

1. Introduction

Commercial banks' investments in information technology (IT) in recent decades have helped streamline operations, increase competitiveness, and expand the number and quality of services offered (Khurshid et al., 2014). The automated teller machine (ATM) is arguably the world's most groundbreaking electronic innovation, and Zambia is no exception. In Zambia, ATMs are now operated by most banks. In this country, the ATM has been the most successful delivery method for retail/retail banking (Nuwagaba & Brighton 2014). ATMs according to Mwiya et al. (2017) are the most commonly used electronic delivery method for banks in Zambia. With the introduction of ATMs, the efficiency of banking services has improved. Through networking, ATMs in this country have been able to establish the "one-branch" mentality, allowing customers to complete their banking transactions without having to go to their branch (Nuwagaba and Brighton 2014).

The development of technology has had a huge impact on the spread of electronic banking. Thanks to technological advances, banking is no longer limited by time or space. Consumers around the world have relatively easy access to their accounts, available 24 hours a day, seven days a week. As a result, both banks and their customers benefit from e-banking (Karjaluoto et al., 2002). ATMs are one of the most commonly used delivery methods in e-banking because customers can bank anywhere and at any time.

Customers have found that using an ATM is a very convenient way to conduct business. The banking sector has changed due to technological advancements. Banks have eagerly embraced this mode. The benefits of using an ATM have led to new levels of service quality and banks are offering their customers additional options. Khurshid et al. (2014) cited investment potential, cost savings, customer satisfaction and competitiveness as reasons for installing and expanding the existing ATM network. According to Karjaluoto et al. (2002), the ATM system speeds up transactions and saves customers time.

1.2 Statement of the Problem

The banking sector in Zambia has changed dramatically over the years. Almost all of the country's 17 banking institutions now use technology for their operations, whereas previously there were only a few state-owned financial institutions that relied primarily on physical banks (Bank of Zambia, 2021). ICT-based products such as ATMs are used by banks to improve the effectiveness of their banking services. In the 1980s, ATMs were introduced into the banking sector. Before the introduction of ATMs, there was a lot of traffic in the comparatively small banking halls of banks. Until now, every financial transaction was carried out at the counter in the branches. Daily banking operations include cash deposits, withdrawals, checks, balance inquiries and statement printing. Such transactions could

only take place during the banks' regular business hours. With the advent of ATMs, it has become easier to get money at any time of the day without having to write checks or wait in line for simple transactions. ABSA Bank also offers ATMs for depositing money, and in 2022 the bank installed more ATMs. Although ABSA Bank provides ATMs for depositing money, there are still long queues in front of banks during business hours and customers queue in the bank to deposit money with a cashier at the counter, and this has an effect impacting the efficiency and effectiveness of service delivery. It is critical to understand the factors that influence consumer attitudes toward using cash deposit services at ATMs. Therefore, this study aimed to evaluate the factors affecting the adoption of cash deposit services at ATMs.

1.3 Objectives of the study

The main objective of this study was to examine the factors that affect the adoption of ATM cash services by ABSA Zambia consumers based in Lusaka.

The Specific objectives of the study were as follows:

1. To determine the effect of perceived usefulness on consumers' intentions to adopt ATM cash deposit.
2. To determine the effect of perceived ease of use on consumer's intentions to adopt ATM cash deposit.
3. To establish the effect of facilitating conditions on consumer's intentions to adopt ATM cash deposit.
4. To examine the effect of social factors on consumer's intentions to adopt ATM cash deposit.

2. Literature Review

Self-service technology (SST) includes ATMs. Since the introduction of automated teller machines (ATMs) several decades ago, SST has been widely used in a variety of industries, including airlines, banking, travel, hotels, finance, and retail (Bitner, 2013). Aside from its diverse uses, such as automated hotel checkout, airline ticket checkout at kiosks or online, internet shopping, paying bills online, banking through ATMs and many more, SST has brought enormous economic benefits (Adesuyi et al., 2013).

An ATM is a computer-based communication device that allows bank customers to access their accounts, withdraw cash, and conduct other financial transactions without having to physically visit a bank branch. ATM/debit cards, which typically allow cash withdrawals, can be used for a variety of transactions at a bank's ATM (Adesuyi et al., 2013). Consumers can use the ATM like any other SST to become co-producers of services and not just recipients of services (Laukkanen, 2016). ATMs not only change the role and behavior of consumers, but also shift a typical service structure that completely separates production and consumption. Therefore, it is crucial for

management and researchers to study the adoption of ATMs in different industries and research contexts to find out what factors influence the adoption of the technology.

E-banking has received a considerable amount of attention in research and practice, leading to an extensive search for the reasons behind an individual's decision to accept or resist the service. In this section, the researcher will highlight a number of studies conducted around the globe to understand factors that influence the adoption of ATM usage. The section will be divided into two sections, a global perspective and an African perspective.

2.1 Theoretical Framework

The Technology Acceptance Model (TAM)

Davis et al. (1989) established the Technology Acceptance Model (TAM), which is a modification of the Theory of Reasoned Action (TRA) and has been modified for the information system setup. TAM's goal is to "clarify the determinants of machine acceptance when all is said and done," as well as "clarify user behavior across a variety of computing technologies and populations," according to Davis et al. (1989:985). TAM was created to forecast and explain how well information innovation is accepted and used in the workplace (Venkatesh et al., 2003:428). TAM posits that conduct purpose governs information system use, however unlike TRA, behavioural intention is characterized by the individual's attitude toward using the system and perceived utility. Perceived utility and perceived ease of use, according to TAM, are crucial for information system innovation acceptance behaviour. All of these are influenced by external variables such as planning, user support, documentation, associated information, and device highlights. As a result, observed usefulness in the context of e-banking refers to the idea that the more a person believes e-banking can improve their performance, the more likely they are to use it. Rather, apparent ease of use implies that the simpler an e-banking system appears to be, the more likely a buyer is to use it. TAM also claims that obvious utility is a result of ease of use in a limited context.

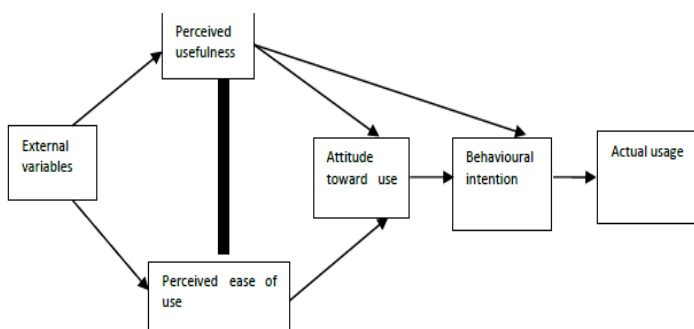


Figure 1: Technology Acceptance Model

TAM is widely used and accepted to explain the relationship between perceptions and the use of technology,

according to Azmi et al. (2010), and the two main constructs that influence behavioural intention are PU and PEU; PU is defined as the user's perception of the degree to which using the system will improve his or her performance in the workplace, and PEU is defined as the user's perception of the amount of effort they will need to use the system. PEU and PU have been shown to have considerable impacts on BI by previous researchers (Venkatesh and Davis, 1996; Davis et al., 1989; Agarwal and Prasad, 1999, quoted in Benbasat and Barki, 2007). The attitude component is removed from this extended TAM model, as it was in Davis et al. (1989), due to its ineffectiveness un mediating the effects of beliefs on behavioural intention (cited in Azmi et al., 2010). TAM models may be useful within and across organizations for evaluating applications or technologies, as well as making comparisons between user groups or apps, when it comes to projecting utilization (Fu, Farn, & Chao 2006). The technology acceptance model (TAM) is more than 3 times as influential as the next most cited theory, the information systems success model (ISM), which was developed only 3 years after TAM, making it a clear choice as the leading paradigm in the information systems field, according to Moody, Jacob, and Amrit (2016). The Technology Acceptance Model (TAM) is often referred to as the most prominent and commonly applied theory in information systems, and it is also believed to be the sole well-recognized theory in the information systems area, according to (Benbasat & Barki 2007).

Innovation Diffusion Theory

The Innovation Diffusion Theory is another model that is frequently used to analyze and explain how quickly new technologies are adopted (IDT). Rogers (2003) presented the theory. Innovation diffusion is the process by which an idea, a practice, or an object that is regarded as novel by individuals or other units is spread over time among members of the social system through specific channels, according to Rogers. A possible adopter will go through five stages, according to Rogers (2003). Relative Advantages, Complexity, Triability, Observability, and Compatibility are the stages.

1. Relative Advantages - The degree to which an innovation is seen as better than the idea, program, or product it replaces.
2. Complexity - How difficult the innovation is to understand and/or use.
3. Trialability - The extent to which the innovation can be tested or experimented with before a commitment to adopt is made.
4. Observability - The extent to which the innovation provides tangible results.
5. Compatibility - How consistent the innovation is with the values, experiences, and needs of the potential adopters.

2.2 Empirical Review

Molla (2017) conducted a research on the use of ATM banking. This study examines the variables that influence consumers' intentions to use ATMs in the banking sector in Ethiopia, particularly in the context of Addis Ababa. Both primary and secondary data sources were used to collect data on the mixed research design of the study. The main source of data was interviews and questionnaires. The secondary data came from reading publications and journals relevant to the topic of this study. The target group of the study was the headquarters customers of seventeen commercial banks based in Addis Ababa. The dependent variable, intention to use an ATM system, was compared with the independent variables attitude, subjective norm, perceived behavioral control, perceived ease of use, and perceived usefulness using both simple and multiple regressions. 385 customers took part in the study. As a result, the study concluded that attitudes and subjective norms have a large influence on people's intentions to use ATMs. Subjective norms have far greater predictive power. The study also discussed customers' preferred banking systems, reasons behind their decision to use ATMs instead of bank tellers, customers' preferences for ATMs across different educational and gender demographics, and ATM services used by customers. According to Udo et al. (2024), liquidity preference theory dictates that people hold money for three main purposes: trading, saving, and investing..

This study investigated the attitude of customers in Anuradhapura district towards the use of ATMs. The main objective of this paper is to examine the factors that influence the attitude of customers in Anuradhapura district of Sri Lanka towards the use of ATMs and to determine the correlation between this attitude and the use of ATMs. Based on various models and theories, the authors validate a measurement model for customers' attitudes towards ATM use. The five factors - security, perceived usefulness, trust and ease of use - as well as all related concepts, ideas, opinions and theories were selected. To examine the relationship between consumer attitudes and ATM usage, these variables were tested. A theoretical framework was also presented by the author. Approximately 384 participants took part in this study using a structured questionnaire. The Statistical Package for Social Sciences (version SPSS 16.0) was used to analyze all data. The main conclusions showed that there is a relationship between ATM use and demographic characteristics such as age, gender, occupation and education level. Five factors were found to influence customers' attitudes towards using ATMs. In addition, there is a positive relationship between actual use of ATMs and attitudes towards their use. This insight will be extremely helpful to banks as they make strategic resource allocation decisions for their ATM banking solutions.

The paper by Wijesekara and Kandambi (2015) provided an overview of the current legal framework for ATM banking. According to respondents, cash register-based channels are preferred over ATM-based channels for obtaining banking products and services. ATM use was found to be positively correlated with participants' gender and education level; Male participants and those with a bachelor's degree showed the best results. Participants with lower levels of education are less likely to use ATMs. In addition, the paper showed that the multi-purpose ATM banking service is only used for certain tasks, such as obtaining a bank statement and making cash withdrawals. Based on the above findings, the paper makes recommendations, including implementing measures to increase customer awareness of the benefits of using ATM banking packages. Additionally, regular monitoring and maintenance, as well as ensuring that the ATM is always operational, secure and privacy-preserving, is essential. To attract customers, banks should also improve ATM features.

According to Mwatsika (2016), all banks in Malawi are reported to use automated teller machines (ATMs), making ATMs the second most popular method of accessing banking goods and services. Therefore, to secure a competitive advantage through ATMs, bank managers must be aware of the essential components whose effectiveness directly impacts customer satisfaction. 353 ATM cardholders rated the effectiveness of ATM banking based on 25 service quality criteria and also indicated how satisfied they were with ATM banking. First, the 25 attributes from empirical studies provide an ideal model for predicting customer satisfaction based on regression analyzes of the performance of the 25 ATM banking attributes and customer satisfaction. The key service quality dimensions of ATM banking are reliability and responsiveness. In addition, the analysis identified 12 key attributes that impact customer satisfaction with ATM banking: ATM usage fees, operational ATMs, cleanliness of ATMs and ATM stations, transaction accuracy, ease of access, legible receipts, convenient location, accessibility of staff to solve problems, privacy at ATM stations, speed of staff to solve problems, ease of applying for ATM cards and availability of cash at ATMs.

Mbogoro and Masele (2020) conducted a study to examine the barriers faced by commercial banks when introducing automatic cash deposit services through ATMs. By applying transaction cost theory (TCT) and the technological, organizational and environmental (TOE) framework, three factors were identified and proposed as predictors of the adoption of cash deposits at ATMs. Multiple regression analysis was conducted on data from 105 participants from seven commercial banks. The results showed that perceived cybersecurity, perceived operational costs and facilitation conditions all had a significant impact on the adoption of cash deposits at ATMs. For commercial banks in Tanzania to successfully implement ATM cash

deposit services, it is important that security systems are robust and reliable. In addition, the framework conditions to support these security measures must be improved. Marketing measures are also important to attract more customers to use the service and cover operating costs.

Itani (2021) examined the factors that influence customer satisfaction with ATM services in Nepalese commercial banks, including appropriateness of fees, frequency of technical problems, ATM selection, service usage, and post-purchase behavior. The study collected primary data through a structured questionnaire distributed to 220 individuals in Kathmandu Valley, with responses from 184 participants used for analysis. The study focused on five out of 27 private commercial banks in Nepal and used statistical tools such as mean, standard deviation, correlation analysis and regression analysis for data analysis.

The study conducted in Nepalese commercial banks revealed that ATM services play a significant role in influencing customer satisfaction. The reasonability of fees charged was found to be the most important factor affecting customer satisfaction, while cash withdrawal was deemed the most useful service provided by these banks. However, machine outages were reported as the most common problem faced by customers. Additionally, customers found inconvenience in daily withdrawal limits and high costs when using ATM services from other banks. Factors such as reasonability of fees charged, choice of ATM, usage of services, and post-purchase behavior were found to have a positive and significant relationship with customer satisfaction. Higher levels of these factors led to increased customer satisfaction. On the other hand, the frequency of problems faced had a negative and significant relationship with customer satisfaction. The study concluded that most respondents viewed ATM services as a necessity in modern banking and were generally satisfied with the services provided by commercial banks.

In a separate study by Alalwan et al. (2014) conducted in Jordan, a conceptual model was proposed and validated to predict customers' intention and adoption of Internet banking. The model integrated factors from the Extended Unified Theory of Acceptance and Use of Technology (UTAUT2), including performance expectancy, facilitating conditions, and hedonic motivation, along with perceived risk and trust. Data was collected from 348 Jordanian banking customers through a self-administered questionnaire, yielding a 69.6% response rate. Structural equation modelling was employed to validate the model and test the research hypotheses. The statistical results showed that all predictors of behavioral intention were significant, with trust being the most influential factor in predicting intention.

Using a theoretical model based on the Technology Acceptance Model (TAM), Muhammad and Khalil's (2021) study investigated the factors that determine the adoption

of internet banking at International Islamic University Malaysia (IIUM) and its causal effects. Four exogenous latent constructs—awareness, perceived usefulness, trust, and perceived risk—as well as one endogenous latent construct—Internet banking adoption—make up the research model. 200 university students in (IIUM) provided data on the constructs, which were then analyzed using structural equation modeling (SEM). To assess the goodness of fit, construct validity, convergent validity, and reliability of structural and measurement models, confirmatory factor analysis (CFA) was used. The proposed structural model provides a good fit to the data. The findings indicate that perceived usefulness is a key factor in internet banking adoption, but awareness, trust, and risk all have a negative impact on using the service.

2.3 Conceptual Framework

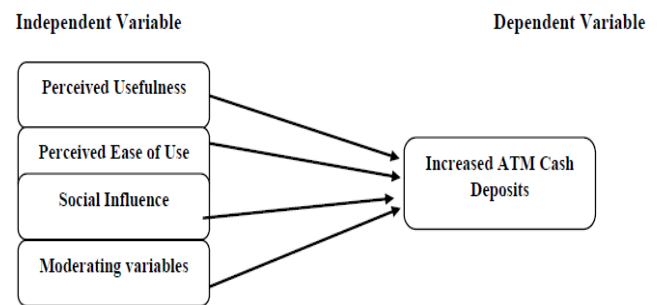


Figure 2: Conceptual Framework

From this conceptual framework; Perceived usefulness, according to Davis (1989), is the extent to which a person believes that using a particular system will improve his or her job performance. Perceived ease of use is the second factor in the original designs of TAM. The degree to which a person believes that using a particular technology would be painless is known as perceived ease of use (Davis, 1989). Since the late 1990s, extensive research has shown that perceived ease of use has a major influence on usage intentions (Adams et al., 1992; Davis, 1989; Guriting and Ndubisi, 2006; Ramayah et al., 2003).

A person's perception of how necessary others think it is necessary for him or her to apply something differently is called social influence. According to AbuShanab et al. social influence is required to positively influence the intention to adopt Internet banking. Social influence can be expected to influence the behavioral intention of shoppers in Zambia to use internet banking. The frequency with which an individual acknowledges the existence of an authoritative and specialized infrastructure to support the use of a system is referred to as facilitating conditions (Venkatesh et al., 2005). It is important to remember that using a system requires specialized knowledge, awareness, resources, and advanced infrastructure (Riffai et al., 2012). Therefore, enabling conditions play a crucial role in strengthening or destroying customers' intentions and acceptance of Internet

banking (Riffai et al., 2012).

3. Research Methodology

3.1. Research Design

According to Creswell and Clark (2017), research design is the overall strategy for addressing the research question. The purpose of this study was to determine the causal relationship between ATM cash deposit services and their adoption. Therefore, it was a causal study.

The research design of this study will use a quantitative approach to examine the causal relationship. When conducting a quantitative study, the results can be examined statistically and applied to a larger context (Bryman, 2001). The positivist worldview on which this research methodology is based allows for generalization without consideration of context (Newman and Benz 2014). Neuman and Neuman (2006) state that authors who use a quantitative research methodology are therefore more likely to use reconstructed logic. This shows how the reasons for conducting research are appropriately organized and articulated in a formal, systematic and idealistic manner. It is common practice to use quantitative research to study people's feelings, thoughts, and behaviors in specific contexts. Its goal is to standardize and organize data quantification and statistical analysis. Data collection for quantitative studies typically involves large samples (50 or more) (Creswell & Clark, 2017). For this reason, a structured questionnaire with ready-made answers and closed-ended questions is often used. Therefore, it is believed that the quantitative approach is clear and can provide a representative sample of a large population (Creswell & Clark, 2017).

3.2. Population and Sampling Techniques

According to Saunders et al. (2013), a population is a comprehensive set of examples from which a sample is drawn. Alternatively, a population is defined by Creswell and Clark (2017) as all individuals who fall into the interest category or as objects or events that satisfy specific requirements and to which the research findings are intended to be applied. Because the spread of technology begins in the capital city, Lusaka District was specifically chosen for this study, which employed purposive sampling. To gather information from participants, the study also employed a voluntary sampling technique. As per the ABSA annual report of 2022, there are roughly 40,000 customers of ABSA bank Zambia who are situated in Lusaka District. Using Yamane's formula, which is provided by, the sample estimate for the current investigation will be determined.

$$n = \frac{N}{1 + N(e)^2} = \frac{40,000}{1 + 40,000(0.05)^2} = 397$$

Where n is the sample size, N is the population size, and e is the level of precision which was set at 0.05 (5%) with a confidence level of 95%. Applying the formula to derive the sample size gives the following. Therefore, the sample size for this study was 397 customers.

3.3. Data Collection Methods

Data collection is an essential part of any study, whether it is a behavioral study or an experimental study (Saunders, 2007). The information can be divided into two categories: primary and secondary. Primary data was used in this research. The researcher collected primary data using questionnaires. The questions asked of the target respondents were closed. According to Mugenda and Mugenda (2003), a researcher can use a number of data collection techniques. A questionnaire was used to collect data for this study.

The data was collected via a survey questionnaire. Survey research methods are perfect for quantitative research. The survey approach offers several advantages, including the ability to handle large sample sizes, the generalizability of results, the ability to identify subtle differences between different sample groups, and the relative ease of administering and recording survey questions and answers (Hair et al. 2016). Collecting data from people with diverse backgrounds reduces the bias of the information and thereby increases its credibility (Snyder, 2019). Additionally, there is a possibility that both the sample size and the geographical distribution are significant. If no personal data is linked Due of the data, anonymity can often be easily maintained. Proper preparation of the questionnaire provides data that can be easily categorized, tabulated and analyzed. The ability to detect minute differences between different sample groups and the comparatively simple process of formulation, control and documentation of questions and answers are other advantages of the survey technique. Obtaining data from sources with different levels of experience reduces knowledge bias and increases the reliability of the information. These clear advantages have made the "use of a questionnaire" a popular tactic (Hair, Shiu, Bush & Ortinau, 2019). In addition, this study collected qualitative data from bank management using an interview guide. This was done to find out the bank's position on the issue and the contributing factors.

3.4. Data Analysis

According to Bell et al. (2022), data analysis is a technique for drawing conclusions from data by systematically and objectively identifying certain features. To summarize and describe the details collected from the respondents, the quantitative data were analyzed using inferential and descriptive statistical approaches. Descriptive statistics included: frequencies, percentage,

mean and standard deviation. For this purpose, the Statistical Package for Social Sciences (SPSS) and in particular logistic regression analysis were used. Specifically, the study used logistic regression analysis to statistically identify the factors that influence the use of ATMs for cash deposits. The model is specified as follows:

$$Y=a+b_1X_1+b_2X_2+b_3X_3+b_4X_4+\dots+b_jX_j$$

From this regression model; y is the dependent variable and x1, x2,...xj are the independent variables; b1, b2bj are the odds ratios.

In addition, the study used content analysis to summarize the responses from the qualitative data that was obtained from management.

4. Research Results and Analysis

4.1. Demographic Characteristics of the Respondents

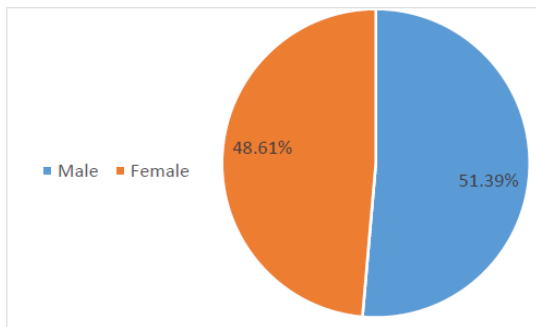


Figure 4.1 Gender Distribution of the Respondents

From the results in figure 4.1 on the gender distribution of the participants, 48.61% of the participants were female, while 51.39% of the participants were male. There was almost an equal number of male and female participants, with the male having a slightly higher number.

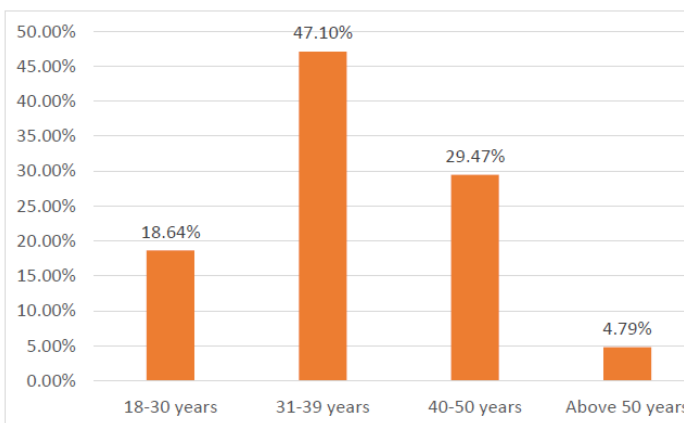


Figure 4.2 Age Distribution of the Participants

Figure 4.2 shows age distribution of the participants. The results shows that 18.64% of the participants were aged 18-30 years, 47.10% of the participants were aged 31-39 years, 29.47% of the participants were aged 40-50 years of age, and 4.79% of the participants were aged above 50 years.

From the results above, majority of the respondents were aged 40 years and below.

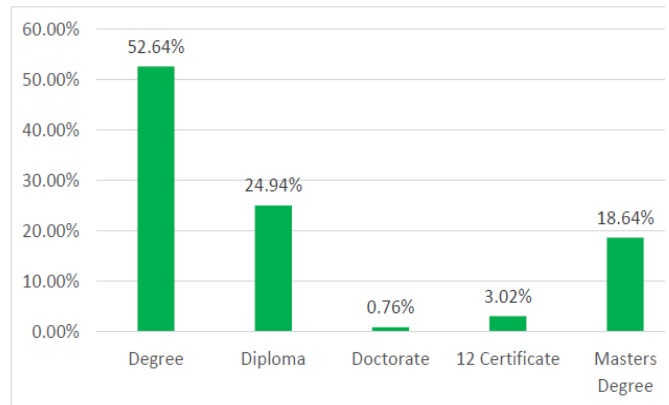


Figure 4.3 Participants' Education Levels

From the results above, 52.64% of the participants had attained degree level of education, 24.94% had attained diploma level of education, and 0.76% of the participants had attained Doctorate degree level of education. In addition, 3.02% of the participants had attained Grade 12 certificate level, and 18.64% of the participants had attained master's degree level of education. From these results, majority of the participants had attained higher level of education, a degree and higher levels.

Table 4.1 Participants' years of banking with ABSA

Years of banking with ABSA	Frequency	Percent	Cumulative.
1-5 years	80	25.08	25.08
6-10 years	49	15.36	40.44
Above 10 years	175	54.86	95.3
Less than a year	15	4.7	100
Total	319	100	

The results in table 4.1 shows that 25.08% of the participants have been with the ABSA bank for 1-5 years, 15.36% of the participants had been banking with ABSA for 6-10 years, 54.86% had been banking with ABSA for more than 10 years, and only 4.7% of the participants had been with ABSA for less than a year. The results show that majority of the participants had been banking with ABSA for 5 years and above.

Table 4.2 System of depositing money customers are comfortable with

Response	Frequency	Percent	Cumulative
On ATM machine	43	10.83	10.83
To a teller on the counter	354	89.17	100
Total	397	100	

The study assessed the system of depositing money customers were comfortable with, only 10.83% of the

respondents were comfortable with depositing money on the ATM. The majority (89.17%) were comfortable with depositing money to a teller on the counter. The results clearly showed that most of the customers are not comfortable with using the ATMs for depositing money.

4.2. Use of ATM Machines for Depositing Money

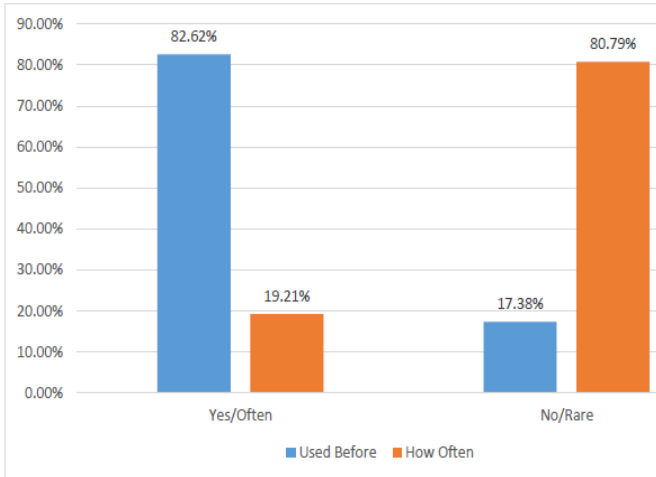


Figure 4.4 Use of ATM machines for Depositing Money.

Figure 4.4 Use of ATM machines for Depositing Money.

From figure 4.4, the study found that 82.62% of the customers have used the ATM before to deposit money, while 17.38% had never used the ATM to deposit money. From the bank customers who have used the ATM before to deposit money, only 19.21% of the customers had often used the ATM for depositing money.

Table 4.3 Participants Opinion on whether depositing money on the ATM has benefits for them.

Response	Frequency.	Percent	Cumulative.
Beneficial	151	38.04	38.04
Not beneficial	8	2.02	40.05
Partially beneficial	98	24.69	64.74
Very beneficial	140	35.26	100
Total	397	100	

Despite bank customers not adequately using the ATMs for depositing money, 38.04% indicated that depositing money on the ATM is beneficial, 35.26% indicated that it's very beneficial, 24.69% indicated that it's partially beneficial, and 2.02% of the respondents indicated that it's not beneficial. Despite customers not using the ATM to deposit money, majority understands that using ATM for depositing money is beneficial.

Table 4.4 Participants' position on ATMs for Depositing

Variable	Agree	Disagree	Neither agree nor
			Disagree
There's enough information provided by ABSA on how to use the ATM machines for depositing money	46.6	23.43	29.97
The ABSA ATM machines are secure and safe for depositing money	49.79	24.01	26.2
The ABSA ATM machines are easy to use for depositing money.	45.19	21.06	33.75
The ABSA ATM machines are accurate when depositing money	56.24	15.04	28.72
The ABSA ATM machines are efficient for depositing money.	50.71	17.05	32.24
The ABSA ATM machines are reliable for depositing money.	54.91	13.1	31.99

The study further assessed participant's position on the ATMs for depositing money, only 46.6% of the respondents agreed that there's enough information provided by the bank on how to use the ATM for depositing money. Only 49.79% of the respondents agreed that ABSA ATM machines are secure and safe for depositing money. 45.19% of the respondents indicated that the ATMs are easy to use, 56.24% indicated that the ATMs are accurate when depositing money, 50.71% of the customers indicated that the ATMs are efficient, and 54.91% of the bank customers indicated that the ATMs are reliable. A significant number of customers indicated that the ATMs are not secure, safe, easy to use, accurate, efficient and reliable, and there's inadequate information provided by the bank on the use of the ATMs.

Table 4.5 Logistic regression on factors affecting the use of ATMs for cash depositing

Log pseudolikelihood = -129.86863						Number of obs =	397
						Wald chi2(14) =	69.81
						Prob > chi2 =	0.0000
						Pseudo R2 =	0.2523
Use-ATM-Often	Odds Ratio	Robust Std. Err.	z	P>z	[95% Conf. Interval]		
Lack of knowledge	0.1947	0.0977	-3.2600	0.0010	0.0728	0.5204	
Lack of awareness	0.0219	0.0304	-2.7500	0.0060	0.0014	0.3325	
Not Easy to Use	0.2249	0.1239	-2.7100	0.0070	0.0764	0.6619	
Not Trusting ATMs	0.0118	0.0196	-2.6700	0.0080	0.0005	0.3057	
Not secure-safe	0.2243	0.1355	-2.4700	0.0130	0.0686	0.7332	
Not reliable	1.0843	0.4372	0.2000	0.8410	0.4920	2.3897	
ATMs Bound to Errors	0.2973	0.0933	-3.8700	0.0000	0.1607	0.5498	
No bank instructors	1.4569	0.6058	0.9100	0.3650	0.6449	3.2913	
Family-using	1.9265	1.1192	1.1300	0.2590	0.6169	6.0156	
Friends-using	9.4288	9.4785	2.2300	0.0260	1.3145	67.6312	
age_40	0.3807	0.1285	-2.8600	0.0040	0.1965	0.7379	
Male-gender	2.1526	0.7695	2.1400	0.0320	1.0683	4.3374	
Diploma-less	0.9175	0.3019	-0.2600	0.7940	0.4813	1.7487	
Perceived-usefulness	2.6964	1.2709	2.1000	0.0350	1.0705	6.7920	
_cons	3.5991	4.5990	1.0000	0.3160	0.2941	44.0420	

The study determined the factors affecting customers' use of ATM machines for depositing money, in line with the aim of the study. The study found that lack of knowledge on the use of ATM was negatively affecting the use of ATMs for depositing money, statistically significant at 0.0010 p-

value; lack of awareness had a significant negative effect on using the ATMs, statistically significant at 0.0060 p-value; Not Easy to Use had a significant negative effect on using ATMs, significant at 0.0070 p-value; Not trusting ATMs was found to have a significant negative effect on using ATMs, 0.0080 p-value. Not secure and safe was found to have a significant negative effect on using ATMs, at 0.0130 p-value. Not reliable had no significant effect. ATMs bound to Errors was found to have a significant negative effect on using AMTs, at 0.0000 p-value. No bank instructors and having a family member using ATM to deposit money were not statistically significant. Having friends using the ATM to deposit money was found to have a significant positive effect on using ATMs, 0.0260 p-value. Age was found to have a significant effect, a customer with 40 years and below is less likely to use ATM for depositing money, significant at 0.0040 p-value. Being male had a significant positive effect on using ATMs, statistically significant at 0.0320 p-value. Having a diploma or less level of education had no significant effect. Perceived usefulness was found to have a significant positive effect on using ATMs to deposit money, customers who perceive ATMs to be beneficial are more likely to use the ATMs for depositing money, statistically significant at 0.0350 p-value.

that perceived benefits had significant effect on the adoption of ATMs. Ramayah and Suki (2006) showed that perceived utility was a key factor of mobile PC adoption

Effect of perceived ease of use on consumer’s intentions to adopt ATM cash deposit. From the results, Not Easy to Use had a significant negative effect on using ATMs. Customers who find ATMs not easy to use are less likely to use the ATMs for depositing money. In addition, lack of knowledge was also negatively affecting the use of ATMs for depositing money. Without being provided with adequate knowledge, it’s not easy to use ATMs for depositing money. From the literature; Yitbarek and Zeleke (2013) study revealed that perceived behavioural control is the dominant factor followed by perceived ease of use in predicting an individual’s intention to accept e-banking service channels. Nimako and Gyamfi (2013) found that perceived ease of use critically affect the adoption of ATMs. Muze (2017) found ATM service complexity to be a significant factor affecting adoption.

Effect of facilitating conditions on consumer’s intentions to adopt ATM cash deposit.

Concerning the facilitating conditions; the study found that lack of knowledge on the use of ATM, lack of awareness, ATMs bound to Errors, Not trusting ATMs, ATMs Not secure and safe had significant negative effects on using ATMs. Empirical findings from a study by Khan (2010) indicated that security and reliability are significant dimensions of ATM service quality which positively and significantly contributes toward ATM adoption. Shah et al. (2015) found that the factors for ATM service quality are: User-friendly website, systems security and all-time availability of services. Hamooya and Thole (2019) study indicated that Non-use of the ATM was attributed to many factors including lack of ATM cards, security of the location of the ATM and technical issues such as insufficient funds in the ATM.

Effect of social factors on consumer’s intentions to adopt ATM cash deposit.

Concerning the effect of social factors; the study found that having friends using the ATM to deposit money was found to have a significant positive effect on using ATMs. Age was found to have a significant effect, and being male had a significant positive effect on using ATMs. From the literature; Darch and Caltabiano (2014) indicated that age, education, attitudes and user-situational variables are related to ATM use. Bansal and Singh (2018) found that demographic factors such as educational background and age of the customers moderate the relationship of customer satisfaction and service quality of ATMs. A study by Molla (2017) showed higher usage of ATM-banking with educational level of bachelor degree and above and for male participants.

Table 4.6 Effect of perceived usefulness on use of ATMs (Fishers Exact Test)

Using ATM Often	Beneficial	Not beneficial	Partially beneficial	Very beneficial	Total
0	124	8	90	112	334
1	27	0	8	28	63
Total	151	8	98	140	397

Pearson Chi2 (3) = 8.1149 Pr = 0.044 Fisher’s exact = 0.040

Cramér’s V = 0.1430

The study also used Fishers exact test to determine the association between perceived usefulness and using the ATM often. The study found that there’s an association between perceived usefulness and using the ATM often. Bank customers who perceive the ATM to be beneficial use the ATM often than those who don’t.

4.3. Discussion of Findings

Effect of perceived usefulness on consumers’ intentions to adopt ATM cash deposit.

Perceived usefulness was found to have a significant positive effect on using ATMs to deposit money, customers who perceive ATMs to be beneficial are more likely to use the ATMs for depositing money, statistically significant at 0.0350 p-value. In addition, the Fishers exact test also confirmed that there’s an association between perceived usefulness and using the ATM often. Bank customers who perceive the ATM to be beneficial use the ATM often than those who don’t. Yitbarek and Zeleke (2013) study revealed that perceived usefulness had a significant influence on adopt e-banking service. Nimako and Gyamfi (2013) found

5. Conclusions and Recommendations

5.1. Conclusions

Banking is no longer constrained by time or territory thanks to technological advancements. Consumers around the world have relatively easy access to their accounts, which is available 24 hours a day. ATMs are one of the most common delivery methods in e banking since they allow clients to bank Anywhere, anytime. Despite ABSA bank providing ATMs for depositing money, long queues at banks persist during working hours, customers queuing inside the bank to deposit money to a teller at the counter, and this affect the efficiency and effectiveness of service delivery. Understanding the factors influencing consumers' attitudes towards the use of ATM cash deposit services is crucial. Therefore, this study aimed at assessing the factors influencing adoption of ATM cash deposit services. To achieve the objectives, the study conducted a survey of 397 ABSA bank customers. The study used a mixed method research, and employed descriptive and causal research designs. Descriptive statistics, logistic regression and Fisher exact test were used for data analysis.

From the results; perceived usefulness was found to have a significant positive effect on using ATMs to deposit money, customers who perceive ATMs to be beneficial are more likely to use the ATMs for depositing money. Not Easy to Use had a significant negative effect on using ATMs. Customers who find ATMs not easy to use are less likely to use the ATMs for depositing money. Concerning the facilitating conditions; the study found that lack of

knowledge on the use of ATM was negatively affecting the use of ATMs for depositing money; lack of awareness had a significant negative effect on using the ATMs; Not Trusting ATMs was found to have a significant negative effect on using ATMs. ATMs not secure and safe was found to have a significant negative effect on using ATMs. Not reliable had no significant effect. ATMs bound to Errors was found to have a significant negative effect on using AMTs, and No bank instructors was not statistically significant. Concerning the effect of social factors; having a family member using ATM to deposit money had no statistically significant effect on using the ATM. However, the study found that having friends using the ATM to deposit money was found to have a significant positive effect on using ATMs. Age was found to have a significant effect, a customer with 40 years and below is

5.2. Recommendations

1. Banks should provide adequate knowledge to customers on how to use ATMs for depositing money. This can be done by putting a bank teller at the ATMs to guide customers when depositing.
2. Banks should provide adequate security and guarantee the safety of customers when depositing money outside at the ATMs.
3. Banks need to provide adequate information to the customers on safety and reliability of ATMs when depositing money.

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