
15	.605	1.636	78.101			
16	.589	1.593	79.694			
17	.554	1.497	81.191			
18	.545	1.473	82.665			
19	.514	1.390	84.055			
20	.485	1.312	85.367			
21	.468	1.264	86.631			
22	.442	1.193	87.824			
23	.409	1.105	88.929			
24	.405	1.094	90.023			
25	.381	1.030	91.052			
26	.371	1.002	92.055			
27	.357	.966	93.021			
28	.341	.921	93.942			
29	.328	.886	94.828			
30	.307	.828	95.657			
31	.296	.800	96.457			
32	.282	.761	97.218			
33	.255	.689	97.907			
34	.244	.658	98.566			
35	.220	.595	99.160			
36	.211	.571	99.731			
37	.099	.269	100.000			
Extraction Method: Principal Component Analysis.						

6.4. Rotated Component Matrix

More importantly, the Varimax rotation with Kaiser Normalization was used to rotate 37 of the variables in the rotated component matrix. All 37 variables had loading coefficients greater than 0.5 on nine factors, and there was no cross-loading on any factor, as shown in Table 4.9.

Rotated Component Matrix

Rotated Component Matrix									
	Component								
	1	2	3	4	5	6	7	8	9
T1								.749	
T2								.700	
T5								.618	
T4								.515	
T3								.504	
R1		.872							
R4		.859							
R2		.827							
R3		.822							
R5		.792							
RS2						.830			
RS1						.812			
RS3						.779			
RS4						.669			
A2			.857						
A1			.841						
A3			.826						
A4			.805						
A5			.798						
A6			.692						
E3				.821					
E1				.791					
E4				.884					
E2				.725					
Ac2	.689								
Ac3	.663								
Ac1	.662								
Ef1					.898				
Ef2					.878				
Ef3					.754				
Sat3									.774
Sat2									.724
Sat3									.698
Sat4									.696
Loy2							.826		
Loy3							.743		
Loy1							.674		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.									
a. Rotation converged in 7 iterations.									

6.5. Pearson Correlations Analysis

All of the variables' Pearson correlations are shown in table 4.10. The Sig., according to this, The Pearson correlations for the value of each and every independent variable, tangibles, reliability, responsiveness, assurance, empathy, accessibility, effectiveness, customer satisfaction, and customer loyalty are all less than 0.05. Thus, the linear relationship between the observed variables and the dependent variable is significant.

Correlations Result

Correlations										
		T	R	RS	A	E	Ac	Ef	Sat	Loy
T	Pearson Correlation	1	.158	.305**	.104	.119	.477**	.119	.582**	.123**
	Sig. (2-tailed)		.006	.000	.003	.000	.000	.000	.000	.009
	N	450	450	450	450	450	450	450	450	450
R	Pearson Correlation	.158	1	.251	.100*	.368**	.105	.117*	.128	.108
	Sig. (2-tailed)	.006		.000	.034	.000	.011	.013	.000	.000
	N	450	450	450	450	450	450	450	450	450
RS	Pearson Correlation	.305**	.251	1	.117	.108	.339**	.100*	.344**	.382**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.034	.000	.000
	N	450	450	450	450	450	450	450	450	450
A	Pearson Correlation	.104	.100*	.117	1	.201**	.135	.418**	.159	.146**
	Sig. (2-tailed)	.003	.034	.000		.000	.000	.000	.010	.002
	N	450	450	450	450	450	450	450	450	450
E	Pearson Correlation	.119	.368**	.108	.201**	1	.147	.168**	.151	.187
	Sig. (2-tailed)	.000	.000	.000	.000		.016	.000	.000	.000
	N	450	450	450	450	450	450	450	450	450
Ac	Pearson Correlation	.477**	.105	.339**	.135	.147	1	.131	.637**	.178**
	Sig. (2-tailed)	.000	.011	.000	.000	.016		.006	.000	.000
	N	450	450	450	450	450	450	450	450	450
Ef	Pearson Correlation	.119	.117*	.100*	.418**	.168**	.131	1	.105	.257**
	Sig. (2-tailed)	.000	.013	.034	.000	.000	.006		.012	.000
	N	450	450	450	450	450	450	450	450	450
Sat	Pearson Correlation	.582**	.128	.344**	.159	.151	.637**	.105	1	.179**
	Sig. (2-tailed)	.000	.000	.000	.010	.000	.000	.012		.000
	N	450	450	450	450	450	450	450	450	450
Loy	Pearson Correlation	.123**	.108	.382**	.146**	.187	.178**	.257**	.179**	1
	Sig. (2-tailed)	.009	.000	.002	.000	.000	.000	.000	.000	
	N	450	450	450	450	450	450	450	450	450
**. Correlation is significant at the 0.01 level (2-tailed).										
*. Correlation is significant at the 0.05 level (2-tailed).										

6.6. Regression

A method known as regression can be used to investigate how an outcome (dependent) variable is affected by one or more predictor variables. You can say how well one or more independent variables will predict the value of a dependent variable using regression. For components analysis in this study, four regression models are utilized.

Coefficients of Regression between Independent variables, Mediator variable and Dependent variable

Coefficientsa								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.120	.400		2.798	.005		
	Customer Satisfaction	.098	.088	.069	1.125	.021	.482	2.076
	Tangibles	-.075	.090	-.045	-.841	.001	.630	1.586
	Reliability	-.067	.037	-.082	-1.791	.004	.854	1.170
	Responsiveness	.411	.055	.344	7.420	.000	.835	1.198
	Assurance	.049	.043	.054	1.141	.005	.798	1.254
	Empathy	.067	.042	.074	1.603	.010	.830	1.205
	Access	.052	.086	.034	.608	.044	.560	1.786
	Effectiveness	.151	.036	.197	4.176	.000	.808	1.238
a. Dependent Variable: Customer Loyalty								

7. Conclusion and Discussion

An essential requirement for an enterprise is customer satisfaction. The customer fee is beneficial to the company. However, in the competitive market of today, a great carrier is essential. The purpose of this study was to determine customer satisfaction with service quality in relation to service quality dimensions. Based on the findings, the search objectives were achieved by determining the factors of service quality such as reliability, accessibility, responsiveness, empathy, and tangibles. By examining the influence of service quality on customer satisfaction among private Bangladeshi banks, it was discovered that, out of the five service quality dimensions, Tangible has the highest Mean score, and responsiveness has the lowest mean score. Additionally, the study demonstrated that tangibility,

dependability, responsiveness, assurance, and empathy have a significant impact on customer satisfaction. As a result, customer satisfaction is greatly impacted by provider-friendly practices. The personal area banks' success and survival depend on these two factors working together. It was discovered that excellent customer service is essential to blissful customer satisfaction. Banking sector requirements are now more diverse and distinctive than ever before in the global economy. Therefore, banks must prioritize service quality to satisfy customers in every aspect of service quality.

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