

**PERCIVED SERVICE QUALITY OF ATM OF COMMERCIAL
BANKS.A COMPARATIVE STUDY BETWEEN STATE AND
PRIVAT BANKS IN ANURADHAPURA DISTRICT**



By

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ABSTRACT

In the area of retail banking, service providers have integrated electronic service delivery channels to bring banking services to customers and this is said to be influencing how banks interact with their customers in the market space such as electronic banking (e-banking) mostly into internet banking, telephone banking and automated teller machines (ATMs) etc. The aim of this research paper is to find out “How does Perceived Service Quality of ATM of Commercial Banks in Anuradhapura?”

The study has been developed by the researcher based on the ATM equal model by Bedman Narteh (2013) to examine the perceived service quality of ATMs using a base as SERVQUAL model. The dimensions included attitudinal outcomes of reliability (RL), responsiveness (RS), ease of use (EU), convince (C), fulfillment (F), security (S) and accuracy (A) to test the perceived service quality of ATMs. Data that has been used for the study were obtained from ATM users in Anuradhapura. Convenient sampling method was used to obtain 150 responses of ATM users. The collected data has been analyzed by using descriptive statistics, independent sample t test and Analysis of variance (one way ANOVA) with post hoc test.

All most all the levels of study dimensions and their indicators were at a higher level. There were differences of ease of use of perceived service quality of ATM of Commercial Banks across gender, age, frequently used bank ATM type and frequency of using ATM services of ATM users. For the ease of use, mean value of male respondents are higher than female respondents. At the same time, mean values of government commercial banks' ATM use are higher than private commercial banks' use. And, ease of use has differ across bellow 18 years, 18-30 years and 31-45 years of ATM users while it was differ across monthly and per two weeks usage of ATM users. And also, there was a difference of reliability of perceived service quality of ATM of Commercial Banks across education level of ATM users. The difference was across the respondents who have first degrees and A/ level qualifications.

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