

The Effect of Automated Teller Machine (ATM) On Customer Satisfaction of Digital Services Users at Afghanistan Selected Commercial Banks (Afghanistan International Bank, Azizi Bank and Islamic Bank of Afghanistan)

Najibullah Arshad¹, Mohammad Yusuf Saleh², Musa Farooqi³ and Mohammad Zaher Halimi⁴

¹Assistant Professor and Dean of Economics Faculty, Kateb University, Kabul, AFGHANISTAN.

²Graduate Student of MBA, Kateb University, Kabul, AFGHANISTAN.

³Senior Lecturer, Economics Faculty, Kateb University, Kabul, AFGHANISTAN.

⁴Assistant Professor, Economics Faculty, AVECINA University, Kabul, AFGHANISTAN.

¹Corresponding Author: najibullah.arshad@kateb.edu.af



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ABSTRACT

This study investigates the impact of Automatic Teller Machines (ATMs) on customer satisfaction among users of digital services at commercial banks in Afghanistan, specifically Afghanistan International Bank, Azizi Bank, and Islamic Bank of Afghanistan. The banking sector in Afghanistan requires further development in expanding ATM infrastructure and enhancing customer satisfaction through improved user experience and support services. Utilizing a quantitative approach with multiple linear regression analysis, the research examines primary data collected through questionnaires as well as secondary data sources. The findings reveal a significant positive relationship between ATM usage and customer satisfaction. To enhance ATM availability and customer satisfaction, commercial banks in Afghanistan should strategically install and maintain ATMs, focusing on key locations in Kabul. Investing in ATM facilities can improve various dimensions of customer satisfaction.

Keywords- Afghanistan Banking, Digital Services, Customer Satisfaction, ATM.

I. INTRODUCTION

In the rapidly evolving landscape of information technology, rising costs of human resources, intensifying market competition, and escalating customer expectations have prompted an increasing number of companies to offer technology-based interfaces as alternatives for service encounters. Within the financial services sector, traditional approaches to customer service are no longer sufficient for banks striving to gain a competitive edge. To address these challenges, many banks have embraced technology-based self-service channels, which promise to eliminate time, distance, and communication constraints. Automatic Teller Machines (ATMs) represent a pivotal technological interface that enables users to access

banking services without direct interaction with company employees.

Customers utilizing ATMs seek instant services that streamline their transactions, such as avoiding long queues for cash withdrawals or deposits. ATMs function as cards that empower customers to conduct various banking operations, including cash withdrawals and automatic fund transfers, through ATM machines (Arnita, Yarmunida, & Sumarni, 2023). The utilization of ATM technology offers compelling advantages for service providers and users alike, enhancing service operations, efficiency, customer benefits, and accessibility options. As a digital innovation, ATMs deliver convenience, comfort, and speed in financial transactions, thereby fostering customer satisfaction during transactions.

Consequently, it is imperative for banks to prioritize customer-centric strategies to ensure high levels of customer satisfaction even in the absence of human interaction. When ATM performance aligns with customer expectations, satisfaction is achieved. Moreover, exceeding customer expectations can result in heightened satisfaction and emotional attachment beyond rational preferences. While the banking industry in Afghanistan is progressively integrating self-service technology, its adoption remains relatively limited compared to more developed nations. Although major cities like Kabul have witnessed an uptick in ATM usage, rural areas still lack widespread access to these facilities.

Presently, commercial banks in Afghanistan, such as Afghanistan International Bank (AIB), Azizi Bank, and Islamic Bank of Afghanistan (IBA), offer digital services to customers through ATMs. These facilities empower customers to conduct a range of banking transactions, including cash withdrawals, balance inquiries, and fund transfers autonomously. While Afghanistan's banking sector has made notable strides in recent years, there remains ample room for improvement in expanding self-service technology infrastructure and enhancing customer satisfaction through superior user experiences and support services.

The subsequent sections of this study will include a comprehensive Literature Review, outlining existing research on the use of ATM technology in the banking sector. The research methodology will detail the approach, design, and data collection methods used to investigate the impact of ATM technology on customer satisfaction in Afghan banking institutions. Additionally, the study will explain the population and sampling strategy for participant selection. The data analysis section will describe the statistical tools, techniques, and models used to analyze the data. The results and discussion section will present key findings, trends, and correlations related to ATM technology usage and customer satisfaction levels, along with implications for enhancing customer satisfaction in Afghan banking institutions through effective use of ATM technology.

II. LITERATURE REVIEW

Customer satisfaction is an ambiguous and abstract concept. Actual manifestation of the state of satisfaction varies from person to person, product to product and service to service (Shetty & Shetty, 2019). The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors. The quality of service is one of the major determinants of the customer satisfaction (Sequeira, 2019). Satisfied customers are considered to maintain contact with the company, buy more products or services and buy more often. It may also include acceptance of other products in the product line and the favourable word-of-mouth. In the globalized highly

competitive environment, building more unique relationships with customers is vital for companies (Pakurar et al., 2019). Findings of some research point out that company regard the implementation of customer relationship management (CRM) as a factor that will allow them to survive in the new market conditions, favoring the relationship with their customers (Rahietal., 2019). Customer satisfaction, defined as a positive emotional reaction after the purchase of a product or service (Mei et al., 2017), is an important driver of companies' success. In order to enhance customer satisfaction, companies should, along with eliminating causes for direct complaint, ensure that their products and services are of excellent quality. Nearly all companies believe that customer satisfaction is strongly associated with business success (Nuseir & Madanat 2017).

Customer satisfaction in the banking sector is simply 'a customer's feeling that a product or service has fulfilled its purpose according to expectations' (Kasiri et al. 2017, p. 92). Marketers cannot reliably measure the degree of satisfaction for each consumer of a given product. Fernandes and Pedroso (2017, p. 79) described satisfaction 'as a positive feeling produced during consumption of a particular product or service'. Customers can only judge whether they are satisfied with a service after they have used it for a period. In contrast, they can make rapid decisions on whether they are satisfied with certain types of products and services (Alanazi & Bach 2016). In addition, Özer, Argan and Argan (2013) examined the influence of mobile service quality on customer satisfaction in Turkey and used a questionnaire to collect primary data from 1,000 respondents. The results showed that entertainment services provision, mobile device compatibility, ease of use, perceived risk and availability positively and significantly influenced customer satisfaction. Santouridis, Trivellas and Tsimonis (2012) evaluated online service quality in Greece via the E-S-QUAL scale using data collected from 227 participants through a questionnaire.

Automated Teller Machines (ATMs) have revolutionized the way customers access their banking services and have had a significant impact on customer satisfaction levels. ATMs provide customers with convenient and round-the-clock access to their funds, allowing them to perform various banking transactions without the need to visit a physical bank branch. This convenience factor plays a crucial role in enhancing customer satisfaction by saving time and effort for customers. In the banking sector, the ATMs are a technological advance that spurred the banking services as part of the SST channel. Today, most ATMs, which started as mere dispensers of banknotes, can conduct fund transfers and bill payments (Tan et al., 2018). The ATM is a card that customers can use to carry out banking transactions, including cash withdrawals and/or automatic fund transfers via ATM machines (Armita,

Yarmunida, & Sumarni, 2023). Utilization of ATM technology is an attractive service for service provider companies and also for users because it improves service operations, increases service efficiency, provides more benefits for customers, and increases service access options. ATM is a digital innovation that provides convenience, comfort and speed in financial transactions so that it will provide customer satisfaction when making transactions. One of the key impacts of ATMs on customer satisfaction in Afghanistan banking system is the increased accessibility to banking services. Customers can withdraw cash, check their account balances, transfer funds, and even deposit checks at ATMs, thereby reducing their dependency on traditional banking channels. This accessibility leads to greater convenience for customers, who can now conduct their banking transactions at their own convenience, regardless of the bank's operating hours. Additionally, ATMs have played a role in enhancing security and privacy for customers. By providing secure access to banking services through personal identification numbers (PINs) and encrypted transactions, ATMs offer a safe and secure way for customers to conduct their financial transactions. This increased security and privacy reassure customers and contribute to their overall satisfaction with the banking services provided.

Another new trend is that most ATMs can now perform the dual role of both dispensing and depositing currency notes. This innovation has allowed banks to have a better control of cash management costs and to enhance banknote recycling efficiency. Overall, the capability of modern ATMs to perform a range of diverse functions, such as account opening, ticket dispensing, and loan repayment, makes them a most flexible self-service channel that financial institutions should deploy in order to drive convenience for customers (Gordon, 2019). In using technology, including ATMs, customers are expecting an instant service that can save their time and effort, as in avoiding waiting in long queues to withdraw or deposit cash from their bank accounts. Therefore, it is vital for banks to cater to their customers in order to ensure that high customer satisfaction even if the services are delivered without human interface.

Jham (2016) analysed the role of customer satisfaction in internet banking services in the UAE banking sector. Of particular interest were the factors that affect customer adoption of these services. A random sampling design was used, and 441 questionnaires were collected from six local banks. The results showed that the factors that positively influence customer satisfaction in an online banking environment were reliability, efficiency, comfort, security, dependence and confidence. In addition, the level of trust is a mediating factor between customer satisfaction and online banking services. Therefore, bank managers should take more actions to increase customer satisfaction by ensuring that the bank website is safe,

efficient and reliable. Furthermore, Ankit (2011) examined the factors that influence customer satisfaction related to online banking services in India. They used a questionnaire to collect primary data from 250 participants who use internet banking services. They found that banking needs, core services, responsiveness, cost-saving, convenience and privacy positively influenced the overall customer satisfaction with online banking. They also considered the effects of other factors, such as the availability of basic features and the certainty of service continuation, in ensuring customer satisfaction. Banks could increase customer satisfaction by focusing on most of the factors identified in this research.

Similar research was conducted by Syahrani (2023) at Indonesia Islamic Bank, this uses a quantitative approach with multiple linear regression to analysis the data which findings showing a significant effect of the SSTs consists of (ATM), internet banking and mobile banking on customer satisfaction. Then, other research from Mahrun (2020) shows that the self-service technology variable has seven items and all of them have a positive and significant effect, but the self-service technology with the highest mode value is found in the enjoyment item. Also relevant research was conducted by Wicaksono (2015) with research results showing a significant influence of the ATMs on customer trust, satisfaction and loyalty. The trust variable also has a significant effect on satisfaction, but has no significant positive effect on customer loyalty. Therefore, based on the evidence briefly reviewed above, the hypothesis to be tested in the present research can be formulated as follows:

Ha1: The ATMs have a significant and positive effect on customer satisfaction of digital services users at selected commercial banks in Afghanistan.

III. RESEARCH METHODOLOGY

The research collected data through a questionnaire of ATM users in Afghanistan, focusing on customers of selected commercial banks (Afghanistan International Bank, Azizi Bank, and Islamic Bank of Afghanistan) who use digital services. The target population comprised approximately 15,228 customers as of February 2024 (the banks website). The sample size of 390 respondents was determined using the Slovin formula, with a margin of error of 5%. Purposive convenience sampling was used to select customers who use ATM digital services.

Data was collected through a structured questionnaire with two sections: one for demographic information and the other to investigate the research model using a five-point Likert scale. The research employed a quantitative approach with multiple linear regression analysis to assess the influence of ATM usage, on customer satisfaction at the selected commercial banks.

SPSS was used for data analysis, including descriptive statistics, correlation, Cronbach’s alpha, validity and trust tests and hypothesis testing using multiple linear regression. The research model aimed to determine the effect of ATM facilities on customer satisfaction, and hypothesis testing included t-tests and determination tests (R^2) to measure the model's explanatory power. Meanwhile, the multiple linear regression equation model used in this research is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + U$$

- Y = Customer Satisfaction
- β_0 = Constant
- β_1 & β_2 = Regression coefficients
- x_1 = ATM variable
- x_2 = Internet banking variable
- U = Disturbance term

In this research study, Internet banking is included as a control variable to account for its potential influence on the relationship between the independent variable (ATM facilities) and the dependent variable (customer satisfaction). However, despite including Internet banking as a control variable, the primary focus of the study is on examining the impact of ATM facilities on customer satisfaction. By specifically focusing on ATM facilities as the independent variable of interest, the research aims to isolate and analyze the effects of ATM services on customer satisfaction levels without the potential confounding influence of other digital banking services like Internet banking. This approach allows the study to delve deeply into understanding how the availability, accessibility, and quality of ATM services contribute to customer perceptions and preferences within the digital banking landscape in Afghanistan.

IV. RESULTS

4.1. Validity Analysis

Measurement validity refers to the extent to which a measuring instrument or scale accurately assesses the variable it is intended to measure. It reflects the precision and accuracy of the data and findings obtained through the instrument. In the present research, the validity of the questionnaire was ensured through test-retest pilot studies. During this process, 30 participants were administered the questionnaire, and the same respondents were re-administered the questionnaire after a one-week interval. The consistent results obtained from the test and retest administrations of the questionnaire demonstrate its stability and valid.

4.2. Reliability Analysis

The reliability analysis conducted on the research data using Cronbach's Alpha coefficient (α) yielded a value of 0.911, indicating a high level of internal consistency among the variables. This result suggests that all statements pertaining to the variables in

the study demonstrate strong reliability, with a reliability percentage of 91.1%. Consequently, it can be inferred that the variables under investigation exhibit dependable and consistent measurement properties.

Table 11: Reliability Test Results

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.911	.855	103

Source: Primary Data, processed with SPSS 2024

4.3. Respondents' Profiles

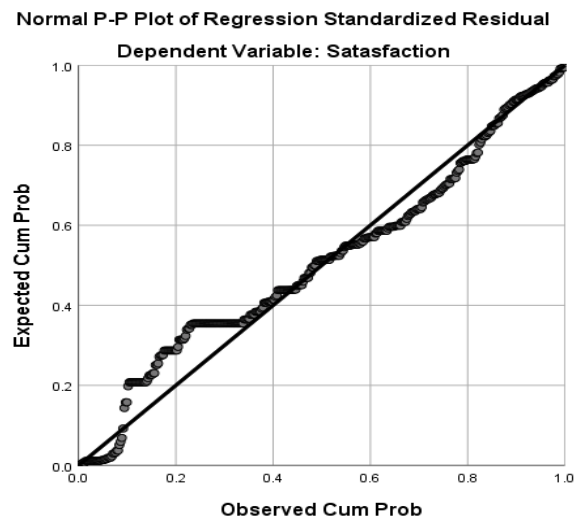


Figure 1: Normal P-P Plot

Source: Primary Data, processed with SPSS 2024

The sample consisted of 390 respondents, with approximately 81.8% identified as male and 18.2% as female. The smaller representation of females in the study was attributed to the lack of intentional selection of participants, possibly indicating that males still predominantly make banking decisions in households. The largest age group among respondents was 30–40 years, comprising nearly 34% of the sample. In terms of marital status, 38% of respondents were married, while 16% were single. Regarding education levels, 87% of respondents held a bachelor's degree or higher, a percentage higher than the national average, potentially due to a greater willingness of undergraduate and postgraduate individuals to engage in online surveys. Approximately 60% of respondents had been customers of the bank for 4-6 years. While the sample may not fully represent the Afghan population, it does include users of ATM services, allowing for some generalizability of the research findings.

4.4. Normality Test

The normality test checks whether the confounding or residual variables in the regression

model have a normal distribution. This test needs the normal distribution of all factors subjected to the research.

The Figure 1 explain that the black dots or patterns are scattered between the diagonal lines, so they are normally distributed with strong positive relationships.

4.5. Overall Model Good Fit Test

The present study utilized a structural model to establish the relationship between various research

variables. Through regression analysis in SPSS software, it was determined that the independent variables account for 81.6% of the variation in Satisfaction, indicating a strong relationship among them. The findings indicate that ATM significantly influences Satisfaction at a 95% confidence level. The Adjusted R-square value of 0.815 was employed to adjust the R-square and provide a more accurate representation of the model's goodness of fit. Furthermore, the Sig. F Change value of 0.000, which is less than 5%, suggests that the overall model fits well.

Table 2: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.904 ^a	.816	.815	.39381	.816	570.326	3	385	.000

a. Predictors: (Constant) ATM

b. Dependent Variable: Satisfaction

Source: Primary Data, processed with SPSS 2024

4.6. Multiple Linear Regression Analysis

The multiple regression analysis conducted using SPSS software yielded the following results as shown in Table3: In the Unstandardized Coefficients column, a constant value of 35.485 and a regression coefficient value of 0.565 for the independent variable X₁ were obtained. The regression equation derived from these coefficients is expressed as:

$$Y = 35.485 + 0.565X_1 + 0.281X_2$$

In this equation:

- The constant term (35.485) represents the estimated value of the dependent variable (Customer Satisfaction, Y) when all independent variables are held constant at zero.

- The regression coefficient for ATM (X₁) of 0.565 indicates that for each unit increase in ATM (X₁), customer satisfaction (Y) is expected to increase by 0.565 units.

- Also the effect of internet banking (x₂) as a control variable on customer satisfaction based on the regression coefficient of 0.281 indicates that for each unit increase in (X₂), customer satisfaction (Y) is expected to increase by 0.281 units.

Therefore, based on the regression analysis, it can be concluded that the constant term represents the baseline level of customer satisfaction when ATM satisfaction is not a factor, while the coefficient for ATM satisfaction provides insight into the magnitude of its impact on overall customer satisfaction.

Table 3: Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	35.485	1.984		17.886	.000
1 ATM	.565	.009	.872	13.917	.000
Internet Banking	.281	.018	.199	8.619	.000

a. Dependent Variable: Satisfaction

Source: Primary Data, processed with SPSS 2024

4.7. Hypothesis testing, T Test (Partial)

Based on the results of the T-test, it was observed that the independent variable "ATM" significantly influences the dependent variable "customer satisfaction" in the context of Afghanistan commercial banks. The calculated T-value for the ATM variable was found to be 13.917, surpassing the critical T-value of 1.98498 for a significance level of 0.05.

Consequently, the null hypothesis (H0) stating no effect of ATM on customer satisfaction is rejected in favor of the alternative hypothesis (Ha) suggesting a significant positive and direct impact of ATM services on customer satisfaction at Afghanistan commercial banks. This statistical analysis indicates a strong relationship between ATM usage and enhanced customer satisfaction within the banking sector in Afghanistan.

Table 4: Partial Test Results (t test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	35.485	1.984		17.886	.000
ATM	.565	.009	.872	13.917	.000

b. Dependent Variable: Satisfaction

Source: Primary Data, processed with SPSS 2024

4.8. Determination Test (R^2)

In this study, the adjusted coefficient of determination (R^2) was calculated to be 0.816, indicating that approximately 81.6% of the variance in customer satisfaction can be explained by the independent variable under investigation, namely ATM services. This suggests that the model constructed using the ATM variable effectively captures a significant portion of the variability in customer satisfaction within Afghanistan commercial banks. Furthermore, the remaining 18.4% of the variance in customer satisfaction is attributed to other factors not considered in this research. The high R^2 value of 0.816 signifies a strong relationship between ATM usage and customer satisfaction, highlighting the substantial impact of ATM services on enhancing customer experiences within the banking sector in Afghanistan.

V. DISCUSSION

The research findings demonstrate a significant positive impact of ATM services on customer satisfaction within selected commercial banks in Afghanistan. The results suggest that customers derive substantial benefits from the availability of ATM machines, facilitating various transactions such as cash withdrawals and transfers. The convenience offered by ATMs is perceived to greatly enhance customer satisfaction, highlighting the importance of ensuring widespread access to ATMs in the Kabul region by commercial banks. These findings align with prior studies conducted by Arnita, Yarmunida, & Sumarni (2023), Rochmah & Ernawati (2022), and Zulmaizar & Rahman (2019), which also underscore the significant influence of ATMs on customer satisfaction. The collective body of research underscores the pivotal role played by ATM services in shaping positive customer experiences and emphasizes the importance for commercial banks to strategically prioritize the provision of ATM facilities to enhance customer satisfaction levels.

VI. MANAGERIAL IMPLICATIONS

Based on the research findings regarding the influence of ATM facilities on customer satisfaction at selected commercial banks in Afghanistan, the following

managerial implications can be suggested for decision-makers in Afghanistan commercial banks:

- **Enhance ATM Availability:** Commercial banks in Afghanistan should prioritize the installation and maintenance of ATMs in strategic locations, particularly in the Kabul area, to improve customer convenience and satisfaction. Ensuring that ATMs are easily accessible and functional can enhance the overall customer experience.
- **Leverage Self-Service Technology:** Recognizing the positive impact of self-service technology facilities on customer satisfaction, banks should continue to invest in improving the reliability, responsiveness, accessibility, enjoyment, freedom, perceived value, and convenience of these technologies. However, attention should also be given to addressing any security and privacy concerns related to self-service technologies.

By implementing these managerial implications based on the research findings, commercial banks in Afghanistan can effectively enhance customer satisfaction through the optimization of ATM facilities.

VII. CONCLUSION

The research aimed to evaluate the impact of ATM facilities, on customer satisfaction within commercial banks in Afghanistan. The problem formulation and data analysis revealed a significant positive effect of ATM facilities on customer satisfaction. This implies that superior service delivery through ATM facilities leads to heightened levels of customer satisfaction. For future researchers, it is recommended to incorporate additional comprehensive variables related to digital banking services, particularly self-service technology, to deepen understanding and yield more precise results. By expanding the scope of variables considered, researchers can enhance the knowledge base and provide more nuanced insights into the relationship between self-service technology and customer satisfaction in the context of digital banking services. The findings of this study contribute to the existing body of literature on customer satisfaction and ATM facilities in the banking sector, underscoring the importance of continuous improvement in ATM services to meet customer expectations and enhance overall

satisfaction levels. This research underscores the significance of leveraging self-service technology to optimize customer experiences and drive positive outcomes for commercial banks in Afghanistan.

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