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Assessment of Factors Influencing Customers' Intention To Use E-Banking Service Channels: The Case Of Commercial Bank Of Ethiopia In North Addis Ababa District Some Selected Branches

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Declaration

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Mesfin Fikre (PhD). All sources of materials used for the thesis have been duly acknowledged, the researcher further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Yohannes Bekele W/Selassie _____

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List of Acronyms

ATM: Automated Teller Machine

CBE: Commercial Bank of Ethiopia

E-Banking: Electronic Banking

EFT: Electronic fund transfer

ICT: Information and Communication Technology

IDT: Innovation Diffusion Theory

IS: Information System

IT: Information Technology

MB: Mobile Banking

***NBE*:** National Bank of Ethiopia

PIN: Personal Identification Number

POS: Point on Sale

SPSS: Statistical Package for the Social Sciences

TAM: Technology Acceptance Model

TRA: Theory of Reasoned Action

WWW: world Wide Web

Abstract

The purpose of this study is to examine the Factors Influencing Customers' Intention To Use E-Banking Service Channels in Commercial Bank of Ethiopia in North Addis district. A sample of 372 respondents selected from the customers of the commercial bank of Ethiopia in the North Addis Ababa district. A questionnaire was distributed to the respondents. The data was collected through questionnaire and by using inferential statistics in SPSS Version 22. The research shows that attitude, subjective norm, behavioral intention, perceived usefulness and perceived ease of use, lack of internet connection and perceived risk were significant in affecting users' intention to use e-banking service channels. The behavioral intention emerged as a significant factor followed by attitudes and perceived usefulness in predicting an individual's intention to use e-banking service channels. Finally, attitude is jointly predicted by behavioral intention, perceived usefulness, perceived ease of use and perceived risk while perceived ease of use contributed more for the variation in attitude and the reducing the burden on branches, improving customer relations, reducing overall costs, reducing human error, saving time, and other additional benefits identified in the research are considered to be the banks' great potential to improve their public image. It is recommended to cultivate awareness to change the perception that e- banking is suitable and time saving with their some problems

Key words*: Mobile banking (M-banking, Commercial Bank of Ethiopia (CBE), E-Banking (Electronic Banking*

CHAPTER ONE

1. Introduction

1.1 Background of the Study

The increasing in competitive environment in the financial services market has created pressure to develop and use alternative service delivery channels. The most recently introduced service delivery channel is electronic or online banking, also known as E-banking (Daniel & Story, 1997). Banks and other financial institutions have turned to electronic banking to reduce costs while maintaining reliable customer service (Kolodinsky & Hogarth, 2001).

With the development of technology, different types of electronic banking systems have emerged, each of which brings new dimensions to the interaction between users and banks. These include automated teller machines (ATMs), Mobile banking, the Internet banking, CBE birr, Electronic funds transfers (EFT), direct bill payments, and credit cards (Gikandi & Bloor, 2010). The emergence of electronic banking in Ethiopia dates back to late 2001, when the largest state-owned Ethiopian Commercial Bank (CBE) launched an ATM to provide services to local users.

As indicated in different publications on electronic banking, some of the problems associated with electronic banking are: low Internet penetration and lack of intention to use electronic banking, negative attitude towards to use e-banking, cultural problem and peer as well as family pressure is another problem in the practice of new technologies in the banking industry. The low literacy rate is another problem for e-banking in Ethiopia because it hinders the accessibility of banking services. For citizens to fully enjoy the benefits of electronic banking, they must not only be literate, but also have basic knowledge of information and communication technology (Gardachew, 2010). But risks related to security issues, lack of competition between local and foreign banks, and society's awareness of the electronic banking system has not been resolved.

When we encourage developing countries to further develop the e-banking business, it is important to better understand the barriers that affect the e-banking business (Zhao, 2008). Although understanding of the factors and conditions that affect the developing countries to fully adopt and realize its benefits can be of strategic importance to researchers and practitioners on how to promote the development of electronic banking in developing countries. However,

despite the importance of the intention to use e-banking there is currently little research available in developing countries, especially in Ethiopia. Therefore, more research is still needed to understand the relevance of e-banking in the country and determine where the country is lagging behind in hampering its e-banking practice. Therefore, to address the gaps in the current literature, this research focuses on assessing the influencing factor over the intention to use e-banking in Commercial Bank of Ethiopia north Addis Ababa district.

1.2 Background of the organization

Commercial Bank of Ethiopia (CBE) was established in 1942, following the establishment of the State Bank of Ethiopia. Later, in 1963, it was formally incorporated as a share company. CBE merged with the privately held in Addis Ababa Bank in 1974. Since then, it has played an important role in the country's growth. Commercial Bank of Ethiopia was the first bank to bring modern banking in Ethiopia. As of March 31st, 2019, it had over 1340 branches spread throughout the country and was the largest African bank with the assets of 646.69 billion birr as of March 31st, 2019. It is also the first bank in Ethiopia to provide ATM services to locals. CBE now has over 27.5 million account holders and the number of mobile and online banking subscribers has surpassed 4.6 million as of December 31st, 2020. More than 6.4 million people have active ATM cards. As of June 30th, 2018, there were 1708 ATMs and 11,796 POS machines available. Commercial Bank of Ethiopia has good correspondent relationships with over 50 renowned international banks, including Commerz Bank A.G., Royal Bank of Canada, City Bank, and HSBC Bank. (www.combanketh.et)

1.3. Statement of the problem

E-banking is still a growing technology in Ethiopia which needs a lot of academic contribution to service providers regarding the factors influencing to use e-banking service channels. Hence, the ground to the intention to use e-banking have been examined.

Serving of customers at the branch level forces customers for long waiting line. Now a days in our country Ethiopia saving our time is very crucial. In commercial bank of Ethiopia serving customer at a branch level leads the bank to high transaction error and lower reliability, etc. then this encourages users to see other banks or to use informal financial institutions.

Commercial Bank of Ethiopia launched e-banking services as part of ensuring services excellence by reducing waiting time, errors, costs and able the customer to adopt e-banking technology (Alam, 2010). However the importance of e-banking in bringing customer to use e-banking frequently than traditional banking system. In this area Research in Ethiopia is limited in number and scope. Therefore, more studies are still required to understand the factor affecting the intention to use e-banking in CBE.

In many other developing countries, low penetration of Internet users has created opportunities for banks to expand to a wider customer base. However, many people prefer traditional means of banking service (personal contact) to access financial services when conducting business, which may justify the low adoption rate of e-banking. Therefore, in order to increase usage, banks need to better manage the influencing factors for customer adoption of e-banking (Montazemi and Qahri-Saremi, 2015), and by making e-services more attractive, practical and easy to use. As well as by making the e-services more attractive, useful and easy to use (Calisir , Thornton and White, 2001).

Without knowing the most influential factors, banks and stake holders are likely to continue to in wrong way and waste time, money, and other resources. As far as customers are concerned, they need to understand e-banking services and feel safe and comfortable using e-banking services as they are completely new to them. Understanding customers decisions in the intention to use e-banking is important for both bankers and regulators in order to formulate appropriate strategies that will guarantee effective implementation and adoption of e-banking, and increase e-banking users rates (Liébana-Cabanillas et al., 2017). Hence, it becomes imperative for banks to understand the factors that can hinder or facilitate the intention to use e-banking, enabling them to formulate strategies to improve the take up of electronic banking services (Tarhini et al., 2016).

Unlike other countries most of the researchers in Ethiopia, studied about e-banking adoption don't incorporate non users in their study (Bultum, 2014). In addition most of the study focused only on single channel of e-banking like ATM service not widely on multiple channels services of e-banking intention to use (Asratmolla & Fantaye, 2017).

1.4 Research hypothesis

The proposed model and its associated hypotheses concerning the factors influencing the customers intention to use e-banking was developed and hypothesized the connections of the variables was presented in the conceptual framework of the study.

H1: Perceived usefulness has positive effect on customers' intention to use e-banking services.

H2: Perceived ease of use has positive effect on customers' intention to use e-banking services.

H3: Subjective norm has positive effect on customers' intention to use e-banking services.

H4: Complexity of e-banking has positive effect on customers' intention to use e-banking services

H5: Perceived risk has positive effect on customers' behavioral intention to use e-banking services

H6: Compatibility of e-banking has positive direct effect on customers' intention to use e-banking.

H7: Quality of internet connection has a significant effect on the intention to use e-banking.

H8: Behavioral intention has a significant effect on the intention to use e-banking

1.5 Basic research questions

Based on the above stated problem statement, the subsequent research questions are going to be answered:

1. What are the Influencing factors of the Customers' Intention To Use E-Banking Service Channels?
2. What are the attitudes of customers towards the intention to use E-banking service channels?
3. What are the main challenges of electronic banking service channels in commercial bank of Ethiopia?

1.6 Objectives of the Study

1.6.1 General Objective of the Study

The general objective of this study is to assess and analyze the factors influencing the intention to use e-banking in the customers of commercial bank of Ethiopia in North Addis Ababa district.

1.6.2 Specific Objectives of the Study

In addition to the general objective of the study specifically, the study will seeks to:-

1. To assess Factors Influencing Customers' Intention to Use E-Banking Service Channels in Commercial Bank of Ethiopia.
2. Determine the customer's choice for banking in the branches versus electronic banking service delivery platforms.
3. To identify the major challenges of Electronic Banking service in commercial bank of Ethiopia.
4. To know about what looks like the attitude of the customer towards the intention to use electronic banking service channels.

1.7 Scope of the Study

This study is useful in collecting a lot of knowledge in the selected branches of commercial bank of Ethiopia in North Addis Ababa. Due to resource constraints, it is impossible or unmanageable to have all branches, including in North Addis Ababa area. Therefore the study is assessing in commercial bank of Ethiopia Sidist kilo campus, Hamle19, Yekait12 and Arat kilo branches that are found in North Addis Ababa District. Another limitation is cover all the elements of electronic banking, there are time and cost limitations.

1.8 Significance of the Study

The study's findings is notable they are intended to increase stakeholders' understanding of E-banking service distribution especially in commercial bank of Ethiopia. Furthermore, this paper is intended to assist other researchers who are interested in conducting further analysis on the

topic under investigation by having complete access to the data. Finally, the analysis part guiding for banks on improvements required to accelerate the practice of the system to deliver service to customers through technical innovation, based on the factors discovered bankers' decision on E banking system.

It also offers evidence on key factors influencing over the intention to use Electronic banking service channels from the perspectives of CBE, customers, and other principal agents. It addresses the technological and organizational difficulties of using E-banking in CBE and offers suggestions for how to overcome them. Decision makers (e.g., department managers), risk managers (e.g., insurances), regulators, and policymakers' all beneficiary from this study (National Bank of Ethiopia). Furthermore, the study's findings are intended to help other researchers in future research in the field of e-banking.

1.9 Limitation of the study

When I conducted this study, there were many limitations that hindered to do this research. The first challenge is to obtain the necessary data from the commercial bank of Ethiopia MIS department and there is a lack of support to obtain the necessary data. Therefore, the researcher relies on a limited number of variables. Secondly, the researcher does not have enough experience and skills to conduct the research. Finally, since I am a post graduate student, the nature of my work, results in time constraints. Therefore, this restriction can negatively affect the results of Study.

1.10. Organization of the study

This paper have five chapters; the first chapter includes background of the study, statement of the problem, research hypothesis, research questions, objectives, significance, scope of the study, limitation of the study and also definition of terms. The second chapter was about review of related literature which is related to the study area and it gives a detail description of the study phenomenon by relating other scholar papers on the area.

The third chapter the methodology of the study in which includes, research approach and method, sources of data, sampling techniques and procedure, method of data collection , research approach and research design were included.

The fourth chapter includes the collected data is analyzed, discussed and interpreted. The last chapter contains summary of the findings, future directions, conclusion, recommendation, references and annex.

CHAPTER TWO

2. Literature Review

2.1 An Overview of E-banking

Electronic banking (E-banking) is described by different experts; Depending on their interpretation of the implementation of electronic banking different scholars have described it in various ways. Some of them are mentioned in this paper. E-banking is characterized as the electronic, digital distribution of modern and conventional banking products and services directly to customers. Also the term e-banking can be interpreted in many ways. In a very simple form, it means that customers provide information and services to the bank through computers, ATM, telephones, and mobile phones (Daniel, 1999).Burr (1996) describes that E-banking refers to the platforms that enable customers, individuals, and companies of financial institutions to access accounts, conduct business, and receive information on financial products and services through a public or private network, such as the Internet ATM, debit card, and credit card etc.

In today's market world, electronic banking technologies are a top priority for banks, and the internet has emerged as the primary medium for all financial, banking, and commercial transactions. Magembe and Shemi (2002).

It is a priceless and effective tool for fostering production, prosperity, creativity, and competition (Kamel, 2005; Nath, Shrick, and Parzinger, 2008). Banks and other companies are relying on information technology (IT) to boost business productivity by providing services at a low cost, improving service quality and attracting new customers. (Nath et al, 2001).

The contribution of technological advancement in the bank networks has been established. Changes in delivery networks have fueled the advancement of banking technologies, as demonstrated by the automated teller machine (ATM), debit card, credit card, visa card, phone banking, and internet banking. The use of a computer to retrieve and process banking data is known as electronic banking. (Statements, transaction details, etc.) and to facilitate transactions (payments, deposits, service orders, etc.) with a bank or other financial service provider remotely through a telecommunications network (Yang, 1997, pp.2).

E-banking is a mechanism in which a customer's conducts banking transactions through online rather than entering a branch. It is a mixture of two words: electronic banking technology As an umbrella concept, it entails intensive use of information technology that removes the need for the consumer to go directly to the bank It covers a wide range of products and services, including ATMs, debit/credit cards, phone/mobile banking, and PC/Internet banking, among others. Electronic banking has recently emerged as a means of advancing the banking system and its importance is growing in many countries. It enables the development of service processes that need little internal resources. As a result, the price is lower It also gives you more options and chance to reach out to several peoples. Customers benefit from electronic banking because it provides them with easy access to financial services and helps them to manage their finances more efficiently. (Siam and Almazari 2008).

Electronic banking can also be classified as:-

A. Internet banking (or online banking)
B. mobile banking,
C. ATM automated teller machine,
D. mobile banking, and
E. Agent baking (CBE birr), according to Sathye (1999).

E-banking, as described by Daniel (1999), online banking or Internet banking that enables customers to perform financial transactions on a protected in using website by their retail or virtual banking system, credit union or building society. This means that E-banking is a program that enables an account holder to access account information and perform such banking activities from a personal computer the financial institution web site on the internet.

E-banking, as described by Singh and Malhotra (2004), is the direct delivery of banking services and products to customers through electronic and communication networks.

E-banking can also refer to a range of channels, such as internet banking or (online banking), TV-based banking, cell phone banking, and PC (personal computer) banking (or offline banking), through which customers access these facilities from an intelligent electronic system,

such as a PC, Personal Digital Assistant (PDA), Automated Teller Machine (ATM), Point of Sale (POS), kiosk, or smart phones. (Alagheband 2006, p.11).

In general, E-banking refers to the mechanism by which a client can conduct banking transactions through online without entering a physical location.

2.1.1. E-Banking System in Ethiopian Banking Industry

E-banking first introduced in Ethiopia in late 2001 G.C, when the largest state-owned commercial bank in Ethiopia (CBE) launched ATMs to serve local customers. CBE has been a Visa member since November 14, 2005 G.C, in addition to eight ATMs in Addis Ababa. However, owing to a shortage of adequate infrastructure, it was unable to enjoy the benefits of its membership. Despite being the first to introduce an ATM-based payment system and to obtain visa membership. CBE continues to advance at a rapid rate in developing its solution for ATM Card Based Payment system, CBE has been the lone player in the field of E-Banking since 2006 G.C. Gardachew (2010) .

Commercial bank of Ethiopia is an early adopter of E-banking in Ethiopia, has put ATMs in convenient locations for its own cardholders. Commercial bank of Ethiopia ATM is open 24 hours a day, 7 days a week, and 365 days a year, serving Debit Cardholders and International Visa Cardholders coming to the country. Dashen Bank had constructed more than 125 ATMs in its area offices, university compounds, shopping malls, restaurants, and hotels by the end of June 2009. In 2011, payment card providers made huge strides, with commercial bank of Ethiopia ATM operation expanding to 280 and 1654 POS terminals (Annual report of the bank 2011). Commercial bank of Ethiopia ATMs provides the following services: cash withdrawal, balance inquiry, mini statement, fund transfer between accounts linked to a single card, and PIN update. Currently, the bank only accepts Visa cards for debit card transactions. Commercial bank of Ethiopia customers can withdraw up to 10,000 birr in cash and spend up to 8,000 to 13000 birr per day on goods and services.

2.2 Types of E-banking

E-banking refers to a range of systems such as internet banking or (online banking), TV-based banking, cell phone banking, and PC (personal computer) banking (or offline banking), through which customers access these services from an intelligent electronic system such as a PC, personal digital assistant (PDA), automated teller machine, or mobile phone (ATM), POS (point of sale), kiosk, or contact phone (Alagheband 2006, p.11). According to Alghaeband, there are various modes of E-banking, with the following being the most basic:

1. **Automated Teller Machines (ATM**) - An ATM is an electronic terminal that allows customers to obtain banking services at virtually any time. A borrower would require an ATM card and a personal identification number to withdraw cash, make deposits, or move funds between accounts (PIN).
2. **Point-of-Sale Terminals (POS)** - The device enables customers to pay for store purchases with a check card, which is a new name for a debit card. This card seems to be a credit card, but there is a major distinction. The funds for the order are moved directly from the debit card holder's account to the store's account (Malak 2007).
3. **Internet banking**- This is an automated home banking system based on online technologies that allows bank customers to make business transactions with the bank using personal computers.
4. **Electronic banking** - Electronic banking is a technology that allows clients to carry out such banking transactions, including bank enquiries and transfers of money, using a quick text message (SMS).

2.3 Need for E-banking

One has to approach the branch in person for a cheque or a statement of accounts to be withdrawn or deposited. Any inquiry or sale in true e-banking is processed electronically at any time, without any connection to the subsidiary (everywhere banking). The provision of e-banking becomes more and more "need to" than "good to." In many developing countries, internet Banking is therefore now more a standard than normal since it is the cheapest means of supplying banking services. Historically, banks have been at the forefront of using technologies

to enhance their products, services, and performance. In order to offer a broad variety of value added products and services, they have used electronic and telecom networks for a long time. Directory dial-up links, private networks, etc., and mobile banking and automated teller machines are included in the transmission channels. Because of the prevalence of computers, convenient access to the Internet, and the World Wide Web (WWW), banks are gradually using the Internet as a medium for getting orders and providing goods and services to their clients. This form of banking is commonly known as electronic Banking, although the spectrum and complexity of the goods and services provided by various banks varies greatly. (Singer, Daniel, Albert Avery, Douglas Ross, 2001).

2.4 Benefit of E-banking system

Business companies are attempting to discover emerging innovations derived from E-commerce applications that have a lower processing cost as a result of eliminating associations in distribution networks (Salman &Kashif 2010). Any programs, such as information and finished goods information, may be provided at no fee. Low-cost and simple transactions allow for the intention to use of a new trend in technology to trade information among various groups and business parties. Business has been transformed by information and communication technology, which has enabled it to expand from a local to a global scale. However, it has been stated that E-banking is critical in the banking sector of developing countries (Polatoglu and Ekin 2001). The online payment system is relatively new in banking institutions, and the spread of these innovations can result in more competent online banking systems, which has resulted in numerous changes in banking sector technologies. In general, E-banking has advantages for banks, customers, and the economy.

2.4.1 Benefit of E-banking for Banks

It should be remembered that E-banking is providing many advantages to both banks and their customers. It is clear that cost savings, productivity, attracting new client markets, improving the bank's image, and providing improved customer experience and loyalty are the key advantages to banks (Jayawardhena & Foley, 2000). According to Robinson (2000), the relevant costs of making a financial transaction online are much smaller than those of a main branches.

Furthermore, Sheshunoff (2000) contends that one of the most significant considerations driving customers to E-banking practice is the need build up strong barriers to customer exiting. According to the source, once customers get acquainted with the use of full-service E-banking, it is doubtful that they will go to another financial institution. The banking sector, in particular, has reaped various benefits as a result of the expansion of E-Banking technology. The following was highlighted below: Mols (1998).

- The expansion of E-banking has significantly aided banks in minimizing their overheads and running costs.
- Many routine and time-consuming processes have now become completely automated, resulting in increased performance, better time management, and improved control.
- Banks have become more competitive as a result of the advent of E-banking. It has also resulted in the growth of the financial industry, as well as the opening of new outlets for banking activities.
- Electronic banking has significantly aided the banking industry in reducing paper work, allowing them to shift toward an electronic banking system.
- Electronic banking has also aided banks in maintaining accurate records and transfers.
- Internet network, such as the wide Internet connections have much greater coverage and delivery capabilities than any branch network.

2.4.2 Benefit of E-banking for Customers

The advantages of E-banking extend not only to banks but also to their customers. Banking transfers are no longer constrained by time and distance, thanks to the introduction of good Internet connections. Customers all over the world can easily open their bank accounts 24 hours a day, seven days a week. Customers can take advantage of a wide range of offerings, including those not offered by conventional bank branches (Pham 2010). It is argued that one of the most significant advantages of E-banking is that it is inexpensive, if not free, for customers to use E-banking products/services. However, some people assume that price seems to be one aspect impeding the spread of E-banking (Sathye 1999). Price controversies often center on geographical gaps and inequalities in the prices of Internet connections and phone call pricing. It is also suspected that E-banks have changed in order to adapt to customers' ever-changing

demands (Pham 2010). Customers also do not want to fly to or from a bank branch to make such financial transactions. To put it another way, they tend to use E-banking to save time and money E-banking will increase flexibility and usability, which would boost customer retention and loyalty (Pham 2010). Customers will monitor their financial activities anytime they want and have greater anonymity in their dealings with the bank. Furthermore, by using E-banking, customers can reap more advantages at lower cost costs (Mols 1998) It is contended by Turban (2008), that E-banking is really beneficial to customers such as:-

- **Convenience** – With e-banking, customers can conduct their banking transactions anytime they choose. Customers are no longer restricted to the hours of the branch and e-banking is available 24 hours a day, seven days a week. Furthermore, they do not have to fly to the branch and stand in the inevitable queues, allowing you more time to do what you want.
- **No Fees** – Since an e-bank does not have to care about financing a physical bank site, fees may be minimized and are often non-existent. Checking and savings accounts provided by fully online banks usually have no fees.
- **Mobility** – Customers can conduct e-banking from any location as long as they have an Internet link.
- **Direct Deposit** – Customers should pay for all new money, such as salary, to be automatically deposited into their bank account by the business sending the money. Customers profit from this in two ways: they don't have to take the time to deposit the check, and the money is deposited into their account faster, allowing them to collect interest faster.
- **Online Statements**– The majority of online banks strive to be as paperless as possible. The majority of statements and communications are completed electronically, minimizing the volume of paper used and forwarded to you. This, too, would continue to reduce the online bank's expenses. As an added bonus, online banking is a great environmentally friendly choice. Be aware that certain banks will bill you for a paper copy of something.
- **Automated Bill Paid** – Customers may use automatic bill pay to simplify the payment of their monthly bills.

- **Real Time Account Updates** – Since clients can access their accounts at any time, they can offer up-to-the-minute, real-time details about the funds in their accounts.
- **Transfers** – Online transfers between accounts of the same financial institution are nearly instantaneous. Not only is there no restriction on the amount of money that can be transferred, but you can also do so anytime and from anywhere you choose.

2.4.3 Benefits to General Economy

As previously mentioned electronic banking has significantly benefited both the general public and the banking industry. As a result, a stronger supporting climate that promotes development, competitiveness, and prosperity has been developed. Aside from many concrete benefits such as cost savings, faster processing, greater performance, and less waste, an electronically regulated and thoroughly supervised environment discourages many unethical and unlawful activities associated with the banking industry such as money laundering, bribery, and embezzlement. 2010 (Pham). From an economic standpoint, there are many advantages. E-banking provided many advantages not only to the bank but also to society as a whole. (Pham 2010).

E-banking made finance economically possible:

I. Lower operational costs of banks
II. Automated process
III. Accelerated credit decisions

Expand reached through self-service:

I. Lower transaction cost
II. Make some corporate services economically feasible for society
III. Making access at anytime to accounts and loan information possible.

Potentially lower margins:

I. Lower cost of entry
II. Expanded financing reach
III. Increased transparency.

2.5 Theoretical framework and model

This study uses IDT, TRA and TAM as theoretical models for explaining customer's intention to use electronic banking. With the advancement of technology and the use of innovative applications utilizing wired and wireless information and communication technology, additional factors need to be investigated to understand more fully the intention to use of new technologies. This research has identified, based on previous studies several factors that are important drivers for the intention to use electronic banking. These factors are complexity, compatibility, perceived usefulness, perceived ease of use, subjective norms, and quality of internet connection, behavioral intention and perceived risks.

2.5.1 Innovations Diffusion Theory (IDT)

In the innovation diffusion theory a famous writer, Rogers (1995) described as how new ideas spread through the society. According to Rogers there are identifiable characteristics that predict whether and how quickly an innovation will spread through the community this are:-

1. **Compatibility**:-people are more likely to adopt an innovation that fits with their cultural norms, attitudes and beliefs.
2. **Complexity**:-people are more likely to adopt innovations that are easy for them to understand and use.
3. **Trialability:-**people are more likely to adopt an innovation if they can test it before committing to its intention to use.
4. **Observability:-**people are more likely to use an innovation if they see it others to use successfully.

New technologies that have four characteristics still needs to be communicated to members of the community in order to be adopted. Rogers identified communication channels like internet as an important element of the diffusion process. With respect to adopting innovation and personal communication between people is more important than mass media communication because new technologies are not adopted instantly time is also an important element of Rogers model and innovations are communicated over time through a social system.

The decision making process for innovation is a process by which individuals or other decision making entities travel through the essential phases of innovation data; adopt an attitude towards innovation the goal of individuals to utilize technology as a way for standardized business. Roger develops the speculation (1983) the crucial aspects determining the eventual implementation of innovation they consists: perceived ease of use, subjective norms, perceived risk, compatibility behavioral intention, quality of internet connection and complexity Rogers (1995)

2.5.2 Theory of Reasoned Action (TRA)

This theory suggests that a person's behavior is determined by their intention to perform. the behavior and the intention is in turn a function of their attitude toward the behavior and subjective norms.(fishbein& ajizen,1975). Also Ajzen and Fishbein (1980) established this theory and offer the foundation for investigations on the links between behavioral intention and attitude. The concept argues that the actual behavior of an individual is governed by the intention of the individual to conduct. TRA pretends that beliefs impact attitudes and subjective norms, which in turn form a behavioral intention that eventually leads or even dictates the behavior of an individual. The intention is to indicate the cognitive tendency of a person to a certain activity and to be seen as an instant antecedent of behavior.

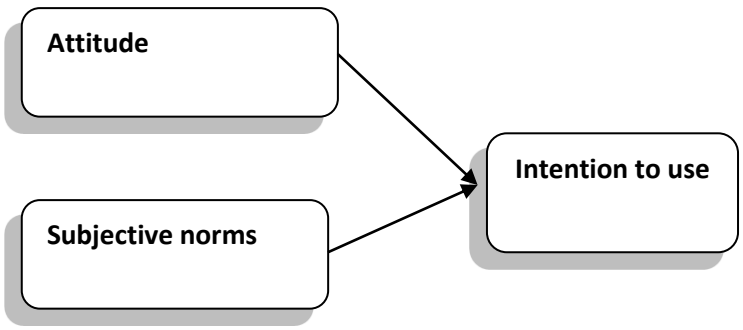


Figure 2.1.**Theory of reasoned action, adapted from Fishbein and Ajzen**

2.5.3 Technology Acceptance Model (TAM)

TRA is the actual system use is the end point where people use the technology.TRA is established the Technology Acceptance Model (TAM) as a theoretical framework to describe the causal links between perceived usefulness, perceived ease of use and the attitudes of users, intent and actual behavior (Davis 1989).To understand, predict and explain why people accept or reject information systems; researchers have developed and used various models to understand the intention of the customers to use e-banking. The technology acceptance model (TAM) that was introduced by Davis, Bagozzi, and Warshaw (1989) is one of the most cited models that researchers used to study underlying factors that influence users to accept and use a new information system (Al Shibly, 2011). The main goal of TAM is to explain the factors that influence the acceptance of computer applications. Furthermore, this model helps researchers and practitioners determine why a particular system is unacceptable (Davis, 1989). Davis believes that the use of an information system directly depends on the behavioral intention of using it, and the behavioral intention of using it is influenced by the user's attitude towards using the system and the perceived usefulness of the system. Attitudes and perceived usefulness were also influenced by perceived ease of use. According to TAM, the greater perceived usefulness and perceived ease of use of an information system is positively influence attitudes to the system. This attitude in turn leads to a greater intention to use the system, which has a positive effect on a person's actual use of the system. Furthermore, TAM is a reliable tool and is empirically sound. Several studies have provided sufficient data about TAM to be highly credible and rationally explain up to 40 percent of the intention to use (King and Pallister, 2007).

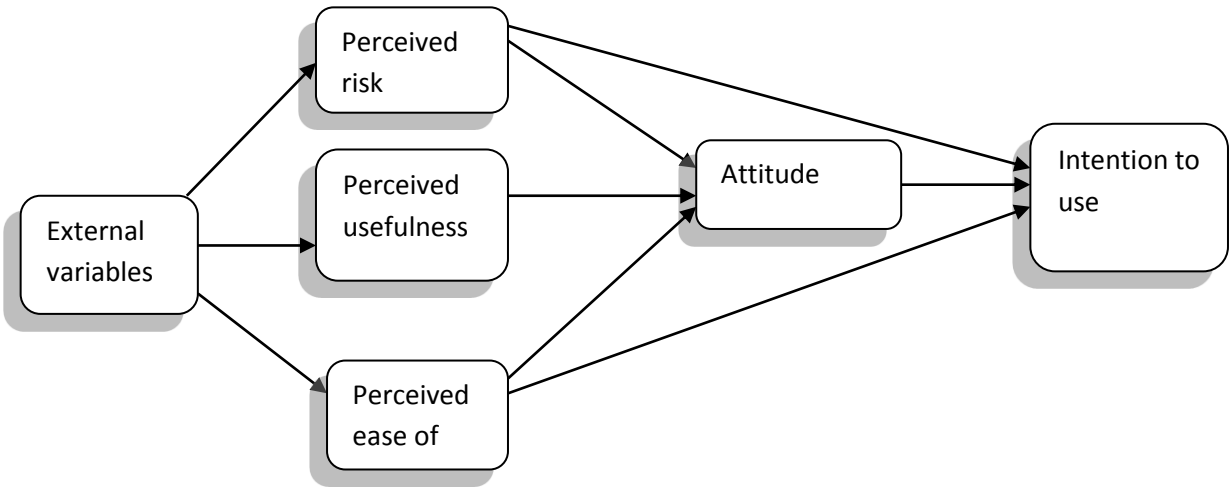


Figure 2.2. Technology Acceptance Model

2.5.1.1 The importance of application of models and theories

For this study I use the theory of innovation diffusion (IDT) to provide the importance of technology and its use and it consists of the two testing variables that consists this study are complexity and compatibility of e-banking. when we come to the use of TAM and TRA it consist most of the testing variables including perceived ease of use, perceived usefulness attitude, subjective norms behavioral intention and perceived risk so the use of this two model it clarify my work and to accomplish things in fast and easy way also it used to easily assess factors affecting customer intentions by the use of TAM and TRA models.

2.6 Factors influencing the intention to use electronic banking system

Electronic banking has obviously a cost minimizing target for both financial organizations and customers but the delay of internet and lack of online and virtual support due to lack of skilled bank staffs forced customers incur high cost and that is why most users may not accept internet banking. In addition, the author also states that insufficient trust on financial institutions is a critical perceived credibility issues that lower internet banking acceptance. Customer trust is an essential way to retain existing bank customers as well as encouraging the intention to use of electronic banking. The factors influencing the intention to use electronic banking are behavioral intention, perceived usefulness, perceived ease of use, quality of internet connection, perceived risk and subjective norms.

A) Behavioral intention to use

Behavioral intention refers to a person's mental representation of their preparedness to execute a certain action it is thought to be the immediate antecedent of the real intent to employ conduct (Fishbein and Ajzen, 1975). Many prior empirical studies by using Technology acceptance model (TAM) suggested that a person's behavior is determined by his or her intention to perform the behavior, and both suggested that a person's behavior is determined by his or her intention to perform the behavior. Intention is the best predictor of conduct. A substantial link between intention and conduct has been established in the previous researches (I. Ajzen, 1985,)

The way a person feels about to conduct and how he believes others will assess him if he does it predicts how interested he is in acting (Davis et al., 1989). The mind's persistent desire to pay attention and recall particular events or activities is also known as interest. So, someone who is interested in and pays attention to an activity must be motivated by pleasure, and if pleasure is experienced, someone will continue to utilize the activity in the future. Interest is intimately linked to thoughts and feelings when performing its duties. Humans form judgments and decisions after making choices and decisions.

B) Quality of internet and network connection

The aim to utilize e-banking services necessitates the Quality of an internet connection. Several previous researches have verified the influence of internet and network connection availability and quality on the intention to use e-banking. (Amini et al., 2011; Pikarainen et al., 2004; Al-Somali et al., 2011).

C) Compatibility

Compatibility refers to the degree to which an innovation appears to be consistent with present values, past experiences, and desires of potential customers. Innovation may or may not be consistent with socio-cultural norms and beliefs, past notions, or consumer novel expectations (Rogers, 1983). The compatibility of innovation, as seen by members of the social system, has a positive impact on its rate of adoption (Rogers, 1983). Compatibility refers to the likelihood of innovation when it is in line with an individual's job and values system (Agarwal and Prasad,

1998). Electronic banking compatibility, according to Bradley and Stewart (2003), is a critical incentive for using electronic banking.

Compatibility is a measure of customers' values or beliefs, their ideas in the past and their capacity to match their requirements in innovation Electronic banking is more beneficial for those who say they are comfortable with the internet.

A survey conducted in Singapore (Gerrard and Cunningham, 2003) found that compatibility is a significant factor which affects the intention to use electronic banking (Wu, 2005). Therefore individuals that use the Internet frequently are more likely to perceive electronic banking as being compatible with their lifestyles, therefore more likely to adopt internet.

D) Complexity

The degree to which an invention is easily understood and used is characterized as complexity. Intention to use will be less probable when innovation is seen as complicated or hard to utilize (Rogers, 1983). Complexity is the exact opposite of ease of use in the Technology Acceptance Model that directly influences Internet uptake (Leaderer, et al., 1999). If it's too sophisticated and not user-friendly, customers will reject this idea. Cooper and Zmud (1997) report in this regard on the ease of use of innovative goods or services from a consumer perspective as one of the three critical features for intention to use. For example it is vital to make the web page's user friendly titles, navigating instruments and the graphical user interface.

According to cooper (1997) and Daniel (1999) an important factor influencing the intention to use of new innovations is the level of safety or risks associated with them. Even in countries where internet banking has long been established, one of the most important factors slowing down the progress of this new innovation is customer concerns about the availability of internet financial transactions. Security, privacy, trust and risk issues may affect customers' online banking choices.

Davis (1989) research has shown that perceived complexity is linked to the use of electronic technology. In Estonia (Kerem, 2001), research indicates that improved access to services (convenience), better costs and a high level of anonymity are the major criteria to use electronic

banking. Better services (i.e. self-service preferences over office services) were also over average. Therefore, when customers consider it simple to use electronic banking procedures, the use of electronic banking will likely be enhanced. Therefore, if this involves a high level of technical competence, a person is significantly to accept new technology. On the other hand, electronic banking is more likely to take place when electronic banking is user friendly and easy to use.

E) Perceived usefulness

It is defined as "the degree to which a person believes that using a particular system will improve his or her job performance (Davis, 1989). The importance of perceived usefulness has been widely recognized in the field of electronic banking. According to previous research, usefulness is Refers to the subjective probability that the application of a new technology will improve the way users complete a given task (Singh, 2012). There is also evidence from extensive research showing the significant effect of perceived usefulness on e-banking user acceptance. Perceived usefulness affects customer attitudes and the positive impact of their intention to use electronic banking services (Al-Yitbarek&Zeleke, 2013).

F) **Perceived ease of use (PEU)**

Perceived ease of use (PEU) is the degree to which a person believes that a particular information technology will be easy to use (Davis, 1989). Therefore, the application of this variable considered that is easier to use than another is more likely to be accepted by users. The previous study showing a significant effect of perceived ease of use on the intention to use e-banking provides evidence that perceived ease of use directly or indirectly positively affects users' perceptions of trustworthiness through its effects on perceived usefulness and attitudes related to e-banking. System interactions (Al-Smadi, 2012; Qureshi et al., 2008; Olatokun&Owoeye, 2012).

G) Subjective Norm

Subjective norms (SNs) refer to the individual's perception that people who are important to him think that he should perform, or steer clear of performing a certain behavior (Fishbein and Ajzen, 1977). Literature shows that studies are not of a consensus as to the subjective norms effects. For

instance, no significant effect of subjective norm was found on intention to use in Mathieson's (1991) study, while in Venkatesh and Davis's (2000) study, they revealed subjective norms to have a direct effect on intention to use in a voluntary use setting . Meanwhile, Taylor and Todd (1995) and Abbad (2013) revealed a significant direct effect of Subjective norm on intention towards e-banking use.

H) Perceived risk

Perceived risk refers that the extent to which customers are uncertain about the consequences of buying, using or disposing a certain technology It's important to minimize that threat is very essential (Hoyer and MacInnis, 2000). The risk or ambiguity with regard to the most suitable buying decision or the repercussions is a major variable that affects the amount of information that customers collect (Loudon and Bitta, 1993). Research undertaken in Turkey (Polatoglu and Ekin, 2001), indicates that the risks linked with the testing for innovation include financial, physical or social dangers. Safety hazards are well acknowledged as one of the biggest obstacles to the use of electronic banking. The degree of security and danger associated with new innovation is vital for intention to use and intention to use of electronic banking according to Cooper (1997) and Daniel (1999). Even when there has long been electronic banking, the customer worry about the security of financial transactions via the Internet is one of the most critical obstacles limiting this new innovation. Consumer electronic banking decisions may have an influence on safety, privacy, trust and risk issues. The use of electronic banking is thus expected to expand when the risk of electronic banking is minimal.

2.7. Customer attitude towards the intention to use electronic banking

The variable of electronic banking acceptance is measured based on the attitude towards the use of electronic banking (attitude towards using digital banking). Attitude toward to use is a person's understanding toward an object is a function of his beliefs about that object, and an evaluative response related to his beliefs.

Electronic banking has been considered to be important as an innovation. Ajzen's (1985) theory of planned behavior, as well as Rogers' theory of innovative dissemination, was used as a survey by Tan and Teo (2000) of (mainly male) electronic users and found the key effects as: attitude, compatibility, complexity, subjective norms, perceived risk, perceived usefulness and perceived

ease of use. The research also revealed that customers who did not utilize the Internet did not believe that they had to, and that they felt that relative advantages were important. Sathye's study (1999) highlights a similar conclusion that many customers just do not know about the particular advantages of electronic banking.

When innovation is better than the current system (measurement of its relative advantage), in line with the demands of the future use (measurement of its compatibility), easy to grasp and use (measurement of its complexity), a favorable attitude towards innovation is more likely to develop (Ching and Ellis, 2004). Thong (1999) showed that in the use of electronic banking the compatibility and complexity of innovation was crucial. The aim of this study is thus to provide a better understanding into how independent variables affect the use of electronic banking service channels and to define the following factors and work on them to enhance the use of electronic banking.

Attitude

Attitude explains a person's favorable or unfavorable assessment regarding the intention to use of the services or the person positive or negative feeling about e-banking intention to use (Davis et al., 1989). He/she will hold a favorable attitude towards a given behavior if he/she believes that the performance of the behavior will lead to a predominantly positive outcome. Attitudes play an important role in influencing individuals' intentions to adopt new technologies. Many previous studies such as Al-Smadi (2012), Qureshi et al. have examined the direct and mediating effects of attitude on customers' willingness to use electronic banking services. (2008), Olatokun and Owoeye (2012).

2.8. Challenges of electronic banking system

According to Harrison (2012), it is hypothesized that many of the factors affecting the successful intention to use of new technologies such as E-commerce and E-banking are generic in nature and that the successful intention to use of internet technologies in part depends on how these are used in connection with the other technologies and management practices that form a technology cluster. However, the most critical challenges can be described to the very limited information

and communication infrastructure problems are in most developing countries ,OECD, 2004).The most common challenges includes:

- Network infrastructure
- Security and trust factors
- Dynamic change in IT
- Illiteracy

It is however important to note that challenge to e-commerce intention to use work differently according to organizational type and culture. Areas of training and people development need to be addressed Harrison (2012). The study that was conducted by Isaac (2005) indicated that the challenges for the intention to use of E- banking in commercial bank are security, human face i.e. customers still value personalized and responsive services from their bankers, poor and/or lack of technological infrastructure, lack of proper legislation governing e-transactions and preference to paper money, as opposed to "virtual" cash in transactions etc. Ziad et al., (2009) also classified the e-banking challenges in to three categories this are:- economic, socio-political and cognitive.

The economic obstacles include several factors that affect the diffusion of e-commerce such as slow internet diffusion and unavailability of credit cards,. The socio-political challenges take account of government regulations like privacy and security, lacks of business laws for e-commerce, lacks of legal. Finally, the cognitive hindrances contain a number of factors, which lead to a negative cognitive assessment of E-commerce of individuals and organizations like inadequate awareness, knowledge, skills, and confidence; a lack of awareness and understanding of potential opportunities; lack of confidence in service providers and computer illiteracy.

A) Network Infrastructure

The most common communication infrastructure for E-banking is computer network such as internet. According to Kumaga (2010), low level of internet penetration and poorly developed telecommunication infrastructure impede smooth development and improvements in E-commerce in developing countries. In this regard, a study made by microfinance Nigeria (2010) indicated that efforts made by the Nigerian Government and other financial & ICT stakeholders to move Nigeria's payment system from cash dependent platform to the global acceptance

electronic-driven alternative ways is impeded by shortage of well-developed telecommunication infrastructure. Another major problem that relates to E-banking System is frequent electric power interruption. This will create a lot of problems in E-banking activities which are basically depending on power supply.

B) Security issue

Security one of the biggest challenges & the basic requirements of E-Banking are ensuring its security. Securing the process in E-Banking involves authenticating data of the customer and banker and protecting the information to be transmitted from interception. According to Garadachew (2010) ,E-banking system must also take into account multilateral security keys i.e. security needs of all participating parties in the E-banking system .An E-Banking system that is not secured may not be trusted from its users . Trust is one of the crucial factors to ensure the acceptance of E-Banking system by users. Martina (2005) also indicated that E-banking application represent a security challenge as they highly depend on crucial ICT systems that create vulnerabilities in financial institutions ,businesses and potentially harm customers.

C) Dynamic change in information technology

According to Suoranta and Mattila (as cited in Gichana, 2013), as a dynamic change in technology continues to be an important element in electronic banking service system, understanding the factors that influence the intention towards using electronic banking technologies will continue to be an important area of research. While carrying out online transactions there are many instances when the banker might need help of a representative, from the bank.

In the branches customer care representatives who are easier to talk to, but in case of online banking, in which the banks provide customer care numbers, the bankers find it difficult to get their problems solved. Sometimes there is congestion in the network and they have to wait for others, in order to talk to the bank's representative at the other end. Once the line is put through, one may either get somebody helpful and knowledgeable or may not, leaving him in a baffled and confused situation. Although online banking involves risk and imposes certain problems, there are many facilities provided by it. To avail these benefits, it is important for one to educate

him about the risks, and the steps he can take to protect his financial information. It is also necessary to understand the rights and responsibilities as an online banking consumer, in order to make a difference to one's own financial well-being (Ruby and Pankaj, 2011).

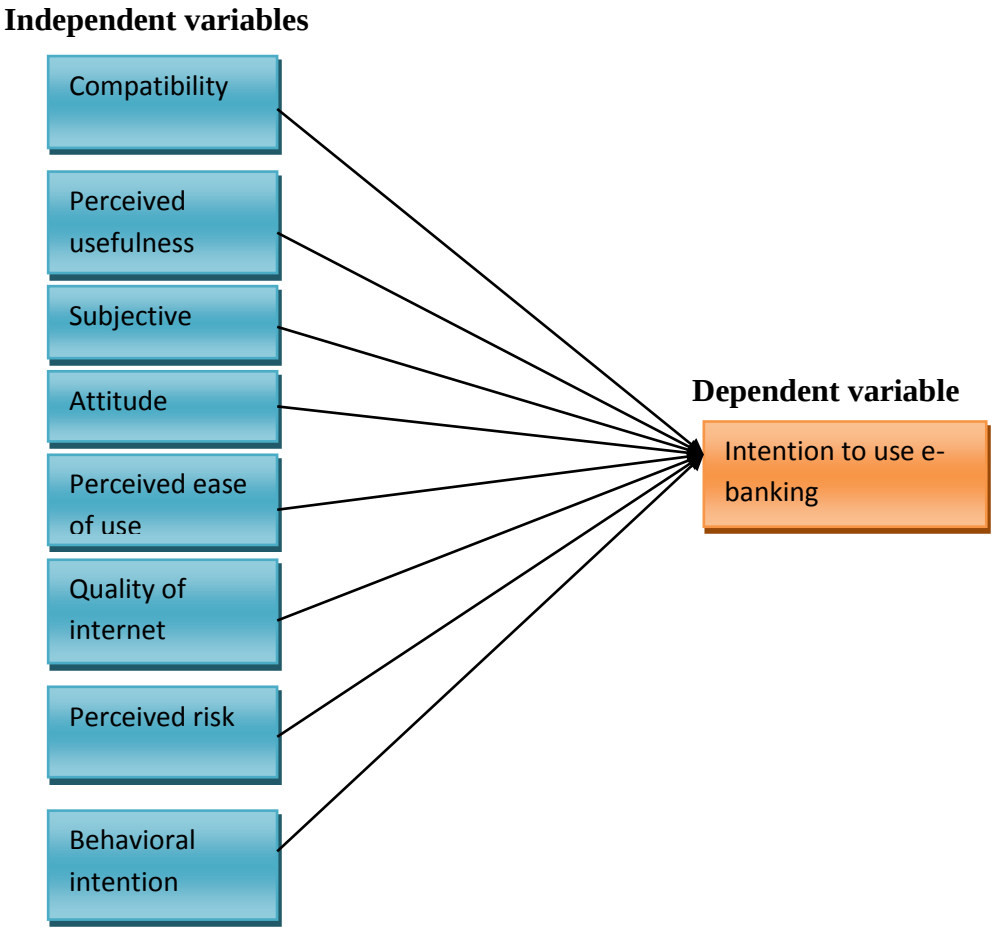
D) Illiteracy challenge

There are some roles of e-banking sector in e-banking such as online corporate banking electronic fund transfer, automated teller machines (ATM), debit card, etc. bank is the authorized organization which can store and transact money. Technological developments in banking sector make trading activities much easier and cheaper for customers. Commercial bank of Ethiopia faces numerous challenges to fully adopt E-banking. One of the major challenges in Ethiopia is high illiteracy rate. This challenge hinders the intention to use of e-banking service channels.

2.9 Conceptual framework

Mugenda (2008) defines conceptual framework as a hypothesized model identifying the concepts under study and their relationship. It is a framework usually developed by the researcher to demonstrate the inter relationships between variables of the study. the TAM, innovation diffusion theory (IDT), and TRA has broader theoretical bases proven by various empirical grounds in e- banking adoption. However most of the above named models are not directly applicable in to developing countries without modification due to the difference in economic, social, cultural, and other attitudinal varieties. Therefore, as (Juwaheer, Pudaruth and Ramdin, 2012) identifying 12 variables influencing internet adoption in a case study of commercial banks in Mauritius i.e. perceived usefulness, perceived ease of use, subjective norms, complexity, compatibility, attitude, behavioral intention, the level of awareness, age, income, gender and education. In addition, (tan and teo, 2009) quoted internal organizational factor and external factors.

Figure 2.3: Conceptual Frame work



Source: Adopted from (Tan and Teo, 2000) and modified by the researcher this paper to suit the research.

2.10. Research Gap

The literature review indicates that several researches have been conducted on electronic banking in private banks in Ethiopia but very few limited researches have be conducted on e-banking especially linking the influencing factor to the adoption of e-banking . in commercial bank of Ethiopia there are no direct researches in the area of assessment of influencing factor and intention to use e-banking . This research therefore seeks to fill the research gap created in this area.

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

Introduction

This chapter focuses on the numerous methods and procedures used by the researcher to perform the study. The research design, research approach, population characteristics, sampling design and sample size, data collection methods, research procedures, data analysis methods, and ethical issues were organized in the following order: research design, research approach, population characteristics, sampling design and sample size, data collection methods, research procedures, data analysis methods, and finally the ethical issues are discussed.

3.1. Research Design

In this research an inferential research design was applied. Inferential research design aims to create an understanding to know the nature of the relationship between the current state of the identified variables. Data analysis provides a hypothesis test. Collecting information systematically requires careful selection of the research unit and careful measurement of every variable (Brewer, 2000).I used an inferential research is considered an appropriate because variables are generally observed in their availability and can produce accurate, reliable information. Therefore it was useful in inferential the intention to use of electronic banking as the dependent variable by exploring eight different independent variables that are influencing them include the complexity ,compatibility, perceived ease, perceived usefulness, subjective norms, behavioral intention, quality of internet connection and attitudes toward electronic banking; challenging factors are affecting the intention to use electronic banking.

3.2. Research approach

The researcher used a mixed research approach in order to achieve the study's goal and answer the research questions. To take the necessary information Individuals were contacted and questionnaire is distributed and they were filled up and returned. With the factor influencing in the intention to use electronic banking was investigated using Spearman rank correlation and linear regression. This approach was chosen because mathematical expressions were used in the

data analysis based on the questionnaire distributed and it provides the fundamental attributes of the variables to at hand.

3.2.1. Characteristics of population

The population analysis was made the total customers of the North Addis Ababa district of Commercial Bank of Ethiopia. The target populations from which the sample respondents were selected the total number of individual who uses e-banking service channels. The number of users of the four conveniently selected from (Sidist kilo, Hamle19,Yekatit 12 and Arat kilo branches).

3.2.2. Unit of analysis

The unit of analysis for this study was the active users of e-banking service channels of the selected branches in North Addis districts of Commercial Bank of Ethiopia.

3.2.3. Sampling techniques and sample size

3.2.3.1 Sampling technique

In a sampling technique a randomly four branches were selected from the CBE's based on the number of customers who uses e-banking and based on the Grade level of the branches (Grade-1, Grade-2, Grade-3, Grade-4, and special braches) were chosen for this study, namely Sidist Kilo, Hamle19, Yekatit 12 and Arat Kilo branches.

In this research questionnaires were distributed to the customers of CBE in the selected four branches. The appropriate data was taken by asking directly to the customer are the users of e-banking service channels. The questionnaires were divided into two sections. The first section captured basic demographic information of the respondents such as age and educational back ground, the second section captured information about the variables that influencing the intention to use e-banking system.

When the population is large, it is better to use purposive sampling techniques to reduce cost, time and ease of handling of the data (Saunders, Lewis & Thornhill, 2009). The purposive sampling technique was used in the study of "Factors Influencing the intention to Use of e-Banking by Commercial Banks in Ethiopia in North Addis Ababa district". In order to increase the representativeness of the sample, the appropriate number of respondents was selected from four CBE branches in order to avoid lower responsiveness, and the questioners were collected by

the judgment of researcher. The right sample size must be determined in order to draw confident generalizations about the construct under research. Size of the sample the act of determining the number of observations or repetitions to include in a statistical sample is known as sample size determination.

3.2.3.2 Sample size

The target population of this study is the customers of commercial bank of Ethiopia in North Addis Ababa district in the selected four branches. Numerically the total number of customer which uses e-banking in those branches the number of customers which use the e-banking system shown in the following table

Table 3.1 **The number of e-banking users**

	Name of the branches	**Number of e-banking users**	**Sample size**
1	***Sidist kilo campus***	***31,201***	***115***
2	***Arat kilo***	***49,166***	***134***
3	***Hamle 19***	***18,129***	***82***
4	***Yekatit 12***	***7,234***	***53***
	Total	**105,730**	**399**

Source: **CBE North Addis district annual report as of may, 2021**

The sample of this research is calculated by using Taro Yamane (Yamane, 1973) formula with 95%Confidence level. (according105, 730 persons from the data of annual report of the bank on may,2021.)The calculation formula of Taro Yamane is presented as follows.

$$\mathbf{n} = \frac{N}{1+N\,(e)^2}$$

Where :

n= sample size required

N = total number of population

e = acceptable error (%)

$$n = \frac{105{,}730}{1+105{,}730(0.05)^2}$$

$$n = \frac{105{,}730}{265.325}$$

$$n = 398.49$$

We get a sample of 398.49from the total population. After calculated the sample size by substituting the numbers into the Yamane formula, the numbers of Sample is 398.49 persons. In order to obtain reliable of data, researcher has increased sample size to 399 Persons.

3.3. Variables of the study

Dependent variable:-the intention to use e-banking is the dependent variable of the study and it affected by different known and unknown factors but this research have try to show the relative impact of the eight certain variables on the intention to use e-banking is evaluated. The intention to use e-banking is the result of a combination of different factors which can be measured by the comprehensive effect and significant relationship between the variables.

Independent variable:- the intention to use e-banking is affected by different known and unknown factors the known factors have a direct impact on the intention to use e-banking in the study are perceived risk, compatibility ,complexity, perceived ease of use, subjective norms, quality of internet connection, attitude and behavioral intention. The value of the independent variables is measured by using the frequency, mean, standard deviation and average of the agreement with e-banking services.

3.4. Data source and collection procedures

Data was acquired in a mixed data analysis form from both primary and secondary sources. While the study relied mostly on primary data from the customers of e-banking users also relied on secondary data to fill the gaps. Customers provided the primary data through questionnaires. The primary data is an item unique to the question investigated. The research consists of a survey of e-banking users of commercial bank of Ethiopia. Although obtaining raw data is expensive and time consuming. If the raw data is collected through structured questionnaires is the most important (Malhotra, 2006). The main tool for data collection is designed through a structured questionnaire which consists of close ended questions. The purpose of using this type of question is because it is easier for the respondent to answer. The data collection process is carried out separately. The original data is collected through standardized questionnaire surveys, and the

auxiliary information from previous studies is used to review published institutional documents, journals and reports to generate electronic banking services using reference information. The data collected is a mixed data analysis in nature. The data is based on questionnaires collected in the on-site survey and evaluation of intention to use e-banking service channels, including the following variables, age, gender, education level, and income level, and is conducted under the close supervision of the researcher. The questioner is handled face-to-face in order to ensure the validity of the content, the content of the questioner is constructed based on the literature used in the research. In addition, secondary data (such as annual reports, journals, and written articles on similar issues) are also used for obtaining information that is not available from primary sources of data.

3.5. Method of data analysis

A mixed data analysis method was used to analyze the acquired data. Frequencies and percentages are employed in inferential data analysis to portray quantitative data in the form of tables and graphs. For analysis, the data was coded and entered into a computer using the statistical software for social science (SPSS Version 22). Each independent and dependent variable's means, standard deviations, correlations, and frequency distribution are provided. The regression model was used to regress intention to use electronic banking against the eight independent variables. the mean, standard deviation, regression and correlation are the most essential in inferential statistics utilized to know the relationship between the variables.

3.6.Data collection instrument

After collecting the pilot questionnaires from the customers and obtaining a Cronbach's Alpha based on the reliability test (Zikmund, Babin, Carr, Griffin, 2010), the main data of the study were collected, for which the rarely modified version. This study uses the point-five Likert scale to affirm. Compared to two-scale system and seven-scale systems, this scale is more reliable and an effective option, because if the number of response options is greater than five, the reliability will be reduced (Hayes, 1992). Then, after the instrument of collection of this investigation which reflects;

Primarily The level of customer consent based on the Likert scale of five points from "1" (strongly disagree) to "5" (strongly agree) is used for CBE customers based on standardization

issues to use any electronic banking products that they hinder the intention to use electronic banking services. This research adapts highly on the perceived usefulness, perceived ease of use ,complexity, compatibility, attitude, Quality of internet connection and behavioral intention of e-banking (Chen, 2007), perceived risks and quality of internet connection (Featherman and Pavlou, 2003), as well as the role of security, regulatory support, and other aspects based on different previous studies and construct the questionnaire. Support institutions (Alsmadi, 2012). The questionnaire has been distributed to a sample of 399 CBE customers in the CBE North Addis Ababa district in some selected branches.

Secondary data are important data related to research topics are taken for this research from articles written on similar topic, papers written on similar topic, financial magazines, etc..

3.7. Reliability Test

Reliability test is the degree to which a construct's measure is consistent or reliable. Cronbach's alpha coefficient was used to perform the reliability test and items that scored higher than the acceptable value were kept. Dennick & Tavakol (2011) if a test has more than one idea or construct, reporting alpha for the entire test may not make sense because the higher number of questions will invariably inflate the value of alpha. As a result, rather than calculating alpha for the entire test or scale, alpha should be determined for each of the concepts. The alpha coefficient ranges from 0 to 1.

The value with in 0.5 or below indicating unsatisfactory internal consistency, dependability and unacceptability (Ramayah, 2011). Scales with coefficient alpha between 0.6 and 0.7, according to Zikmund et al. (2000), imply that there is a fair reliability and acceptability. A questionnaire adapted and constructed from this study has been pretested by using Cronbach’s alpha coefficient through SPSS version 22 was found to be more than 0.60. Based on the above range all the variables designed were found to be a good measure of the dependent variable.

Table 3.7.1 Reliability coefficient of variables cronbach alpha

Variables	N	Cronbach Alpha
	30	
Compatibility	4	0.710
Complexity	3	0.721
Perceived risk	4	0.651
Perceived ease of use	3	0.839
Perceived usefulness	5	0.798
Subjective norms	3	0.883
Quality of internet connection	4	0.756
Behavioral intention	4	0.784

3.7.1. Validity Analysis

Validity analysis Is the extent to which differences discovered using a measuring device reflect genuine differences between individuals being tested (Kothari, 2004). According to Kothari (2004), content validity refers to how well a measuring instrument covers the topic under investigation. The content validity of an instrument is good if it contains a representative sample of the universe. It makes decisions based on judgment and intuition. It can also be determined by a panel of people who will judge how well the measuring device fits the standards, but there is no way to express it numerically. Professionals checked the content's validity based on this.

3.8. Regression Analysis

Multiple regression analysis is statistical techniques that can be used to explore the relationship between one continuous dependent variable and a number of independent variables or predictors. It is based on correlation but allows a more sophisticated exploration of the interrelationship among a set of variables (Pallant, 2016). Where **INT = β0+**β1 X1+β2 X2 + β3 X3 + β4 X4 + β5 X5 +β6 X6+ β7 X7+ β8 X8 + ε

Where**:- INT** = customers intention to use e-banking, **X1** =complexity,**X2** = compatibility,**X3** = perceived ease of use,**X4** = perceived usefulness,**X5** = subjective norms, **X6**= perceived risk, **X7**= Quality of internet connection, **X8**=behavioral intention and **ε** = is the error term for any missing variable in behavior of human account, assumed to distribute normally with zero mean

and **σ** standard deviation and is independent of the error terms associated with all other Observations. **β0** = the intercept value of the regression.

3.9. Test of normality of the Data

One of the assumptions was that the normality of the data should be confirmed before utilizing descriptive statistics, regression methods and linearity test to analyze the data. Fieled (2005) defines regularly distributed data as information from one or more normally dispersed populations. Hypothesis testing is based on the assumption that data is regularly distributed.

3.10. Ethical Considerations

Some ethical considerations had been examined by the researcher. Respondents have the option of participating or not participating in the survey, and the survey enumerator has informed them of the poll's aim as well as the confidentiality of their responses. Emerging ethical considerations were evaluated and addressed during the study's execution. The objective and importance of the study, as well as confidentiality, were stated in the introduction section of the questionnaire for this purpose. Respondents were advised that they had complete freedom to fill out the questionnaires or withdraw from the study at any time, with a negative consequences, and that their participation or non-participation would not have effect on them.

Structured questionnaires were given to obtain primary data. To shield their responses from predisposition, only generic information was written in each of the questions. Respondents' confidentiality was maintained, and their identities were not revealed. Finally, by recognizing every reference used, all research findings have not been concealed. Furthermore, the study was conducted in an open-minded manner, with attitudes expressed as they are. Nothing was changed or modified. As a result, the material that will be acquired will be provided as is, and all of the literatures gathered for the purpose of this study is appreciated in the reference section.

CHAPTER FOUR

4. Data Presentation, Analysis and Discussion

4.1 Introduction

This chapter provides the presentation, the analysis, and the discussion of the study. Data was collected through questionnaire. A total of 399 questionnaires were personally handled to the respondents with close follow up and guide in filling the questionnaire and 372 respondents filled and returned their questionnaire. Thus constituting 93.23% of the questionnaires are returned, while 27 of the respondents didn't respond and never returned the questionnaire and constituted about 6.77%. An inferential data analysis method was used to present, analyze and interpret the data, about factor that influence over the intention to use of electronic banking. Frequency tables along with frequencies and percentages were used to present and analyze the response of respondents' bank employees and customers of Commercial Bank of Ethiopia. The rest of the part of this chapter is organized as follows. 4.2. present the finding and discussion from the bank customers along with demographic profile and their response to the questionnaires. Section 4.3.Data analysis on the attitudes of electronic banking. Section 4.4 data analysis based on the questionnaire on the challenges of e-banking.

4.2 Descriptive statistics

4.2.1 Demographic profiles of Respondents

The demographic details of the main survey sample show that the majority of the respondents were males, forming 69.07% of the whole sample, while females are represented by 30.93%. The classification of sample based on age seems to be quite appropriate because the intention to use customers among different age groups vary from moderately to significant from one another. The respondents are in to different age category that is in four main groups. Sample population largely dominated by age group of 18-25 (30.75%) followed by the group comprising the age group of 26-32 (40.65%), 33-40(18.13%) and >41(10.43%) of sample population. This indicates that most of the sample populations are under the age of 18-32. Composition of age group is important factor in determining different stages of human development as well the intention to use of respondents on e-banking.

The study result shows that the intention to use of electronic banking is highly prevalent to middle aged group of 26-32 with 40.65% of respondents. Education plays important role in influencing e-banking intention to use, the impulse and motives that sustain and regulate all mental activity and behavior of individual (Bytiqi, 2008). Based on the educational classification 16.40% of the respondents are masters and above holders level, 56.60 % of the population are first degree holder which is more than the half of respondent in this survey, 20.87% are college diploma holders, 3.8% of respondents are high school complete and 2.1% of respondents elementary school education level.

In terms of income, majority of the respondents 4000-5999 (37.36%), 2000-3999 (29.67%), 6000-10,000 (16.40%) ,those others earn a monthly income that is greater than 10,000 ETB are (13.10%) and the respondents whose income is less than 2000 (3.29%). This might be explained by the fact that a great part of the sample population is highly educated and therefore probably earns a better income than less educated ones. Those respondents who earn less than 2000 ETB are only 3.29% of the population.

when we come to the occupation of the respondents about 38% of the respondents are government employees, 33.50% of the respondents are self employed and 28.50% of the respondents are private employees. Generally, factors that are influencing on e-banking intention to use can be considered as different in different sex, age and education level and occupation of the respondents (See annex Table 1.1). But e-banking intention to use factors can be considered similar among different sex and income groups of respondents.

Table 4.1 Demographic profiles of Respondents

Variables	Category	Frequency	Percent
Gender	Male	257	69.07
	Female	115	30.93
Age	18–25	114	30.75
	26–32	151	40.65
	33–40	68	18.13
	>40	39	10.43
Education	Elementary school complete	7	2.1
	High school complete	14	3.8
	College diploma	78	20.87
	First degree	212	56.6

	Second degree and above	61	16.4
Marital status	Married	153	40.1
	Single	206	55.49
	Divorced	13	4.39
	Widowed	0	0
Income	Less than 2000	12	3.29
	2000–3999	110	29.67
	4000–5999	139	37.36
	6000–10,000	62	16.4
	>10,000	49	13.1
Occupation	Government employee	141	38
	Private employee	106	28.5
	Self-employed	125	33.5

***Source*:** Questionnaire

Table 4.2: The most frequently Used E- Banking Services channels

	E- banking Services	Frequency	Percentage
which type of electronic banking service channels most frequently do you use?	ATM	182	49%
	Mobile banking	96	26%
	Internet banking	9	2.40%
	POS	12	3.22%
	CBE BIRR	73	20%
Total		372	100%

Source: Questionnaire

As shown in the above Table, most frequently about 182 (49%) were Automated Teller Machine (ATM) users. Next to ATM about 96 (26%) of the respondents are frequent users of Mobile banking services thirdly about (20%) 73 respondents are using CBE BIRR service more frequently . POS and internet banking having a (3.22%) 12 respondents and (2.4%) 9 respondents respectively POS and internet banking frequent users of this service channels. Therefore, the largest E-banking service in Commercial Bank of Ethiopia (CBE) was Automatic Teller Machine (ATM). This is because ATM was the pioneer E-banking instrument used in Ethiopian banking industry and as the result almost most of the customers of the bank know about the purpose and function of ATM.

Table 4.3The attitudes of customers towards the intention to use E-banking service channels

Attitudes of customers about the intention to use of e-banking	Strongly Agree		Agree		neutral		Disagree		Strongly disagree
	Freq	%	freq	%	Freq	%	freq	%	%
Using e-banking for banking transactions is a good idea	115	31%	177	48%	70	18%	10	2.6%	0%
E-banking is better than the traditional banking system.	120	32%	189	51%	45	12%	16	4.3%	0.5%
I think using E-banking system is the best means to reduce customer over load	117	31%	155	42%	98	26%	2	0.5%	0%
E-banking makes it easier for customers to do banking activities.	83	22%	204	55%	76	20%	9	2.4 %	0%

***Source*: Questionnaire**

As shown in Table 4.3 bank customers have various beliefs and opinions about the electronic banking services provided by Commercial Bank of Ethiopia. As From the table 4.3 it indicates 115 (31%) respondents strongly agreed that the idea of using electronic banking channels for transaction purpose is a best way than traditional banking system and 177 (48%) of the respondents are agreed on the idea of using electronic banking. Only 10 (2.6%) respondents disagreed that using E-banking for banking transactions is a good idea. In general 79% of the respondent accepted that Using e-banking for banking transactions is a good idea. This is because the services like: ATM, POS, CBE birr, internet banking and Mobile Banking have reduced the inconveniences occurred in the traditional banking system of serving customers.

Commercial Bank of Ethiopia has designed various strategies to achieve its vision. Accordingly, respondents were asked to give their attitudes whether E-banking service is better than the traditional one. According to the above table, 120 (32%) of the respondents strongly agreed that e-banking is better than the traditional banking system and also189 (51%) of the respondents prefer to use e-banking than traditional banking. Only one (4.3%) respondents disagreed that e-banking is better than the manual service.

Generally 309 (83%) of the respondents agreed that E-banking is the better or superior when compared with the traditional one. This is because electronic system has a lot of advantages over the traditional banking system. It is easy way to implement the bank's strategies and to simply reach its goal. With regard to reducing customer overload about 117 (31%) respondents strongly agreed that using electronic banking it reduce customer overload to the bank and 155(42 %) respondents agreed that e-banking it reduce customer overload. From the total respondents about 272 (73%) respondents are agreed that using electronic banking reduces the customer overload in the banks. Only 2 (0.5%) respondents are disagreeing on this question this imply that e-banking channels are speedy and time saving than traditional banking system.

E-banking helps customers do many banking activities, on the basis of the above table, 83 (22%) are strongly agreed e-banking is easier for customers to do many banking activities. And 204 (55%) of the respondents are agreed with e-banking is easier for customers to do many banking activities, and only 9 (2.4%) of respondents disagreed with e-banking is easier for customers to do banking activities. Using electronic banking channels Customers can easily make transactions at any time. They have access to get the bank service from where they are. When they are at home and when they are at any other places specially now a days a payment like Addis Ababa university student registration fees ,DS TV, water bill payment, electricity and traffic penalty payment can easily be pay by using Mobile banking and CBE birr service channels.

Table 4.4 the challenges of electronic banking service channels

challenges of electronic banking service channels	Strongly Agree		Agree		Neutral		Disagree		Strongly disagree	
	Freq	%	freq	%	Freq	%	Freq	%	Freq	%
E-banking services channels are secure and I believe in it.	56	15%	182	49%	54	14%	76	20%	4	1%
The dynamic change in IT is a serious challenge for understanding about E-banking	143	38%	201	54%	23	6.1%	5	1.3%	0	0%
Network failures are serious problem to use E- banking.	152	41%	172	46%	47	13%	2	0.5%	0	0%
High rate of illiteracy affect the easy practice of E-banking service	146	39%	212	57%	11	3%	3	0.8%	0	0%

***Source*: Questionnaire**

Customers respondents were asked to give their intention towards the challenges of e- banking services of Commercial Bank of Ethiopia. Accordingly, 56 (15%) of the respondents strongly agreed that customers believes the electronic banking system are secure and 182 (49%) of the respondents agreed that electronic banking system are secure. On the other hand54 (14%) of the respondents are neutral and said nothing about the electronic banking system is secure. And other 76 (20%) of the respondents disagreed with those customers believes the electronic banking system are secure.

According to the data in the above table, a customer respondent on the dynamic change in IT is a serious challenge for understanding E-banking in Commercial Bank of Ethiopia. 143 (38%) of the respondents strongly agreed that the dynamic change in IT is a serious challenge for understanding about E-banking whereas 201 (54%) of the respondents from the total sample agreed that the dynamic change in IT is a serious challenge for understanding about E-banking service channels. Only 23 (6.1%) respondent was neutral about the dynamic change in IT is a serious challenge for understanding about E-banking. On the other hand, 5 (1.3%) respondent disagreed about the dynamic change in IT is a serious challenge for understanding E-banking.

Most of the customers are not recognize that the dynamic change in IT is a serious challenge for understanding E-banking services. This shows that there was lack of enough in understanding the impact of the dynamic change in IT on the intention to use e-banking service channels so the dynamic change in it adversely affect on the intention to use e-banking.. The network challenge was one of the causes for the failure of smooth running of e-banking.

According to the data, 152 (41%) respondents strongly agreed that network failure is the serious challenges to e-banking service channels. Other 172 (46.3%) respondents agreed that network failure was serious problems that influence to use e-banking services channels. The rest of 47 (13%) respondents were neutral about the problem of network failure in smooth running of e-banking. Frequent network failure and power interruption were obstacles for running e- banking smoothly. This problem happened due to the low level of infrastructural facilities in our country it was, one of the major challenge for e-banking service channels.

According to the above table, 146 (39%) of the respondents are strongly agreed that high rate of illiteracy affected the practice of e-banking system, 212 (57%) of the respondents agreed that

high rate of illiteracy affected the practice of e-banking system, only 3 (4.5%) of the respondent disagreed with the idea of that illiteracy affected the practice of e-banking system. Obviously, illiteracy hinders the customer's attitude towards the use of e-banking. Therefore, it can be concluded that illiteracy adversely affects the intention to use electronic banking service channels.

4.4 Determinant factors influencing the intention to use E-banking service channels

One statistical approach for determining equivalence between groups is to use simple analyses of means and standard deviations for the variables of interest for each group in study (Marczy, Dematteo, and Festinger, 2005). The mean indicates to what extent the sample group averagely agrees or does not agree with the different statement. The lower the mean, the more the respondents disagree with the statement. The higher the mean, the more the respondents agree with the statement. On the other hand, standard deviation shows the variability of an observed response from a single sample. The mean values are presented in (table 4.5), together with standard deviation of values for each variable.

Table 4.5: - Descriptive Statistics for Likert scale

Descriptive Statistics

Variables	N	Mean	Std. Deviation
Compatibility	372	3.6277	.90844
Complexity	372	3.4634	1.23118
Perceived risk	372	3.1165	.84528
Perceived ease of use	372	3.7363	1.00834
Perceived usefulness	372	3.7445	.79024
Subjective Norms (SN)	372	3.6557	1.15342
quality of internet connection (QIC)	372	3.6387	.86598
Behavioral Intention (BI)	372	3.7981	.89216
Valid N (listwise)	372		

Source:-questionnaire

Behavioral Intention of electronic banking with mean score of (3.79) with standard deviation of 0.89 implies that it is the most significant factor among variables to the intention to use e-banking. Although, perceived usefulness of electronic banking scores a higher mean of (3.74) with standard deviation of 0.79, the other item that affects the intention to use e-banking

contributes significantly to the grand mean. The mean score of perceived ease of use relatively high (3.73) with the standard deviation of (1.01) and the fourth influential factor for customers to adopt e-banking depending on the easiness of to use the electronic banking to accomplish our day to day activities and electronic banking channels like internet banking, mobile banking, ATM, POS and agent banking does not require a lot mental effort. A subjective norm comes fourth with mean score value of (3.65) and standard deviation of 1.15 implies that it is the most significant factor among respondents to the intention to use e-banking. This implies that the family our colleagues friends of e-banking have significant influence on intention to use when the customer start to use e-banking it saves their time.

Next to subjective norm, perceived risk and perceived usefulness the Quality internet connection becoming the fifth influential factor with mean of (3.64) and std. deviation (0.86) for e-banking intention to use. This shows that the electronic banking is simple and easy to manage the customer finances the intention to use of e-banking. Complexity to use e-banking services has been depending on these big factors. Behavioral intention becomes fifth with the mean (3.62) and standard deviation of (0.994) that has significant influence on e-banking intention to use. The intention to use electronic banking while the electronic banking feat in our life it can easy our life also in this research most of the respondent agreed on while by the time they start to use e-baking they suit with their life E-banking they can create awareness and providing easy and user friendly electronic channels for banks and the end user.

Correlation analysis

For this study Pearson's correlation analysis was used to measure the magnitude of the relationships between the intentions to use of electronic banking and factors that influencing it. A correlation coefficient is a very useful means to summarize the relationship between two variables with single number that falls between -1 and +1 (Pallant, 2016). To interpret correlation result and its strength of relationship between variables the guidelines suggested by (Field, 2006) Was followed mainly for simplicity his classification of correlation coefficient (r) as follows 0.1 to 0.3 is weak between 0.3to 0.5 is moderate and above 0.5 is strong. Regarding relationship between variables, Table 4.6 clearly shows that figures with symbol (**) indicates that each of variables significantly contributes or correlated at significance level of $P<0.01$.

Table4.6 Correlations between Variables

Correlations

		compatibility	complexity of electronic banking	perceived risk	perceived ease of use	perceived usefulness	attitude towards to use	subjective norms	availability of quality internet	behavioral intention	intention to use behavior
compatibility	Pearson Correlation	1									
	Sig. (2-tailed)										
	N	372									
complexity	Pearson Correlation	.642**	1								
	Sig. (2-tailed)	.000									
	N	372	372								
perceived risk	Pearson Correlation	.314**	.274**	1							
	Sig. (2-tailed)	.000	.000								
	N	372	372	372							
perceived ease of use	Pearson Correlation	.698**	.525**	.228**	1						
	Sig. (2-tailed)	.000	.000	.000							
	N	372	372	372	372						
perceived usefulness	Pearson Correlation	.704**	.502**	.196**	.916**	1					
	Sig. (2-tailed)	.000	.000	.000	.000						
	N	372	372	372	372	372					
subjective norms	Pearson Correlation	.647**	.464**	.225**	.738**	.797**	.799**	1			
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000				
	N	372	372	372	372	372	372	372			
Quality of internet connection	Pearson Correlation	.628**	.433**	.237**	.679**	.689**	.700**	.655**	1		
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000			
	N	372	372	372	372	372	372	372	372		
behavioral intention	Pearson Correlation	.662**	.439**	.268**	.745**	.723**	.713**	.597**	.581**	1	.667**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	372	372	372	372	372	372	372	372	372	372

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

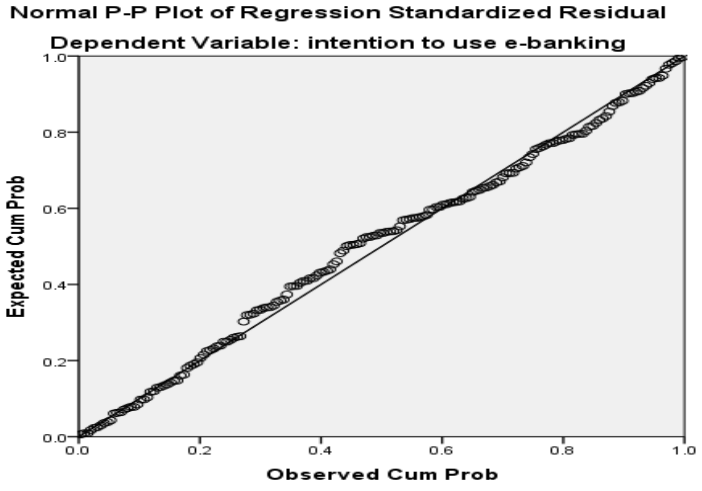
Source: - questionnaire

As per table 4.3, the coefficients was revealed that the eight independent variables affecting almost all positively related with dependent variable within the range of (0.314) to (0.916) all were significant at p<0.01 level. Over the six explanatory variables that affect the intention to use e-banking; perceived usefulness (0.916), subjective norms (0.799), compatibility of e-banking (0.765), behavioral intention (0.745), perceived ease of use (0.698), Quality of internet connection (0.689), complexity of electronic banking (0.642)and, perceived risk of electronic banking (0.314) shows a moderate positive relationship with the intention to use e-banking in a ascending order. But the factor perceived risk stated in the question with positive questions and risk imply that perceived risk affects inversely e-banking intention to use.

Linearity Test

Linearity refers to the degree to which the change in the dependent variable is related to the change in the independent variables. To determine whether the relationship between the dependent variable that is the intention to use e-banking and the independent variables compatibility, complexity, perceived usefulness, perceived ease of use, subjective norms, Quality of internet connection and perceived risk is linear; plots of the regression residuals through SPSS software had been used.

Figure 4.1: The Normal P-P Plot of Regression Standardized Residual



***Source*:** Questionnaire

In the Output The scatter plot of residuals shows no large difference in the spread of the residuals as you look from left to right on figure 4.1. This result suggests the relationship we are trying to predict is linear.

Regression Result

The overall regression model and its ANOVA are summarized as follows:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	Durbin-Watson
					R Square Change	
1	.927[a]	.858	.855	.241	.832	1.578

Source :- Questionnaire

a. Predictors: (Constant), Behavioral Intention (BI), Perceived ease of use, Quality internet connection (QIC), Perceived risk, Compatibility, Complexity of electronic banking, Perceived usefulness, Attitude Towards Use (ATU), Subjective Norms (SN)

b. Dependent Variable: the intention to use e-banking (IU)

R-squared is measured the goodness fit test of the explanatory variables in explaining the variations in the actual intention to use of electronic banking measure of explanatory variables (complexity, compatibility, perceived risk, perceived ease of use, subjective norms behavioral intention, perceived usefulness and quality of internet connection).

As clearly described in table 4.4 adjusted R-square values for the regression model was 0.855. This indicates that the explanatory variables; complexity, compatibility, perceived risk, perceived ease of use, subjective norms, quality of internet connection ,behavioral intention and perceived usefulness explain approximately about 85.5% of the variation in the intention to use of electronic baking . The remaining 14.5% of the variation are explained by other variables which are not included in the model. Therefore, e-banking service dimensions (complexity, compatibility, perceived risk, and perceived ease of use, subjective norms, Quality of internet connection, behavioral intention and perceived usefulness) are good explanatory variables over

the intention to use electronic banking in commercial bank of Ethiopia e-banking services. But it does not mean that all these factors have equally significant correlation with the intention to use electronic banking.

The results of the multiple linear regression analysis signal that there is variation in the effect on intention to use e-banking Beside the F statistics which is used to measure the overall test of significance of the model was presented, and null hypothesis can be clearly rejected since the p-value is 0.000 which is sufficiently low, the model is well fitted at 1 percent level of significance.

Table 4.7: Result of the regression analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.056	.095		.586	.558
	compatibility risk	.069	.037	.069	.805	.221
	complexity of electronic banking	.083	.028	.077	2.932	.004
	perceived risk	-.151	.020	-.053	-2.508	.013
	perceived ease of use	.058	.054	.058	.901	.018
	perceived usefulness	.516	.111	.483	4.366	.000
	subjective norms	.184	.033	.189	5.494	.000
	Quality of internet connection	.351	.027	.399	13.018	.000
	behavioral intention	.117	.030	.128	.245	.003

Source:- Questionnaire

a. Dependent variable: the intention to use e-banking

b. Predictors (constant): perceived usefulness, perceived ease of use, quality of internet connection, compatibility, complexity, subjective norms, behavioral intention and perceived risk

N.B:- from the above regression analysis table I found that unlike the other studies (Chen, 2008; Tan & Teo, 2000) Compatibility in commercial bank of Ethiopia had a moderate positive effect over the intention to use e-banking. This implies that electronic banking services fit well with customers working environment and lifestyles therefore; they like to use such technologies. When customers or prospective customers perceive that using electronic banking in most of the time compatible with their current ways of banking use and it fits well with the way they like to do banking, they tend to use it.

The regression table shows the overall significance/ acceptability of the model from a statistical perspective. As the significance value of F statistics shows a value of (.000), which is less than $p<0.05$. Thus, the model is significant which indicates that the variation explained by the model is not due to chance.

As stated earlier, this study aims to identify the most contributing independent variable in the prediction of the dependent variable. Thus, the strength of each predictor (independent) influencing the criterion dependent variable can be in investigated via standardized Beta coefficient. The regression coefficient explains the average amount of change in the dependent variable that is caused by a unit change in the independent variable. The larger value of Beta coefficient an independent variable has, bring the more important determinant in predicting the dependent variable.

Basically:

IUE= $\alpha + \beta 1\ X1 + \beta 2\ X2 + \beta 3\ X3 + \beta 4\ X4 + \beta 5\ X5 + \beta 6\ X6 + \beta 7\ X7 + \beta 8\ X8 + \varepsilon$

Where, **IUE** = **Intention to use E-Banking**

X1 = complexity

X2 = compatibility

X3 = perceived ease of use

X4 = perceived usefulness

X5 = subjective norms

X6= perceived risk

X7= Quality of internet connection

X8=behavioral intention

Model specification:

IUE = 0.069+0.077X1+ 0.058X3+0.483X4+0.189X5+0.399X6+0.128X7+(-0.053)X8

R square (Adj.) = 0.855,

F = 107.930*

Significant at 95% level

Coefficient analysis shows the relationship between dependent variable and independent variables. According to Sig. value of X1 (complexity), X2 (compatibility) ,X3 (perceived ease of use),x4 (perceived usefulness),X5 (subjective norms), X6 (quality of internet connection),X7(behavioral intention) are statistically significant at 1 percent significant level in agreement with the hypothesis. Which means; complexity, compatibility, perceived ease of use ,perceived usefulness , subjective norms ,quality of internet connection and behavioral intention have great contribution to the intention to use e-banking. Whereas the sig. value of X8 (perceived risk) is less than 0.05 and concludes that the variable has no significant impact on the intention to use e-banking.

- The complexity of e-banking = 0.077 i.e., 100% change in complexity leads to 7.7% positive change in the intention to use e-banking.
- The compatibility of e-banking=0.069, implying that 100% change in compatibility of e-banking leads to 6.9% positive change in the intention to use e-banking
- Perceived ease of use = 0.058, implying that 100% change in Perceived ease of use leads to 5.8 % positive change in the intention to use e-banking.
- Perceived usefulness =0.483, implies 100% change in Perceived usefulness leads to a significant change that is 48.3% positive change in the intention to use e-banking.
- Subjective norms = 0.189, implies 100% change in subjective norms leads to 18.9% positive change in the intention to use e-banking.
- Quality of internet connection = 0.399, implies 100% change in quality of internet connection leads to 38.4% positive change in the intention to use e-banking.
- Behavioral intention = 0.128, implies 100% change in behavioral intention leads to 12.8% positive change in the intention to use e-banking.
- perceived risk = -0.053, it is found to be statistical insignificant, which means does not affect the intention to use electronic banking which is negative -5.3 which is not significant.

Hypothesis Testing

In this sub title the research hypothesis is tested as per the research finding

Hypotheses	Decision	Reason
H1: Perceived usefulness has positive effect on customers' intention to use e-banking services	**Acceptable**	B= 0.483 P< 0.05
H2: Perceived ease of use has positive effect on customers' intention to use e-banking services.	Acceptable	B= 0.058 P< 0.05
H3: Subjective norm has positive effect on customers' intention to use e-banking services	Acceptable	B= 0.189 P< 0.05
H4: complexity of e-banking has positive effect on customers' intention to use e-banking services	Acceptable	B= 0.077 P< 0.05
H5: Perceived risk has positive effect on customers' behavioral intention to use e-banking services	Not acceptable	B= -0.053 P< 0.05
H6:compatability of e-banking has positive effect on the customers intention to use e-banking	Acceptable	B= 0.069 P< 0.05
H7: Quality of internet connection has a significant effect on the intention to use e-banking	Acceptable	B= 0.399 P< 0.05
H8:behavioral intention has a significant effect on the intention to use e-banking	Acceptable	B= 0.128 P< 0.05

From the above table almost all explanatory variables have a significant positive effect on the intention to use electronic banking except perceived risk which is found to be statistically not acceptable. This shows that perceived risk has no significant effect on the intention to use e-banking in CBE.

The findings provide significant support for the compatibility, complexity, perceived ease of use perceived usefulness, subjective norms, quality of internet connection and behavioral intention in

the literature which advocates that the variables have an influence up on the intention to use e-banking in CBE. The findings are also consistent with other research findings (Jun et al, 1999, Yang, Jan & Peterson, 2004, Lui&Amett, 2000) found that perceived usefulness provides higher degree on the intention to use of-banking.

Parasurman et al 1988, Yang Jun & Peterson 2004, Lui&Amett, 2000, Stor back et al,1994 cited in (Thahkur, 2011) found that Quality of internet connection and perceived usefulness found as more critical than the other variables on the intention to use e-banking.

Chapter Five

5. Conclusion and Recommendation

5.1 Introduction

This chapter outlines the summary of the findings and its relationship to related theories, and determines how the identified factors affect the intention to use e-banking. Based on the results obtained from the research, the theoretical and practical significance are discussed. The contribution of this research can make to give the direction for the future researchers. Discussed the limitations of the research.

5.2 Summary of findings

A multiple regression analysis was used to examine the intention to use e-banking. The research has carried out inferential statistical analysis, including the mean and standard deviation, regression analysis and hypothesis testing of Likert scale items and variables; based on this analysis, the variables are in perceived usefulness, compatibility, perceived ease of use, e-banking complexity, subjective norms, quality of internet connection and behavioral intention that The orderly scores in terms of, attitude, and perceived risk are higher, and the standard deviation is lower.

A Pearson correlation analysis was performed to examine the relationship between eight independent variables (perceived ease of use, perceived usefulness, compatibility, complexity, perceived risk, subjective norms, quality of internet connection and behavioral intention) and one dependent variable (the intention to use e-banking). From the perspective of correlation analysis, perceived ease of use, complexity, compatibility, subjective norms, quality of internet connection and behavioral intention are positively correlated with the intention to use e-banking, and perceived risk is negatively correlated with the dependent variable.

Multiple linear regression analysis has been used to determine the contribution of each explanatory variable to the relevant the intention to use e-banking. It can be seen from the regression analysis that there are seven explanatory variables that significantly influence the intention to use of e-banking. In the regression model, the coefficient determination results show that these selected explanatory variables can predict 85.5% of the intention to use e-banking rate;

the remaining 14.5% of the predictive variables are not in this model. When listed by contribution to the dependent variable, the intention to use e-banking is listed in descending order of perceived ease of use, perceived usefulness, compatibility, complexity, subjective norms, perceived risk, quality of internet connection and behavioral intention.

The regression analysis results show that how the factor affecting the intention to use e-banking by the independent variables, the perceived usefulness of e-banking (B = 0.483, p = 0.0000), perceived ease of use (B = 0.058, P = 0.0000), complexity (B = 0.077, P = 0.0000), compatibility (B = 0.069, P = 0.0000) subjective norms (B = 0.189, P = 0.0000) perceived risk (B = -0.053, P = 0.013), Quality of internet connection (B = 0.399, P = 0.000) and behavioral intention (B = 0.128, P = 0.003). the result of p-value is less the value of alpha value of 0. Our P value is 0.000. R-square is about 85.5%. This shows that 85.5% of the intention to use e-banking is determined by perceived ease of use, complexity, compatibility, subjective norms, perceived risk quality of internet connection and behavioral intention. Therefore, the variables listed above are statistically supported, and alternative hypotheses are accepted. However, the perceived risk variables are not statistically significant for the intention to use e-banking of e-banking.

5.3 Conclusion

This study paper provides an insight on the factors influencing intention to use electronic banking in commercial bank of Ethiopia. Perceived usefulness and quality of internet connection had significant impact on the intention to use electronic banking whereas perceived risk has an indirect impact on intention to use e-baking. Compatibility, perceived ease of use and complexity of e-banking had a moderate significant effect on customer's intention to use electronic banking. This study has implications for research and practice. On the practical side, the results have shown perceived usefulness is a significant driver to the intention to use electronic banking and perceived risk is severe hindrance. Bank customers are sensitive to risk. Therefore, banks should seek ways and means to build trust in order to alleviate this risk. When customers trust the bank, they would continue conducting financial transactions over the e-banking banking channels even it is risky because that have confidence in banks to act in their favor. Electronic banking is expected to attract new technologically savvy customers which would increase the customers' base, and eventually increase revenues and profitability. Based on this study ATM's, mobile banking and CBE BIRR banking are the most popular channels for conducting personal financial

transactions nowadays, it is expected that electronic banking becomes the potential channel for future banking services. However, commercial banks of Ethiopia need to offer more electronic banking services and increase awareness of their intention of the customers. This can be done by advertising in their websites, newspapers, social media, TVs, or through SMS messages; which can be an effective way of spreading the use of mobile banking services. So, increased marketing efforts, especially through advertising, would help banks to increase customer awareness and attract more customers who would use electronic banking services channels.

5.4. Recommendation

Electronic banking service may be a few decades banking progression in Ethiopia and in commercial bank of Ethiopia its expansion from time to time is high, so it is a key issue, because it have a significant impact on the full banking activity, at the identical time it is difficult and wish lots of efforts to be adopted and accepted by customers of commercial bank of Ethiopia, so it need an integrated efforts to the intention to use e-banking.

The researcher recommends the subsequent possible solutions that may help to indicate the most influential factor over the intention to use E-banking. As per the findings from the analysis of the collected data; the subsequent recommendations are forwarded for the bank so as to provide efficient and effective e-banking service to their customers.

- Commercial bank of Ethiopia should adapt user friendly technologies for the benefit of the users and improving their compatibility of e-banking technology with the customer understanding and educational level.
- Prior service awareness creation is very essential for the customer about E- banking service and security issues before using e-banking service channels. This is often good for the customer to protect themselves from theft.
- Majority of respondents generally suggested that electronic banking service might not perform well and process payments incorrectly then CBE should must follow up their e-banking delivery channels frequently.
- Making close relation with Ethiopia Telecommunication Corporation to expand Information technology infrastructure and access of internet broadband internet connection the down of internet in ATM machines, POS, mobile banking, internet banking and CBE birr web based platforms.

- As the results of the study show perceived usefulness, ease of use are the most important dimensions that the bank must give attention on how to ease e-banking technology and how to expand the usefulness of e-banking for more achievements.
- The commercial bank of Ethiopia should create the notice of the general public to maneuver in to e- banking products and make cash less society. Besides NBE may provide incentives for banks to speculate strictly on the intention to use of e-banking

Finally this type of research is important in CBE because that would to extend their customers intention to use e-banking services the same as suggestion of findings. A positive attitude amongst customer towards intention to use e-banking by promoting trust and by decreasing the risk level. Thus it could also be more generally relevant because by pointing out the aspects of this study like in this research study on the intention towards to use e-banking and their influence of the independent variables that are perceived usefulness perceived ease of use and subjective norms moreover the intention to use e-banking helping for better understanding the implication and meanings of the customer behavior regarding to intention to use e-banking in CBE.

5.5. Limitation and directions for future researchers

The study isn't without limitations one of the limitations that lack of co-operation to provide data from the organization. When we come in to the future direction the future researchers can address since the study is inferential research the future researchers could undertake a more in-depth in cross sectional data. Future researches are also conducted by further extending and refining TAM and test it within the upcoming contexts.

As the use of the technology based e-banking service is get accustomed by customers and its application is fully employed within the future, the behavioral intentions like the tendency to modify, barriers and other similar issues are often examined.

Therefore further research is needed to understand the group differences for the relationship of attitude and intention adoption between pre-behavior and post-behavior users. Furthermore, the nature of networks that influenced the evolution of banks may have an effect upon attitude, even on the intention to use e-banking. This may provide a meaningful research area for the future researchers

Although this study used a cross-sectional design. One possible direction for future studies is to conduct a longitudinal study to see whether or not the variables and their relationships are consistent with time.

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Annex 1.1

Questionnaire for customer English

Addis Ababa University

College of Business and Economics

Department of Master of Science in Management

Dear respondent

I am carrying out a research & in this regard, I need your truthful & valuable opinion through this questionnaire. My research interest is in the (**Assessment of Factors Influencing the intention to use of E – Banking: in the case of commercial bank of Ethiopia.)** you can help me on current research project by completing the attached questionnaire. I request 10 to 15 minutes of your time to fill these questioners. It is being distributed to you purely for academic purpose and all the responses will be secret. Your neutral choices will be highly appreciated and make this valuable research. Please read the instructions carefully and answer all the questions.

Part (1):-**Demographic factor related questions**

(1) Gender.

a) Female
b) Male

(2) Age group

a) 18-25 years old
b) 26 - 35 years old
c) 36 -45 years old
d) 46-50 years old
e) Older than 50 years old

(3) Educational Qualification

a) High school
b) College diploma
c) Bachelor
d) Master,
e) more than Masters
f) other specify……..

(4) Occupations

a) Govt Employee
b) Private Sectors
c) Owen Business
d) Other

(5) Income

a) Less than 2,000birr
b) Between 2000-5999 birr
c) Between 6000-8999birr
d) More 10,000 birr

(6). Which type of electronic banking service channels most frequently do you use?

(a).ATM (c) Mobile banking (e) CBE birr

(b). POS (d).Internet banking

Part II Questions regarding factors influencing the intention to use of electronic banking

Below are lists of questioners relating to factors that are influencing in the intention to use of E-banking. Please indicate whether you agree or disagree with each statement by ticking (√) on the spaces that specify your choice from the options that range from "strongly agree" to "strongly disagree".

Keys:-SA=strongly agree A=Agree N= Neutral SD= Strongly Disagree D= Disagree

Tick the symbol (√) from the following choices

Factors	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
Compatibility					
A. Using electronic banking go well with my current situation					
B .electronic banking suits my life style					
C. using electronic banking makes my life more convenient					
D. using electronic banking to do my banking business fit in to my work style.					
Complexity of electronic banking					
A. using electronic banking process is simple					
B. using electronic banking is very complex					
C. electronic banking program is easy for me to manage my finances					
Perceived risk					
A. using electronic banking may expose me to fraud or monetary loss.					
B. using electronic banking may jeopardize my privacy					
C. I prefer to go to the bank to do my banking business for security reason					
D. electronic banking would increase the time it takes to my banking					
Perceived ease of use					

A.I think that learning to use electronic banking service would be easy.					
B. I think that interaction with electronic banking service does not require a lot of mental effort.					
C. I think it is easy to use electronic banking service to accomplish my banking tasks					
Perceived usefulness					
A.E- banking is convenient, in terms of 7 days and 24 hours services					
B .information technology Improve customer service					
C.Electronic banking is convenient, in terms of time saving					
D .In my opinion E-Banking Increases the productivity of the bank.					
E.In my opinion e-banking Reduce number of customers come to the banking hall					
Attitude Towards Use (ATU)					
A.Using e-banking for banking transactions is a good idea					
B.E-banking is better than the traditional banking system.					
C.I encourages others to use e-banking services.					
D.E-banking makes it easier for customers to do banking activities.					
Subjective Norms (SN)					
A.My decision to use e-banking is influenced by my colleagues and friends.					
B.My decision to use e-banking is influenced by my family.					
C.My decision to use e-banking is influenced by other service users.					
Availability of quality internet/ network connection (AQIC)					
A.For me accessing internet service is easy.					
B.The Internet/ network connection enables me to handle my bank transactions quickly.					
C.Most of the time there is internet/ network interruption while using e-banking services.					
D.The Internet/ network connection enables me to access the bank's website 7 days a week and 24 hours a day.					
Behavioral Intention (BI)					
A.I will continue to use e-banking services.					
B.I believe that e-banking will be more relevant in the future					
C.I still prefer to use e-banking than branch based					

banking services.					
D.I intend to increase my use of e-banking.					
Intention to use (IU)					
A. Based on my experience, I am very likely to return to use e- banking services					
B.Provided that if I have access to e- banking system in future, I will use it					
C.I will use e- banking on a regular basis in the future					
D.I will intend to use E- banking system as often as needed					
Challenges of electronic banking					
A.E-banking services channels are secure and I believe in it.					
B.The dynamic change in IT is a serious challenge for understanding about E-banking					
C.Network failures are serious problem to use E-banking.					
D.High rate of illiteracy affect the easy practice of E-banking service					

Thanks for your cooperation!

መጠይቅ ለደንበኛ በአማርኛ

አዲስአበባ ዩኒቨርሲት
የንግድእናኢኮኖሚክስኮሌጅ
በማኔጅመንትውስጥየሁለተኛዲግሪትምህርትክፍል

ውድ ምላሽሰጪ
እኔጥናት እያደረግኩነው እናም በዚህረገድ፣በዚህመጠይቅ አማካኝነት እውነተኛ እና ዋጋያለው አስተያየትዎን እፈልጋለሁ። የጥናት ፍላጎቴ የኢባንክ አጠቃቀም በኢትዮጵያንግድባንክ ጉዳይ ላይ ተጽዕኖ የሚያሳድሩ ምክንያቶች ግምገማ ውስጥ ነው። የተያያዘውን መጠይቅ በማጠናቀቅ አሁን ባለው የጥናትፕሮጀክት ላይ ሊረዱኝ ይችላሉ። እነዚህን ጠያቂዎች ለመመላት ከ10እስከ15 ደቂቃዎች ጊዜዎን እጠይቃለሁ። ለትምህርት ዓላማ ብቻ ለእርስዎ እየተሰራጨነው እና ሁሉም ምላሾች ምስጢራዊ ይሆናሉ። የእርስዎ ገለልተኛ ምርጫዎች በጣም አድናቆት ይኑራቸው እና ይህን ጠቃሚ ጥናት ያካሂዳሉ። እባክዎን መመሪያዎቹን በጥንቃቄ ያንብቡ እና ሁሉንም ጥያቄዎች ይመልሱ።
ክፍል (1):-ከሕዝባዊምክንያቶች ጋር የተዛመዱጥያቄዎች
(1)ጾታ

ሀ) ሴት

ለ) ወንድ

(2)የዕድሜ ቡድን

ሀ) ከ18-25 ዓመት **ሐ)** 36 -45 ዓመት **ሠ)** ከ 50 ዓመት በላይ የቆየ

ለ) 26 - 35 ዓመት **መ)** 46-50 ዓመት

(3)የትምህርትደረጃ

ሀ)ሁለተኛ ደረጃ ትምህርትቤት **ሐ)**የመጀመሪያዲግሪ **ሠ)**ከማስተርስበላይ

ለ)ኮሌጅ **መ)** መምህር

(4) የስራሁኔታ

ሀ)የመንግስትሰራተኛ **ሐ)**የግልስራ

ለ)የግልሰራተኛ **መ)**ሌላ

(5)የገቢ መጠን

ሀ)ከ 1000 ብርበታች **ሐ)** ከ 4000-10,000 ብር

ለ) ከ 1000-4,000 ብር **መ)** ከ 10,000 ብር በላይ

(6) በብዛት የሚጠቀሙት የኤሌክቶሪንክባንኪንግ አገልግሎት ምንድንነው?

(ሀ)ኤቲ-ኤም **(ሐ)**የሞባይልባንክ

(ለ)ፖስ **(መ)**የኢንተርኔት ባንኪንግ

ክፍልII በኤሌክትሮኒክ የባንክ አገልግሎት አጠቃቀም ላይ ተጽዕኖ የሚያሳድሩ ነገሮችን በተመለከተ ጥያቄዎች በኢ-ባንክ አጠቃቀም ላይ ተጽዕኖ ከሚያሳድሩ ምክንያቶች ጋር የሚዛመዱ የጠያቂዎች ዝርዝር ከዚህ በታች

ቀርቧል። ከ “በጣም ከሚስማሙ” እስከ “በጥብቅ አልስማማም” ከሚሉት አማራጮች ውስጥ ምርጫዎን በሚገልጹባቸው ቦታዎች ላይ (√) ላይ ምልክት በማድረግ በእያንዳንዱ መግለጫ እንደሚስማሙ ወይም እንደማይስማሙ ያመልክቱ።።

ቁልፎች 5 = **በጣምእስማማለሁ** 4 = **እስማማለሁ** 3 = **ገለልተኛ** 2 = **በጣምአልስማማም** 1 = **አልስማማም**

ምክንያቶች	በጣም አልስማማም (1)	አልስማማም (2)	ገለልተኛ (3)	እስማማለሁ (4)	በጣምእስማለሁ(1)
የተጓዳኝነትአደጋ					
ሀ.የኤሌክትሮኒክስ ባንክን መጠቀም አሁን ካለኝ ሁኔታ ጋር አብሮ ይሄዳል።					
ለ.የኤሌክትሮኒክስ ባንክ ለሕይወት ዘይቤዬ ይስማማል።					
ሐ.የኤሌክትሮኒክስ ባንክን መጠቀም ሕይወቴን የበለጠ አስተማማኝ ያደርገዋል።					
መ.የባንክ ስራዬን ለመስራት የኤሌክትሮኒክስ ባንክን በመጠቀም ከስራዬ ጋር የሚስማማ ነው።					
የኤሌክትሮኒክስባንክውስብስብነት					
ሀ.የኤሌክትሮኒክ የባንክ ሂደትን መጠቀም ቀላል ነው።					
ለ.የኤሌክትሮኒክስ ባንክ መጠቀም በጣም ውስብስብ ነው።					
ሐ.የኤሌክትሮኒክስ የባንክ ስርዓት ገንዘቤን ለመቆጣጠር ቀላል ነው።					
የተገናዘበ አደጋ					
ሀ.የኤሌክትሮኒክስ ባንክን መጠቀም ለመጭበርበር ወይም ለገንዘብ ኪሳራ ሊያጋልጠኝ ይችላል።					
ለ.የኤሌክትሮኒክስባንክመጠቀምአደጋላይሊጥለኝይችላል።					
ሐ.ለደህንነትሲባልየባንክሥራዬንለመሥራትወደባንክመሄድ እመርጣለሁ።					
መ.የኤሌክትሮኒክስባንኪንግለባንክሥራዬየሚወስደውንጊዜ ይጨምራል					
የአጠቃቀም ቀላልነት					
ሀ.የኤሌክትሮኒክ የባንክ አገልግሎትን መልመድ ቀላል ይሆናል ብዬ አስባለሁ።					
ለ.እኔ እንደማስበው ከኤሌክትሮኒካዊ የባንክአገልግሎት መስተጋብር ብዙ የአእምሮ ጥረት አያስፈልገውም.					
ሐ.የባንክተግባሮቼንለመፈጸምየኤሌክትሮኒክስየባንክአገልግ ሎትንመጠቀምቀላልይመስለኛል					
የጥቅም ውጤቶች					
ሀ.ኢ-ባንኪንግ በ 7 ቀናት ለ 24 ሰዓታት አገልግሎት በመስጠት ረገድ ምቹ ነው።					
ለ.የመረጃ ቴክኖሎጂ የደንበኞችን አገልግሎት ያሻሽላል					
ሐ.ኤሌክትሮኒክ ባንኪንግ ጊዜን ከመቆጠብ አንፃር ምቹ ነው።					
መ.በእኔ አስተያየትኢ-ባንኪንግ የባንኩን ምርታማነት ይጨምራል።					

ሠ.በእኔ አስተያየትኢ-ባንኪንግ ወደ ባንኩ አዳራሽ የሚመጡ ደንበኞችን ቁጥር ይቀንሳል					
የአጠቃቀም ምልከታ					
ሀ.ለባንክግብይት ኢ-ባንኪንግ መጠቀም ጥሩ ሀሳብ ነው።					
ለ.ኢ-ባንኪንግ ከተለምዷዊ የባንክ ሥርዓት የተሻለነው።					
ሐ.ሌሎች የኢ-ባንኪንግ አገልግሎቶችን እንዲጠቀሙ አበረታታለሁ።					
መ.ኢ-ባንኪንግ ደንበኞች የባንክ ተግባራትን እንዲያደርጉ ቀላል ያደርገዋል።					
የርዕሰ-ጉዳይ ደንቦች					
ሀ.ኢ-ባንኪንግ ለመጠቀም ያደረግኩት ውሳኔ በባልደረቦቼ እና በቅርብ ጓደኞቼ ተጽዕኖ ይደረግበታል።					
ለ.ኢ-ባንኪንግ ለመጠቀም የእኔን ውሳኔ በቤተሰቤ ተጽዕኖ ይደረግበታል።					
ሐ.ኢ-ባንኪንግ ለመጠቀም የእኔን ውሳኔ በሌሎች የአገልግሎት ተጠቃሚነት ተጽዕኖ ይደረግበታል።					
ጥራት ያለው የበይነመረብ/ኔትወርክ ግንኙነት					
ሀ.ለኔ የኢንተርኔት አገልግሎት ማግኘት ቀላል ነው።					
ለ.የኢንተርኔት/የኔትወርክግንኙነት የባንክ ልውውጦቼን በፍጥነት እንድቆጣጠር ያስችለኛል።					
ሐ.ብዙጊዜ የኢ-ባንኪንግ አገልግሎቶችን በሚጠቀሙበት ወቅት የኢንተርኔት/ኔትወርክ መቆራረጥ ይከሰታል።					
መ.የኢንተርኔት/ኔትዎርክግኙኝነት በሳምንት 7 ቀናትለ 24 ሰአት የባንኩ ንድረ-ገጽ እንዳገኝ አስችሎኛል።					
የግለሰቦች የባህርይ ፍላጎት					
ሀ.የባንክአገልግሎቶችንወደፊትመጠቀሜንእቀጥላለሁ።					
ለ.ኢ-ባንኪንግ ወደፊት የበለጠ ጠቃሚ ይሆናል ብዬ አምናለሁ።					
ሐ.አሁንም ከቅርንጫፍ የባንክአገልግሎት ይልቅ ኢ-ባንኪንግን መጠቀም እመርጣለሁ።					
መ.ወደፊትየኢ-ባንኪንግ አጠቃቀምን ለመጨመር አስባለሁ።					
የመጠቀምፍላጎቶች					
ሀ.ካለኝ ልምድ በመነሳት ወደ ኢ-ባንኪንግ አገልግሎት ወደፊት የመመለስ ዕድል አለኝ					
ለ.ወደፊት የኢ-ባንኪንግ ሲስተም ካገኘሁ የመጠቀም ፍላጎት አለኝ					
ሐ.ወደፊትኢ-ባንክንበመደበኛነትእጠቀማለሁ።					
መ.እንደ አስፈላጊነቱ የኢ-ባንኪንግ ሲስተም ለመጠቀም አስባለሁ።					
የኤሌክትሮኒክስ ባንክ ተግዳሮቶች					
ሀ.ኢ-ባንክ አገልግሎት ቻናሎች ደህንነታቸው የተጠበቀነው ብዬ አምናለሁ።					
ለ.በ አይቲ ውስጥ ያለው ተለዋዋጭ ለውጥ ስለ ኢ-					

ባንኪንግ ለመረዳት ከባድ ፈተና ነው።					
ሐ.የኔትወርክመቆራረጥችየኢ-ባንኪንግን ለመጠቀም ከባድችግሮች ናቸው።.					
መ.በከፍተኛ መጠን ያለመማር የኢ-ባንክ አገልግሎት ቀላል አሰራርን ይጎዳል።					

ይህንን መጠይቅ ለመሙላት ስላደረጉት ትብብር እናመሰግናለን!