

# Automated Teller Machine And Customer Satisfaction In Tanzania: A Case of CRDB Bank In Iringa

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## Abstract

This paper examined the factors that determine customer satisfaction with ATM services offered by CRDB Bank in Tanzania specifically Iringa Municipality. Considering that there are divergent views on dimensions of customer satisfaction as regards ATMs as established by miscellaneous researchers, the current study therefore aimed at determining dimensions that truly associate with customer satisfaction and the effect of each dimension on customer satisfaction specifically in the Tanzanian context. A quantitative study described the relationship between social economic factors, various aspects of ATM services and customer satisfaction was applied to 100 respondents drawn from 340 CRDB customers who are also holders of ATM cards. Results reveal customers usually use basic ATM services such as balance inquiry and withdrawal. The relationship between overall customer satisfaction and convenience, efficient operation, security, reliability, responsiveness and cost were significant at  $p < 0.01$ . Privacy was found to have a negative significant relationship with overall customer satisfaction at  $P < 0.05$ . The study suggests that CRDB bank should develop strategies to motivate its customers to use emerging ATM services apart from basic.

**Keywords:** Customer Satisfaction and Automated Teller Machine



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