

EFFECT OF LOCATION OF OFFSITE ATM ON THE PERFORMANCE OF FIRST BANK PLC

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ABSTRACT

The study was to investigate the effect of location of offsite ATM on the performance of First Bank Plc. The specific objectives include: Ascertain the effect of security on location offsite on the safety of ATMs in First Bank and establish the effect complexity of the machines on location offsite and customers satisfactions. The study was to evaluate the effect of location of offsite ATM on the performance of First Bank Plc in Enugu metropolis. The population consists of 308 staff of First Bank Nigeria plc in Enugu metropolis. The study used the survey approach. The primary sources used were the administration of questionnaire to staff. 295 copies of the questionnaire were returned and accurately filled. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability coefficient of 0.83 which was also good. The hypotheses were analyzed using f -statistics (ANOVA). The findings indicated that Security on location offsite of ATM has significant and positive effect on the safety of ATMs in First Bank $F(95, n =306) = 436.306, P < 0.05$ Complexity of machines on location offsite has positive effect on customer satisfaction $F(95, n =306) = 485.026, P < 0.05$. The study concluded that one of the greatest concerns of every business organization is customer satisfaction. In the banking industry, most customers are motivated by accuracy of records and timely service delivery they receive. This has not only made the banking industry sophisticated but dynamic and ultimately becoming complex in nature with the introduction and invention of the Automated Teller Machine (ATM). Based on the findings of the study, the recommended that: Security on location offsite of ATM should be maintained regularly for optimum use. Simple machines should be placed on offsite locations for easy cashing of cash and patronage.

KEYWORDS: Location, Offsite, ATM, Performance

1.1 INTRODUCTION

Flexibility to Automated teller machine (ATM) has turned out to be unavoidably famous among bank clients as advantageous method of business exchanges the mechanical advancement has changed the keeping money business as banks are forcefully utilizing this example because of tremendous interest in it. The treats is the utilization of administration quality and banks are giving better support of the clients, which in particular influence bank clients fulfillment in zones of administrations rendered, Farouk, Maude, Okpanachi, Samuel and Moses (2015).

Dilijonas, Kriksciunien, Sakalauskas and Simutis (2009) inspected the fundamental part of ATM benefit quality in Baltic States. They distinguished basic assets like sufficient number of ATMs, helpful and secure area and easy to use framework as vital measurements of ATMs activity because of most extreme speed, least mistakes, high uptime, money reinforcement and esteem based angles, for example, quality administration at sensible cost, and greatest offering to cover most extreme needs of clients) as fundamental features.

Subside and Emenike (2016), expressed that there is presumably that we experience a daily reality such that innovation commands our regular daily existence decisions and choices. One of the best worries of each business association is consumer loyalty. In the keeping money industry, most clients are spurred by exactness of records and auspicious administration conveyance they get. This has made the saving money industry advanced as well as powerful and at last getting to be unpredictable in nature with the presentation and innovation of the Automated Teller Machine (ATM). Therefore, numerous examinations have researched the impact of the ATM installment framework on managing an account industry. Adewoye (2013), for example, watches that ATM is an inventive client conveyance benefit apparatus that offers enhanced administrations, for example, money withdrawals, reserves exchange, installment of bills, and so on. The utilization of ATMs as a client benefit conveyance methodology has empowered bank clients to execute saving money business utilizing a coded ATM card, wherever an ATM office is found, clients can get to their records at any hour of the day. Adeniran (2014), among the advancement in the keeping money administrations conveyance is the presentation of Automated Teller Machine (ATM) that expects to decongest the saving money lobbies as clients currently can go to any closest ATM outfit to perfect their managing an account exchanges, for example, money withdrawal, money store, charge installments, and exchange of reserve between accounts.

In spite of the fact that e-managing an account has realized a far reaching development in the Nigerian saving money industry by taking out a portion of the obstructions of customary saving money framework and presenting new and more proficient frameworks to serve clients better, it additionally has its traps and dangers. The real dangers of w-managing an account being misrepresentation and absence of security. A larger part of clients feel worried about the dishonorable utilization of their bank qualifications on the web and absence of security, this negatively affected banks and brand picture. Some different issues ascribed to e-keeping money are framework disappointments which could take hours or days to reestablishes, subsequently burdening the clients by not enabling them to pull back their cash, costs associated with preparing staff, which may not be gainful as far as steady loss, clients absence of e-managing an account information and costs engaged with securing e-saving money offices. These unwanted issues and dangers can devalue the esteem included e-keeping money administrations and increment clients' hesitance to the acknowledgment of e-managing an account administrations.

1.2 STATEMENT OF THE PROBLEM

The development of electronic saving money in banks and its potential effect on cost funds, income, development and expanded client accommodation and fulfillment has created extensive premium and theories inside the present decade. This in any case, the area of offsite ATM has pulled in a few difficulties. Absence of security, intricacy of the machines to the clients, deficient power supply, seize of clients card and postponement in client's exchanges, absence of protection in execution of the exchange, visit breakdown of machines, and lacking number of ATMs.

Additionally, numerous bank clients grumble that occasionally when they go to pull back with their ATM card, the machine will grab the card or potentially charge their records without really pulling back the total. Huge numbers of these clients are subsequently demoralized from additionally utilization of ATM. A large number of the ATM machine conveyed in offsite areas are out-dated ATM. The utilization of obsolete ATM machines brings about numerous issues for the ATM clients. A large number of the Nigeria populace are not appropriately instructed in PC and web gratefulness and proficiency. These outcomes in circumstance were such clients experience challenges in utilizing ATM machines. These challenges have necessitated the study the effect of location of offsite ATM on the

performance of First Bank plc, Enugu Branch, and to proffer solution to reduce some of the challenges.

1.3 OBJECTIVES OF THE STUDY

The main objective of the study was to evaluate the effect of location of offsite ATM on the performance of First Bank Plc. The specific objectives include:

- i. Ascertain the effect of security on location offsite on the safety of ATMs in First Bank.
- ii. Establish the effect complexity of the machines on location offsite and customers satisfactions.

1.4 RESEARCH QUESTION

- i. What is the effect of security on location offsite on the safety of ATMs in Sterling Bank?
- ii. What is the effect complexity of the machines on location offsite and customers satisfactions?

1.5 RESEARCH HYPOTHESIS

- i. Security on location offsite of ATM has significant effect on the safety of ATMs in First Bank
- ii. Complexity of machines on location offsite has positive effect on customer satisfaction.

1.7 SIGNIFICANCE OF THE STUDY

The study expectedly:

- i. Create awareness to management about the risks of location offsite and gets them prepared on how to tackle it.
- ii. Equip policy makers more to modify existing laws concerning electronic banking services and adoption in to encourage greater utilization by the banking sector.
- iii. Highlight the profits and growth associated with internet banking and electronic banking in order to motivate banks to increase investments in information technology.
- iv. Highlight the areas of banking operations that can be enhanced via electronic and internet banking.

REVIEW OF THE RELATED LITERATURE

2.1 CONCEPTUAL OF AUTOMATED TELLER MACHINE (ATM)

An automated teller machine or automatic teller machine (ATM) is an electronic computerized telecommunications device that allows a financial institutions customer to directly use a secure method of communication to access their bank accounts order or make cash withdrawals (or cash advances using credit cards) and check their account balances without the need for a human bank teller or cashier. Numerous ATMs additionally enable individuals to store money or checks, exchange cash between their financial balances, top up their cell phones prepaid records or even purchase postage stamps.

On most present day ATMs, the client recognizes him or herself by embedding's a plastic card with an attractive strip or a plastic brilliant card (ATM card) with chip that contains his or her record number. The client at that point checks their character by entering a pass code regularly alluded to as a PIN (Personal Identification Number) of at least four digits. Upon effective section of the PIN the client may play out an exchange. On the off chance that the number is entered erroneously a few times consecutively (generally three endeavors for every card addition). A few ATMs will endeavor to hold the card as a security safeguard to keep an unapproved client from finding the PIN by speculating.

2.1.2 CONCEPT OF PERFORMANCE

The achievement of a given assignment estimated against preset known benchmarks of exactness, fulfillment, cost, and speed. In an agreement, execution is regarded to be the satisfaction of a commitment, in a way that discharges the entertainer from all liabilities under the agreement. Execution is a multi-dimensional idea. On the most essential level, Borman and Motowidlo (1993) recognize undertaking and relevant execution. Errand performance alludes to a person's capability with which he or she performs exercises which add to the association's 'specialized center'. The idea of execution is pluralistic and shows the capacity to move starting with one etymological and semantic enroll then onto the next, e.g. from benefit to non-profit settings. Use changes denotational and connotational parts of the idea as individuals, lay and data experts utilize particular casings of significance and utilize the idea in dynamic, episodic and different structures. Execution is a focal rule in the adequacy of the provider/client trade relationship, and this criteria part infers the presence of a profound motivation in both the semantics of the idea and its utilization. The way that the

idea is additionally versatile is recommended with reference to new quantitative measurements ascribed to it by writing and practice.

EXECUTION BASED ATM

P-ATM coordinates propelled capacities that will give endlessly enhanced reconnaissance, route, information correspondences, and mechanization for ground and airborne frameworks with changes in specialist co-op parts and duties. Key parts of P-ATM are:

- i.** Consistent and state-of-the-art data depicting flights and air activity streams are accessible framework wide, supporting both client and specialist co-op tasks.
- ii.** Data Communication is utilized between the ground and flying machine to enhance the exactness of directions, give exact clearances to the flight, and trade data without controller association.
- iii.** The reason for all activities is an exact four-dimensional direction that is shared among the greater part of the flight framework clients.
- iv.** Area Navigation (RNAV) activities evacuate the necessity for courses to be characterized by the area of navigational guides, empowering the adaptability of point-to-point airplane tasks.
- v.** Required Navigation Performance (RNP) activities present the prerequisite for locally available execution observing and cautioning. A basic normal for RNP activities is the capacity of the flying machine route framework to screen its accomplished route execution for a particular task, and illuminate the air group if the operational necessity is being met.

The Front Line Managers could utilize their ability in dealing with movement to an indistinguishable level from in the handled on the way framework. Figure 1 demonstrates the common setup for the on the way HITLs.

2.1.3 CONCEPT OF LOCATION

Is a piece of Incremental Change process and it enables the software engineers to decide an underlying area of a change inside the source code? Normally, ideas show up as things, verbs, or short provisions in the change ask. These ideas are additionally installed inside the structures of the source code and show up as factors, classes, or strategies. Idea area is the procedure that finds the usage of these ideas Rajlich and Wilde (2002) Effective idea area methods are urgent for programming engineers since they give the way to developing expansive programming frameworks without understanding the whole body of the code

Marcus Rajlich, Buchta, Petrenko and Sergeyev (2005) and recognize the place in the product where the change is to be made.

We recognize two kinds of ideas: unequivocal and certain. Express ideas are specifically actualized in the code as factors, bits of executable code, strategies, classes, et cetera. Certain ideas are suppositions that underlie parts of a code however not but rather are not straightforwardly executed. For instance, numerous applications expect there is just a single client who is working with them and there is no particular code that can be recognized as an execution of this single client idea. In the event that in a procedure of upkeep such an application is required to help different clients, developers would need to change the understood idea of the client to the unequivocal one and this change requires a significant exertion Rajlich and Gosavi (2004). Contingent upon the sort of ideas, diverse idea area methods might be connected.

While there are a few distinct philosophies accessible for idea area, for instance design coordinating hunt that utilizations grep instrument, static reliance seek, data retrieval (IR) and so on. At present, JRipples apparatus underpins the reliance seek strategy Marcus Rajlich, Buchta, Petrenko and Sergeyev (2005) which depends on the traversal of the program conditions in a way that is like a profundity first pursuit, yet the inquiry is directed by the software engineers as opposed to a PC. The static reliance look normally starts at the best class containing the fundamental or init work. The developers take after the static program conditions settling on the choices that guide the pursuit. For instance, in Java, class A relies upon class B if class A alludes to class B as an information part, nearby factor, contention, or information cast, or if class A acquires from class B, or if class A executes the interface of class B; in this circumstance, class A is known as a needy class and class B is known as a supporting class. In the event that the idea isn't executed in the picked class, the developers must figure out which of the supporting classes prompts it. On the off chance that none of the supporting classes prompt the coveted idea, at that point a wrong turn more likely than not been taken, the pursuit backtracks to the past class, and an alternate reliance is picked. This returns until the point when the idea is situated inside the program's classes. Reliance scan is appropriate for the area of both verifiable and unequivocal ideas.

2.1.4 CONCEPT OF OFFSITE

Among the essential necessities of man, lodging assumes an imperative part. It has a suggestion on the psychological, mental and social prosperity of man. An audit of numerous

researchers dealing with lodging uncovered that both the general population and private segments have contributed in different approaches to the reason for meeting the consistently expanding lodging requests in Nigerian urban areas. Be that as it may, in spite of the mediation of these divisions, the difficulties of lodging arrangement for Nigeria still hold on. On the request side, Nigeria has a tremendous lodging shortfall of 17 million homes, with Lagos alone representing a 6 million homes shortage. The most sensational confirmation of this endemic lodging emergency is in the expanding number of individuals who are in stuffed homes or are even in transitory convenience. On the supply side notwithstanding, one of the central point in charge of the enormous lodging shortfall in Nigeria is the way that houses are not being conveyed sufficiently quick couple with the populace development, particularly in significant urban communities like Lagos, Abuja and Port Harcourt. Thusly, this has set off a ton of consideration for feasible choices for expanding the supply of lodging to alleviate the lodging shortfall circumstance in Nigeria. One of the real ways to deal with settling this 'lodging emergency's from the supply point of view is the reception of offsite development techniques. Offsite development is a technique for development by which a segment of a building, some portion of a building, or an entire building is fabricated in a different uniquely assigned area and afterward transported to the site where it will be gathered. Offsite development incorporates perpetual and transitory structures that can without much of a stretch be migrated, demounted or incompletely re-utilized as a part without bounds. The idea of offsite development can be connected to both private undertakings and also different improvements, for example, understudy convenience, inns, clinics, retail outlets, and bank offices.

In Nigeria, it is very evident that the idea of offsite development has not been grasped on an extensive scale. This may be because of a portion of the negative meanings related with it. Right off the bat, offsite development is seen to be inflexible and not effortlessly modifiable for feel reasons. Besides, there is a settled cost related with generation and transportation of modules which is by and large high because of the cost of vitality required to run an effective creation office. Maybe the greatest obstacle to the appropriation of offsite development in the neighborhood showcase is the misguided judgment about the toughness of pre-assembled items contrasted with conventional development strategies (Chinwe, 2017).

In Ghana Mohammed, Aminul and Lakkhan (2015), they completed an investigation to the improvements in data and correspondence innovation is profoundly changing the way

organizations are finished. These improvements in innovation have brought about new conveyance stations for saving money items and administrations, for example, Automated Teller Machines (ATMs), Telephone Banking, PC-Banking, and Electronic Funds Transfer at Point of Sale (EFTPoS). This investigation surveys the effect of the ATM innovation in conveying administration quality in the managing an account industry. The investigation concentrated on clients and staff of GCB Bank Ltd in ten (10) branches in Greater Accra Region. The purposive inspecting procedure was utilized as a part of choosing 272 clients and staff from these 10 branches in the Greater Accra Region. The aftereffects of the examination by and large showed that, 30% of respondents utilize the ATM benefits once per week while 26.4 % frequently utilize the ATM on exchange days and 22.8% utilize it once every month. A high level of 84.8% of respondents affirming that they keep an eye out for the area of the ATM before going to execute implies clients who go to the ATM are ending up greater security cognizant and banks must think about this factor in finding an ATM. Respondents likewise utilize the ATM as and when required and since banks additionally should fulfill them should make the ATM accessible to them constantly. The three best most difficulties clients are looked with at the ATM were likewise recognized in the investigation and these included, " records being charged without administering" (92.4%), trailed by "ATM being sited at a clouded region" (86%) and "the ATM not apportioning the group required" by clients positioned third with a normal of 62.4%. These demonstrate that the ATM benefit has contributed emphatically to the arrangement of keeping money benefits in GCB Bank Ltd. what's more, the Ghanaian Banking industry overall.

Marcus, Rajlich, Buchta, Petrenko and Sergejev (2005) completed an investigation this is a period of innovation. Presently, a wide range of associations are embracing the cutting edge innovation for giving effective administrations to the clients. The examination is an endeavor to discover the huge variables that influencing the consumer loyalty's in ATM (Automated Teller Machine) benefit in Dhaka city. There salts of unwavering quality test, factor examination, and relapse investigation centers that cost of administrations of ATM, ATM organize, security in exchanges of ATM, area of ATM Centers, and greatest withdrawal restrict every day are the most fundamental factors in clients fulfillment of ATM administrations. At long last it is clear from the examination; general 62% of the clients are fulfilled by utilizing ATM benefits in Dhaka city.

Bank clients are particular with the banks to execute with since everybody needs the best administration for their cash. Therefore, there is rivalry in the saving money part. Each bank needs to give quality administrations and items to keep up existing clients and expand their client base also. The motivation behind this examination is to see whether client requirements for coordinate administration exchanges with bank representatives in the keeping money corridors has decreased because of Automated Teller Machines (ATM) accommodated Ghanaians at client benefit focuses. The fundamental measurements of an ATM benefit quality and its impact on consumer loyalty is additionally inspected. Polls were regulated to clients and non-clients of Automated Teller Machines, and additionally bank staffs, to source information for the investigation. An examination of information was finished with graphic measurements and the chi - square test. About the extent of the examination, the outcomes demonstrated that, the interest for coordinate administration exchanges with bank workers had diminished with the ATM presented in Ghana. ATM benefit quality measurements that created an impact on consumer loyalty were the lessened time spent on exchanges, conveyance of re-established ATM cards on time and security amid withdrawals at ATM benefit focuses. Taking everything into account, when Banks in Ghana upgrade on the ATM benefit quality measurements that effect on consumer loyalty, they will expand their client construct, slice workload with respect to bank staff and increment their turnover.

Adusei (2015) completed investigation on the utilization of the ATM administrations at the different ATMs of Access Bank Ghana Limited. The fundamental target of the examination is to get to the execution of ATMs in Access Bank Ghana Ltd. This was finished by investigating the different ATMs up time, client information on ATM administrations, deciding client discernment on the advantages and issues of ATM administrations and furthermore deciding procedures the clients incline toward the bank administration receives to enhance its ATM administrations. The examination embraced the elucidating approach which utilizes quantitative strategy for information gathering and investigation. Surveys were the fundamental instrument utilized for the information accumulation and it was requested from 295 respondents utilizing stratified inspecting technique to break the example unit as indicated by their level of training. Both essential and optional information sources were utilized for the investigation. Polls were utilized as a part of social occasion the essential information. The auxiliary information sources incorporated the branch teller exchange reports, branch client whine document, diaries and the web. It was discovered that the greater

part of the clients have a decent information on the administrations offered by the ATM. A noteworthy issue found through the investigation was that there is a high discernment that the branch ATM is related with specialized issues, for example, visits arrange disappointments and continuous breakdowns. It was additionally discovered that the ATM withdrawal charges for investment account holders were high. It was in this manner reasoned that greater part of ATM supporters has a decent learning on the administrations offered by the branch ATM. The persuading factors for utilizing the branch ATM administrations are protection in doing managing an account exchanges, efficient component and the adaptability being used. The demotivating factors that kept respondents from utilizing the branch ATM are high charges, specialized disappointments and horrible day by day withdrawal constrain.

Gabriel, Eugene, Ofori, and Daniel (2015) did an audit on Assessing the Impact of the ATM in conveying administration in the keeping money industry. An instance of GCB Bank Ltd, European in Ghana, improvements in data and correspondence innovation are profoundly changing the way organizations are finished. These advancements in innovation have brought about new conveyance stations for saving money items and administrations, for example, Automated Teller Machines (ATMs), Telephone Banking, PC-Banking, and Electronic Funds Transfer at Point of Sale (EFTPOS). This investigation evaluates the effect of the ATM innovation in conveying administration quality in the keeping money industry. The investigation concentrated on clients and staff of GCB Bank Ltd in ten (10) branches in Greater Accra Region. The purposive testing method was utilized as a part of choosing 272 clients and staff from these 10 branches in the Greater Accra Region. The consequences of the examination by and large showed that, 30% of respondents utilize the ATM benefits once every week while 26.4 % regularly utilize the ATM on exchange days and 22.8% utilize it once per month. A high level of 84.8% of respondents declaring that they keep an eye out for the area of the ATM before going to execute implies clients who go to the ATM are ending up greater security cognizant and banks must think about this factor in finding an ATM. Respondents additionally utilize the ATM as and when required and since banks likewise should fulfill them should make the ATM accessible to them consistently. The three best most difficulties clients are looked with at the ATM were likewise distinguished in the investigation and these included, " records being charged without apportioning" (92.4%), trailed by "ATM being sited at a clouded zone" (86%) and "the ATM not administering the division required" by clients positioned third with a normal of 62.4%. These demonstrate that

the ATM benefit has contributed decidedly to the arrangement of saving money benefits in GCB Bank Ltd. what's more, the Ghanaian Banking industry all in all.

3.0 METHODOLOGY

The study was to evaluate the effect of location of offsite ATM on the performance of First Bank Plc in Enugu metropolis. The population consists of 308 staff of First Bank Nigeria plc in Enugu metropolis. The study used the survey approach. The primary sources used were the administration of questionnaire to staff. 295 copies of the questionnaire were returned and accurately filled. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability co-efficient of 0.83 which was also good. The hypotheses were analyzed using f-statistics (ANOVA).

4.0 DATA PRESENTATION AND ANALYSIS

Table 4.1 Response on Security on location offsite of ATM has significant effect on the safety of ATMs in First Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	72	24.4	24.4
	Agree	107	36.3	60.7
	Neutral	26	8.8	69.5
	Disagree	44	14.9	84.4
	Strongly disagree	46	15.6	100.0
	Total	295	100.0	100.0

From table 4.1, 72 respondents representing 24.4 percent strongly agree that Security on location offsite of ATM has significant effect on the safety of ATMs in First Bank 107 respondents representing 36.3 percent agree, 26 respondents representing 8.8 percent were neutral, 44 respondents representing 114.9 percent disagree while 46 respondents representing 15.6 percent strongly disagree.

Table 4.2 Response on the Complexity of machines on location offsite has positive effect on customer satisfaction.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	85	28.8	28.8
	Agree	104	35.3	64.1
	Neutral	26	8.8	72.9
	Disagree	40	13.6	86.4
	Strongly disagree	40	13.6	100.0
	Total	295	100.0	100.0

From table 4.2, 85 respondents representing 28.8 percent strongly agree that Complexity of machines on location offsite has positive effect on customer satisfaction. 104 respondents representing 35.3percent agree, 26respondents representing 8.8 percent were neutral, 40 respondents representing 13.6 percent disagree while 40 respondents representing 13.6 percent strongly disagree.

Test of Hypotheses

Hypothesis One; Security on location offsite of ATM has significant and positive effect on the safety of ATMs in First Bank

Model Summary

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.926 ^a	.858	.856	.16437

Predictors: (Constant), TIC,SYP,TSG,STS

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	47.149	4	11.787	436.301	.000 ^b
	Residual	7.835	290	.027		
	Total	54.984	294			

a. Dependent Variable: TESL

Predictors: (Constant), TIC,SYP,TSG,STS

Where:

TESL = The effect of security on location offsite on the safety of ATMs

TIC = There is CCTV attached to each ATM on location offsite

SYP = Security personnel are contracted for the safety of ATMS that enhances service quality

TSG = The securities gadgets attached to offsite location provide safety during withdrawal

STS = Security services of the ATMs keep up existing and increases number of customers

Statistical criteria {first order test}

Coefficient of multiple determinants {r²}

The R² {R-Squared} which measures the overall goodness of fit of the entire regression, shows the value as .858 and adjusted to .856. This means that R² accounts for 85.8 percent approximately 86 percent. This indicates that the independent variables accounts for about 89 percent of the variation in the dependent variable. Which shows goodness of fit? From the result, f-calculated {436.301} is greater that the f-tabulated {2.7858}, that is, f-cal > f-tab. Hence, we reject the null hypothesis {H0} and accept Alternative hypothesis which means

that the overall estimate has a good fit which also implies that our independent variables are simultaneously significant. We now conclude from the analysis that Security on location offsite of ATM has significant and positive effect on the safety of ATMs in First Bank.

Hypothesis Two:

Complexity of machines on location offsite has positive effect on customer satisfaction.

Model Summary

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.933 ^a	.870	.868	.17133

Predictors: (Constant), TCM,TRC,TRW,TDW

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	56.948	4	14.237	485.026	.000 ^b
	Residual	8.512	290	.029		
	Total	65.461	294			

a. Dependent Variable: TECM

Predictors: (Constant), TCM,TRC,TRW,TDW

Where

TECM = The effect of complexity of the machines on location offsite and customers satisfactions.

TCM =The complexity of the machines makes it difficult for fraudsters to tamperwith cash inside

TRC = The complexity of the machines enhances customers base

TRW = The complexity of the machines grantees willingness of customers to use ATM.

TDW = There is decrease in the withdrawal with booklet inside banking hall because of ATM.

Statistical criteria {first order test}

Coefficient of multiple determinants {r²}

The R² {R-Squared} which measures the overall goodness of fit of the entire regression, shows the value as .870 and adjusted to .868. This means that R² accounts for 87.0 percent approximately 87.0 percent. This indicates that the independent variables accounts for about 89 percent of the variation in the dependent variable. Which shows goodness of fit? From the result, f-calculated {485.026} is greater that the f-tabulated {2.7858}, that is, f-cal> f-tab. Hence, we reject the null hypothesis {H0} and accept Alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are

simultaneously significant. We now conclude from the analysis that Complexity of machines on location offsite has positive effect on customer satisfaction.

DISCUSSION OF FINDINGS

From the result of hypotheses one, the R^2 accounts for 85.8 percent approximately 86 percent and f-calculated {436.301} is greater than the f-tabulated {2.7858}, that is, $f_{cal} > f_{tab}$. This implies that Security on location offsite of ATM has significant and positive effect on the safety of ATMs in First Bank. In support of the result, In Ghana Mohammed, Aminul and Lakkhan (2015), asserts that they watch out for the location of the ATM before going to transact means customers who go to the ATM are becoming more security conscious and banks must consider this factor in locating an ATM.

From the result of hypotheses two, the R^2 accounts for 87.0 percent and f-calculated {485.026} is greater than the f-tabulated {2.7858}, that is, $f_{cal} > f_{tab}$. This implies that Complexity of machines on location offsite has significant and positive effect on customer satisfaction. Marcus, Rajlich, Buchta, Petrenko and Sergeev (2005) Bank customers are selective with the banks to transact with since everyone wants the best service for their money. As a result, there is competition in the banking sector. Each bank wants to give quality services and products to keep up existing customers and broaden their customer base as well. ATM service quality dimensions that produced an effect on customer satisfaction were the reduced time spent on transactions, delivery of renewed ATM cards on time as well as safety during withdrawals at ATM service point.

CONCLUSION

The study concluded that Security on location offsite and Complexity of ATM machines has significant and positive effect on the safety of ATMs in First Bank. One of the greatest concerns of every business organization is customer satisfaction. In the banking industry, most customers are motivated by accuracy of records and timely service delivery they receive. This has not only made the banking industry sophisticated but dynamic and ultimately becoming complex in nature with the introduction and invention of the Automated Teller Machine (ATM).

RECOMMENDATIONS

Based on the findings of the study, the recommended that:

- i. Security on location offsite of ATM should be maintained regularly for optimum use.
- ii. Simple machines should be placed on offsite locations for easy cashing of cash and patronage

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