FACTORS INFLUENCING THE USE OF E-BANKING SERVICE IN THE CASE OF CBE

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Declaration

I, Betelehem Hailu, hereby declare that this thesis entitled "**FACTORS INFLUENCING THE USE OF E-BANKING SERVICE IN THE CASE OF CBE**" submitted by me for the award of the degree of Master of, Management Science Addis Ababa University at Addis Ababa, Ethiopia, is my original work and it has never been presented in any university.

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This master thesis has been submitted for examination with my approval as a thesis.

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Certification

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This is to certify that the thesis entitled, ***"FACTORS INFLUENCING THE USE OF E-BANKING SERVICE IN THE CASE OF CBE"*** was carried out by ***Betelehem Hailu*** under the supervision of **Yitbarek Takele (Ph.D.)**, submitted in partial fulfillment of the requirements for the degree of Master of Science in Management complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

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Advisor: **Yitbarek Takele (Ph.D.)** Signature _____Date _____

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Finally, I would also like to thank people who around me for their support and sharing of ideas to make this paper successful.

List of Acronyms/Abbreviations

ATM	Automated Teller Machine
AVE	Average Variance Extracted
BI	Behavioral Intention
CFA	Confirmatory Factor Analysis
CBE	Commercial Bank of Ethiopia
E-Banking	Electronic Banking
EE	Effort Expectancy
FC	Facilitating Conditions
HM	Hedonic Motivation
IDT	Innovation Diffusion Theory
PC	Personal Computer
PDA	Personal Digital Assistant
PE	Performance Expectancy
PEOU	Perceived Ease of Use
PIN	Personal Identification Number
PLS	Partial Least Square
POS	Point of Sale
PU	Perceived Usefulness
PV	Price Value
SCT	Social Cognitive Theory
SEM	Structural Equation Modeling
SI	Social Influence
SMS	Short Message Service
SPSS	Statistical Package for Social Sciences

TAM	Technology Acceptance Model
TOE	Technology Organization Environment
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
TTF	Task Technological Fit
USE	Usage/Adoption
UTAUT	Unified Theory of Acceptance and Use of Technology
VIF	Variance Inflation Factor
XHTML	Extensible Hyper Text Markup Language

Abstract

The purpose of this paper is to investigate factors influencing the use of E-Banking service among customers of CBE through the use of UTAT2. Primary data was used through the use of questioners to solicit response from selected 384 respondents who are customers of selected branches of the CBE in Addis Ababa. The study employed structural equation modeling techniques that fulfills measurement construct validity through SPSS (version 23) and AMOS software. The Result showed E-banking and internet banking show similar results indicating significant relationship between PE, EE, FC, HM, PV and HT with BI furthermore the relationship between BI and use were also confirmed. The ATM channel shows there be a relationship between PE, EE, FC, PV and HT with BI. The result of Mobile Banking indicates there is a relationship between HM, PV and HT with BI. This Study suggests CBE need to enhance awareness program specifically to channels such as Mobile banking and the ATM service which lags behind the rest of the channels, the regulators need to catalyze and initiate the use of self-administered transaction payment to be legally acceptable by public bodies and other product and service providers to increase the base of customers who use the E-banking is an essential steps going forward.

Keywords: E-Banking, UTAUT2, CBE

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CHAPTER ONE

1 INTRODUCTION

This chapter deals with the introductory part of the study. It includes background information, problem statement, basic research questions, objectives, significance, scope, limitation of the study, and organization of the study.

1.1 Background of the Study

Technological innovations play a crucial role in the banking industry by creating value for banks and customers, that it enables customers to perform banking transactions without visiting a banking system. In addition to this, as Turban, (2008) mentioned that E-banking has enabled banking institutions more competent in the global market for business transaction and access financial information through internet.

Banks have embraced self-delivery banking services in their operations to facilitate the timeless financial transactions services to their customer's satisfaction. Hence, the issue of E-payment service quality is a critical one to customer's satisfaction with modern automation banking technology that has long been an impediment to success in the implementation of these alternative banking delivery channels (Davis, 1989).

Electronic Banking is a form of banking service where funds are transferred through an exchange of electronics signal between financial institutions, rather than exchange of cash, check, or other negotiable instrument (Kamrul, 2009).

All banking institutions throughout the world have been focusing on service to improve the customer satisfaction by using E-Banking transactions without requiring front attachment with the banker, and can access information quickly and continuously.

E-banking service was introduced in Ethiopia for the first time in 2001 by the state-owned Commercial Bank of Ethiopia (CBE) using Automatic Teller Machines (ATMs) (Worku, 2010). Currently, almost all commercial banks in Ethiopia provide E-banking services in one or more ways. Card-based payment through ATM and Point of Sale (POS) machines, Mobile banking, Internet banking, and Agent banking are some of the E-banking services exercised in Ethiopia.

E-banking is not fully adopted in Ethiopia; and Cash is the most dominant medium of exchange While the basic transactions, Cash withdrawal, and Fund transfer, can be done using other electronic channels, people are still preferring to visit the narrow teller windows. Trends of using E-banking channels compared with the traditional way of banking is remarkable very low, (Girma, 2016).

Hence, given the broad use of E-banking service in developed countries, the reason for slow rate of E-banking service in developing countries like Ethiopia is an important research that is to be addressed by this paper.

1.2 Statement of the problem

One of the areas of debate is to understand the influencing factors of E-banking service use. There are various models and theories to assess the factor adoption in technological adoption specifically in E-banking in addition to the availability of models the empirical results vary significantly among every context.

Scholars like, Emad, (2010), Yadav, et al., (2015), Tarhini et al., (2016), Mazuri, et al., (2017), Patel & Patel (2018), and Rahia et al., (2018), have stated positively influence Perceived usefulness, perceived ease of use, customer service, customer satisfaction, customers intention, whereas Nasri & Zarai, (2014), Rawashdeh, (2015) and Das et al., (2017), those scholars have stated affect perceived usefulness, perceived ease of use, customer service and customer satisfaction on the adoption of E-banking an international level.

Prior studies in Ethiopia conducted mainly emphasized on the challenges and opportunities of electronic banking emphasized on the challenge side by Fikru (2011), Meaza (2013) Gemechu (2014), Girma (2016), Tesfaye (2016) and Yemsrach (2018). Whereas, Kalkidan, (2016), research on factors influencing usage of mobile banking specifically unlike the previous E-banking challenge.

Furthermore, Gardachew (2010) state the E-banking is riddled with absence of financial networks that links different banks, adoption in customer level is due to lack of awareness on the benefits of new technologies, fear of risk, lack of trained personnel in key organizations, tendency to be content with the existing structures, resistance to new payment mechanisms and Cyber security.

The above stated prior studies have contributed to empirical literatures in Ethiopian context. However, the studies still need to be conducted as various studies in the country level does show discrepancies in factors influencing the use of E-banking channels as well as the growing number of users and dynamic change in platform calls out for additional research on the matter.

Thus, studies on factors affecting E-banking is growing rapidly on number of users as well as the increasing in tenure of various channels call out for an investigation on what is causing the use of the E-banking channels. Therefore, the current study aims to explore factors influencing the use of E-banking services in banking.

1.3 Objectives of the study

1.3.1 General objective

The general objective of conducting this research is to investigate factors influencing the use of E-banking service in CBE.

1.3.2 Specific objective

The specific objectives of the study were

1. To analyze factors influencing the behavioral intention of customers on use of E-banking service in CBE.
2. To examine factors influencing the use of E-banking service in CBE.
3. To investigate the relationship between behavioral intention and usage of E-banking in CBE.

1.4 Research Questions

This study was an attempt to answer mainly the following research questions to achieve the intended objectives of the study and to address the research problem properly in accordance with theory of UTAUT 2.

1. What are the factors influencing the behavioral intention of using E-banking service in CBE?
2. What are the factors influencing the actual usage of use of E-banking service in CBE?
3. Is there a significant relationship between behavioral intention and actual use of E-banking service in CBE?

1.5 Hypotheses of the Study

Based on the objective, the study was test the following hypothesis:

H1*: Factors of UTAUT2 has significant positive influence on customer's BI E-Banking use in CBE*

H1a *: PE has a positive effect on customer's BI of E-banking use in CBE*

H1b *: EE has a positive effect on customer's BI of E-banking use in CBE*

H1c *: SI has a positive effect on customer's BI of E-banking use in CBE*

H1d *: FC has a positive effect on customer's BI of E-banking use in CBE*

H1e*: HM has a positive effect on customer's BI of E-banking use in CBE*

H1f*: PV has a positive effect on customer' BI of E-banking use in CBE*

H1g *: HT has a positive effect on customers' BI of E-banking use in CBE*

H2*: Factors of UTAUT2 has significant positive influence on customer's Use E-Banking use in CBE*

H2a *: FC has a direct positive effect on customers' E-banking Use in CBE*

H2b *: HT has a direct positive effect on customer's E-banking Use in CBE*

H3: *BI has a positive effect on customers on E-banking use in CBE*

1.6 Scope of the Study

This research focuses on identifying and analyzing factors influencing the use of E-banking service among the commercial bank of Ethiopia customers located in Addis Ababa city branches. Scope of this study is also limited to ATM banking, Mobile banking, Internet banking only. Beside that the target population of study should be at least one of the users of ATM, Mobile and Internet banking.

1.7 Limitation of the Study

The study area was limited to Commercial Bank of Ethiopia in Addis Ababa city. The findings from these studies might not be generalized to customers of other banks. Furthermore, there is lack of sufficient references due to the recently of origination of E-banking service in Ethiopia. Moreover, during a period when quick changes are taking place, new technologies are entering the market every day, resulting in a cross-sectional study which cannot be generalized perfectly. Thus, to minimize the effect of the limitation encountered the researcher defined the scope properly and the absence of adequate scholarly work in the countries context were slightly allocated.

1.8 Significance of the Study

The findings of this research may also be useful for police makers, practitioners, the output of the research could be the input for Commercial Bank of Ethiopia in its endeavor on retaining its E-Banking user as well as acquiring new customers on E-Banking user and top management can identify major factors that influence the use of E-Banking service. Moreover, the research will serve as additional referencing materials for researchers who want to conduct further studies in this area and in other related area.

1.9 Organization of the Study

The rest of the thesis has been structured as follows: chapter two, reviews of theoretical and empirical literature in addition to the conceptual framework. The methodology part of the study is in the third chapter. Finally, result, discussion, summary of finding, conclusion and recommendations of the study were presented in the fourth and fifth chapter.

CHAPTER TWO

2 LITERATURE REVIEW

This chapter starts with provided that overview of E-banking service, Theoretical and Empirical literature review, theory for model adoption and justification of the model uses UTAUT2 their constructs are argued to develop a research model to help examine factors influencing the use of E-Banking service in commercial bank of Ethiopia.

2.1 Overview of E-Banking

Electronic Technological innovation in the banking industry can be traced back to the introduction of ATMs in the 1970s. Today banks offer multidimensional services through online technologies across the world. However, using technology is an option where having access to technology by no means ensures it will be used effectively (Thompson, et al., 1991).

Electronic Banking has greatly improved over the years and some of the factors that have contributed to the improved use of E-banking include; introduction of the Internet, the improvement of ICT, and wireless telecommunication of rapid development (Gerald, 2011).

E-Banking benefit has both perspective from the bank and the customer side the main reasons underlying online banking growth and penetration. Whereas, banks get significant cost savings in their operation through E-Banking services. It has been proved that an online banking channel is the cheapest delivery channel for banking products once established. Besides that, customers enjoy self -service, freedom from time and place constraints, and reduced stress of queuing in the banking hall. Therefore, time and cost savings and freedom from the place have been found the main reasons underlying online banking acceptance (Pikkarainen et al., 2004).

The growth of technology towards the banks industry inverted to move Electronic banking service to give their customers. E-Banking can also be defined as a variety of platforms such as internet banking, TV based banking, mobile phone banking and PC (personal computer) banking whereby customers access these service using an intelligent electronic device like PC, Personal Digital Assistant (PDA), Automated Teller Machine (ATM), Point of Sale(POS), kiosk or touch tone telephone (Alagheband, 2006).

2.2 Theoretical Literature Review

Among several theories and models investigated to determine acceptance and use of new technologies, some of the most widely used theories and models will be discussed.

2.2.1 Theory of Reasoned Action

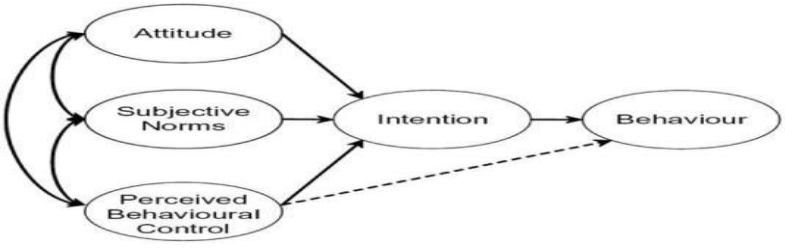
The theory suggests three major concepts, namely behavioral intention, attitude, and subjective norm. Theory of TRA argue that the behavioral intention of individual depends on his attitude and subjective norms. Besides, the intention of a person likely to convert to action if there is the intention to behave in a specific way is strong enough. TRA is proposed to predict behavior in situations where the customer controls his own behavior and he is thinking about it. The behavioral intention is affected by the attitude towards behavior and subjective norms. Attitude to behave is defined as an individual's positive or negative feelings about performing the target behavior (Fishbein & Ajzen 1975).

Figure 1 Theory of Reasoned Action (Fishbein and Ajzen, 1975)

2.2.2 Theory of Planned Behavior

TPB provides a useful conceptual framework for dealing with the complexities of human social behavior that have been shown in different dimensions. The combination of BIs and perceived behavioral control have been found for their significant behavior variance in TPB. The theory also stretches value for determinants of BIs like attitudes towards the behavior, subjective norms, and perceived control over the behavior. In general, TPB revealed that intention, perception of behavioral control, attitude toward the behavior, and subjective norm used to indicate a different aspect of the behavior such that the level of beliefs that we can learn about the unique factors that induce one person to engage in the behavior of interest (Ajzen, 1991).

Figure 2 Theory of Planned Behavior (Ajzen 1991)



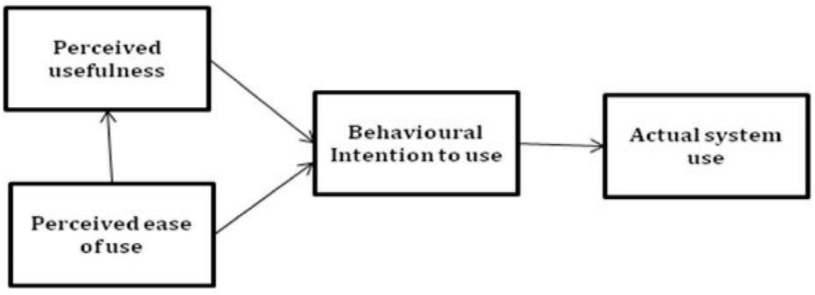
2.2.3 The Social Cognitive Theory

Social Cognitive Theory (SCT) Center on the behavior of the user is influenced by expectations of result related to personal as well as performance-related gains. SCT theory proposed that, there are two opposing factors that influence the behavior of the users. A positive contribution is made by the factor "affect" which is the extent to which an individual likes his job. whereas, negative contribution of behavior is made by the factor "anxiety" while performing a particular job as trying to use a computer with which the person is not very familiar. This theory has been widely used in adoption studies (Compeau and Higgins, 1995).

2.2.4 Technology Acceptance Model

TAM proposed by Davis (1989) Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) were found the two most important factors that predict the intention to use technology. PU is defined as "the prospective user's subjective probability that using a specific application system will increase his or her jobs performance" and PEOU is defined as reflecting a customer perspective easy usage of technology. Moreover, one of their major conclusions is that the use of technology can be soundly predicted from the users' intentions, which is consistent with the TRA and TPB, where users' behavioral intention to do a certain action is the main determinant of real behavior.

Figure 3 Technologies Acceptance Model (Venkatesh et al., 2003; Davis et al., 1989)

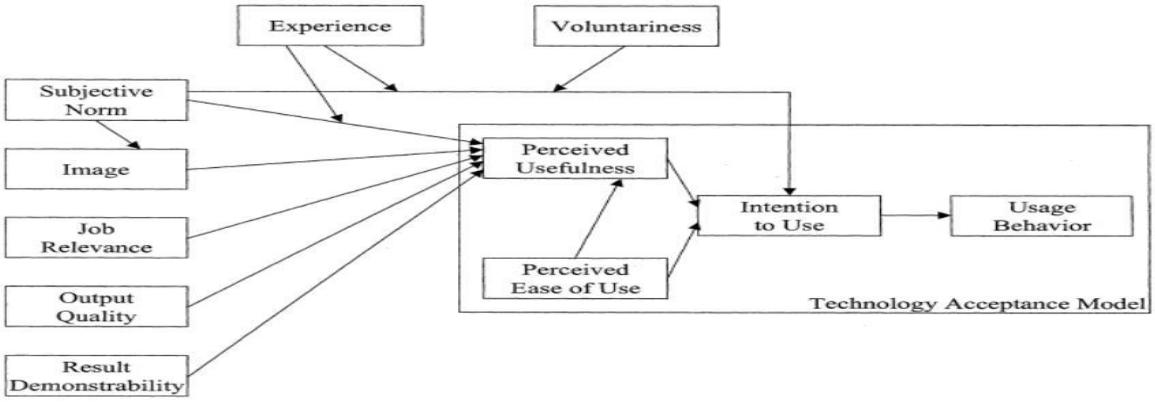


2.2.5 Extended TAM2 Model

TAM2 is a theoretical extension of the Technology Acceptance Model (TAM) (Venkatesh & Davis, 2000). This study explained further about PU and usage intentions in terms of social influence and cognitive instrumental processes. The model incorporates added three variables (subjective norm, voluntaries, and image) from social influence processes and four variables (job relevance, output quality, result demonstrability and PEOU) from cognitive instrumental

processes that much influenced user acceptance. TAM2 proved that cognitive mental valuation of important goals at effort with their result of successfully execution job tasks using the system used as a basement for forming usefulness perception.

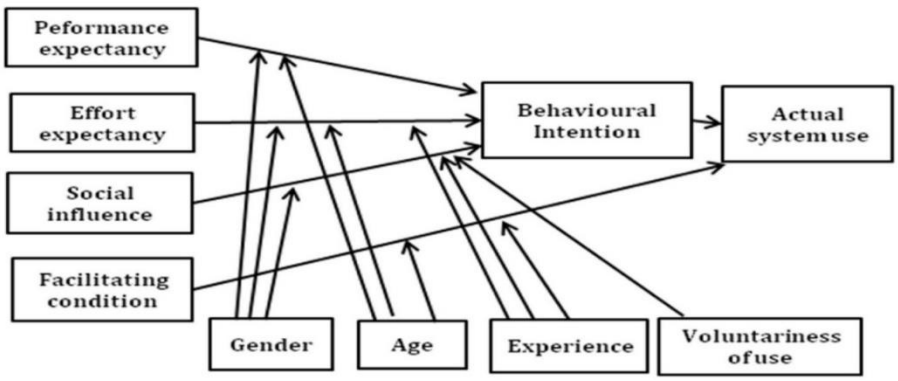
Figure 4 Extended Technical Adoption Model (TAM2) (Venkatesh & Davis 2000)



2.2.6 Unified Theory of Acceptance and Use of Technology

The UTAUT was developed to investigate the acceptance of technology in an organizational context. The model consists of four core determinants that predict the intention to use technology and the real usage of technology. Namely Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC). PE is defined as the extent to which using technology leads to reward; EE is the user's effort to use the technology; SI is the extent of others influence in regarding the technology, and FC denotes users believes that organizational and technical infrastructure exists to support the use of a system. More emphases PE, EE, SI, influence the behavioral intention to use a technology, while facilitating conditions and behavioral intention to use a technology are determinants of actual technology use. Moreover, those dimensions are affected by the moderator variables which are gender, age, experience and voluntariness of use (Venkatesh et al., 2003).

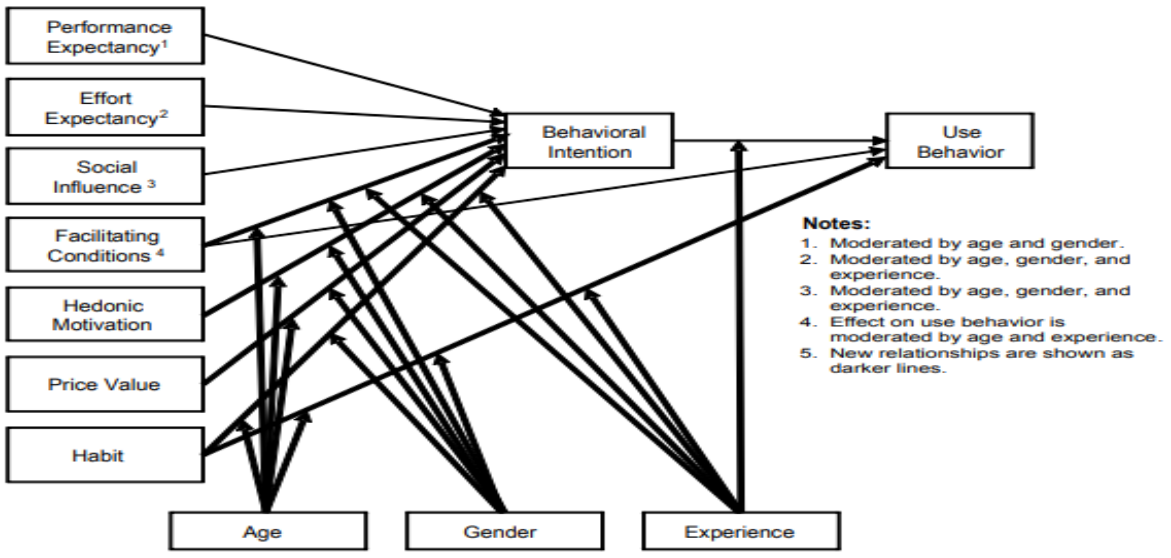
Figure 5 Unified Theory of Acceptance and Use of technology (UTAUT) Model (Venkatesh et al., 2003)



2.2.7 Unified Theory of Acceptance and Use of Technology 2

The theory of UTAUT centered as an organization, whereas UTAUT2 centered on customer. Therefore, the UTAUT has extended to UTAUT 2 to suit customer's need which add the value Hedonic Motivation (HM), Price Value (PV), and Habit (HT). HM has been shown to play an important role in determining technology acceptance in a consumer context and is defined as the fun or enjoyment resulting. From using technology (Venkatesh et al., 2012; Brown & Venkatesh, 2005). Also, in a consumer setting consumer who use the technology are the ones who bear the monetary cost, hence PV affects the intention to use the technology. PV denotes the consumers' cognitive trade-off between the perceived benefits of the technology and the monetary costs of using them (Venkatesh et al., 2012; Dodds, Monroe & Grewal, 1991). A habit has been defined as the extent to which people tend to do behaviors automatically due to learning (Venkatesh et al., 2012; Limayem et al., 2007), the more the users are used to the technology the more they are willing to use it. The behavioral intention to use technology determines the user behavior, which is the person's actual usage of technology. Individual differences of age, gender, and experience, moderate the effects of these constructs on behavioral intention and technology use (Venkatesh et al., 2012).

Figure 6 UTAUT2 Model (Venkatesh, et al., 2012)



2.3 Empirical Literature Review

2.3.1 Empirical Review at International Level

Using a TAM model with IDT and security/privacy risk imply Service compatibility is a key reason of TAM and perceived security and privacy risk, partially mediating the relationships between compatibility and customers' behavioral intentions (Giovanis et al., 2012). With the use of extended TAM found perceived usefulness, perceived ease of as the indirect effect on behavioral intention (Rawashdeh, 2015).

Beside these idea in India Sangeeta and Supreet, (2017) focused on demographic features, in regarding this more female, educated persons, youth middle-income customers used the service mostly as compared to others.

Empirically examines the main factors predicting the behavioral intention and adoption of E-banking on the part of Jordanian customers. The research was conducted Factors affecting intention to use E-banking in Jordan customers to check major factors, including perceived ease of use, perceived usefulness, security and reasonable price, stand out as the barriers to intention to use e-banking services in Jordan bank customers conducted on 328 completed questionnaires. This study theorizes a series of implications on the intention to use E-banking. Moreover, it will present to manager show E-banking predictors can send meaningful and timely information to customers Abdel and Ahmed, (2018).

2.3.2 Empirical Review at National level

E-Banking in Ethiopia is a rather neglected area as far as previous pieces of literature are concerned most have generally discussed the challenges of E-banking in the country. Earlier studies such as Fikru (2011), study customers' attitudes and satisfaction levels with technology-based self-service: A case study on ATM users of Dashen Bank-in Addis Ababa. The study indicates the customers have a positive attitude towards ATM services in terms of speed, risk, ease of use, and physical appearance, they had negative attitudes towards efficiency, convenience, and reliability.

All researchers have similar ideas about security risk, lack of trust, lack of legal the framework, lack of ICT infrastructure weak competition with foreign banks and level of community literacy matters the E-banking services' success. Tesfaye (2016) research to show factors that affect the

intention to use E-banking at Bank of Abyssinia in the case of Addis Ababa branches, the researcher used an integrated TAM with TPB and Trust as in additional construct which yields totally seven constructs: PU, PEOU, attitude, subjective norms, perceived behavioral control, trust, and intention. His overall result showed that the level of E-banking services' usage in Ethiopia is still low and PU and trust is the most significant factor affecting customers' intention towards.

Muche (2017) has also studied the influence of demographic factors on user's adoption of E-banking in Ethiopia. The researcher has made a descriptive study using a survey of 600 users of E-banking technologies. Findings of this study, whichwasanalyzedbyusingindependentsampleT-testandone-wayanalysisof variance (ANOVA), showed that except for gender, the remaining demographic variables such as age, income, educational level, and occupational status have no significant influence on users' E-banking usage behavior. However, this result contradicts with other researches mentioned above that require further investigation.

Merga (2017) has used UTAUT2 to find factors influencing customers' BI in case of CBE. A total of 110 questionnaires were collected and analyzed using a partially least square (PLS) method with the help of the Smart PLS software. The empirical evidence of his study revealed that PE, EE, and PV were found as major influencing factors of BI while SI, FC, and HM were found to have an insignificant effect on BI of customers for mobile banking adoption. Findings are partially aligned with Venkatesh et al., (2012) in which results of the impacts of PE, EE and PV with BI are similar, results in relation to BI and the other three (SI, FC and HM) factors are different. Hence, Merga suggested similar research to be conducted with more variables and wider geographic coverage.

Finally, most recently Yemsrach, (2018) investigate Customers' E-banking adoption using UTAUT2 constructs influence behavioral intention and the real user behavior of E-banking adoption from the point of customers' perspective the research exposed that main factors of customers' behavioral intention influencing factors are performance expectancy, habit, hedonic motivation, price value, and facilitating conditions are a significant of factors to adopt E-banking technologies in Ethiopia.

2.4 Research Gap

Grounded on the earlier view of literature at the international and Ethiopian levels. In both contexts, the usefulness of the service is not questionable. But the issue of security raised in Nigeria and Ethiopia context. In addition to this, the issue of, infrastructure, and level of community literacy investigated as a barrier for the spreading of E-banking service in Ethiopia.

This study tries to base on the UTAUT2 model intends to investigate the factors influencing the use of E-banking service in CBE and to recognize those factors that need more consideration to progress the product in CBE.

2.5 Hypothesis Development

2.5.1 Justification of the Proposed Research Model

The higher the value of the variability the better and the reverse also true. As Venkatesh et.al, (2003) stated, UTAUT combining the constructs of eight models (TRA, TAM, MM, TPB, TAM2, DOI, SCT, and model of personal computer use). The main concepts include Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, and Behavioral intention that significantly affect technology use. Hence, the key weakness of UTAUT is an organizational context model. To curb this weakness, the UTAUT2 model was developed by (Venkatesh, et al., 2012). The model includes additional variables such as Hedonic Motivation, Price Value, and Habit as influencers of Behavioral Intention that significantly affect technology adoption/use.

This study used UTAUT2 constructs Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit were considered.

Performance expectancy (PE) is defined as using technology has a certain advantage of performing customer activities Venkatesh et al., (2012). PE has useful value that can be measured in terms of other measures like performance speed, productivity, and usefulness. If someone perceived a new technology as it is useful to perform some activity more quickly and productively, it will motivate BI to use that technology. Based on these previously defined theories and models the researcher draws the following hypothesis.

H1a: PE has a positive effect on customer's BI of E-banking use in CBE

Effort Expectancy (EE) The EE concept has composed of Perceived Ease of Use, Complexity, and Ease of Use. Whereas, the easier a system to use the more likely to use the technology. Effort expectancy has a positive effect on the use of E-banking services Venkatesh et al., (2012). Based on these previously defined theories and models the researcher draws the following hypothesis.

H1b: EE has a positive effect on customer's BI of E-banking use in CBE

Social Influence (SI) concept is a person/group influenced by other person/group that has a model for his life then incline to adoption of the new technology" (Venkatesh et al., 2012). SI positive association with BI to use the system. Social influence has a significant effect use of E-banking service. Based on these previously defined theories and models the researcher draws the following hypothesis

H1c: SI has a positive effect on customer's BI of E-banking use in CBE

Facilitating conditions (FC) it is believe with the organization technical infrastructure to support the system. This concepts embodied three different ideas: behavioral intention, Facilitating Conditions, and compatibility. Each ideas include aspects of the technological and/or organizational environment that are designed to remove barriers to use the system (Venkatesh et al., 2003). Based on these previously defined theories and models the researcher draws the following main and specific hypothesis.

H1d: FC has a positive effect on customer's BI of E-banking use in CBE

H2a: FC has a direct positive effect on customers' E-banking use in CBE

Hedonic motivation (HM) is defined as the fun or enjoyment from using the new technology (Venkatesh et al., 2012). HM has been shown to play an important role in determining technology acceptance and use in a consumer context. HM positive affect with BI to use the technology. Hence, Hedonic motivation as one of influential factor in E- banking use in CBE.

Based on these previously defined theories and models the researcher draws the following hypothesis.

H1e: HM has a positive effect on customer's BI of E-banking use in CBE

Price Value (PV) The price value is positive when the benefits of using a technology are perceived to be greater than the monetary cost and such price value has a positive effect on behavioral intention. Hence, very reasonable to hypothesize PV as a determinant of customer's BI for E-banking use in CBE. (Venkatesh et al. 2012).Considering the theoretical justification the researcher draw the following hypothesis.

H1f: PV has a positive effect on customer's BI of E-banking use in CBE

Habit (HT) Habits are believed to occur without self-instruction because of frequent (repeated use) situation behavior sequences (Thompson et al., 1991). Arenas-Gaitan et al., (2015) found that E-Banking use by the elderly revealed habit as the strongest determinant factor to influence BI and as a strong factor to directly influence the actual use behavior. Therefore, the following two hypotheses how the relation between Habit and E-banking use in CBE.

H1g: HT has a positive effect on customer's BI of E-banking use in CBE

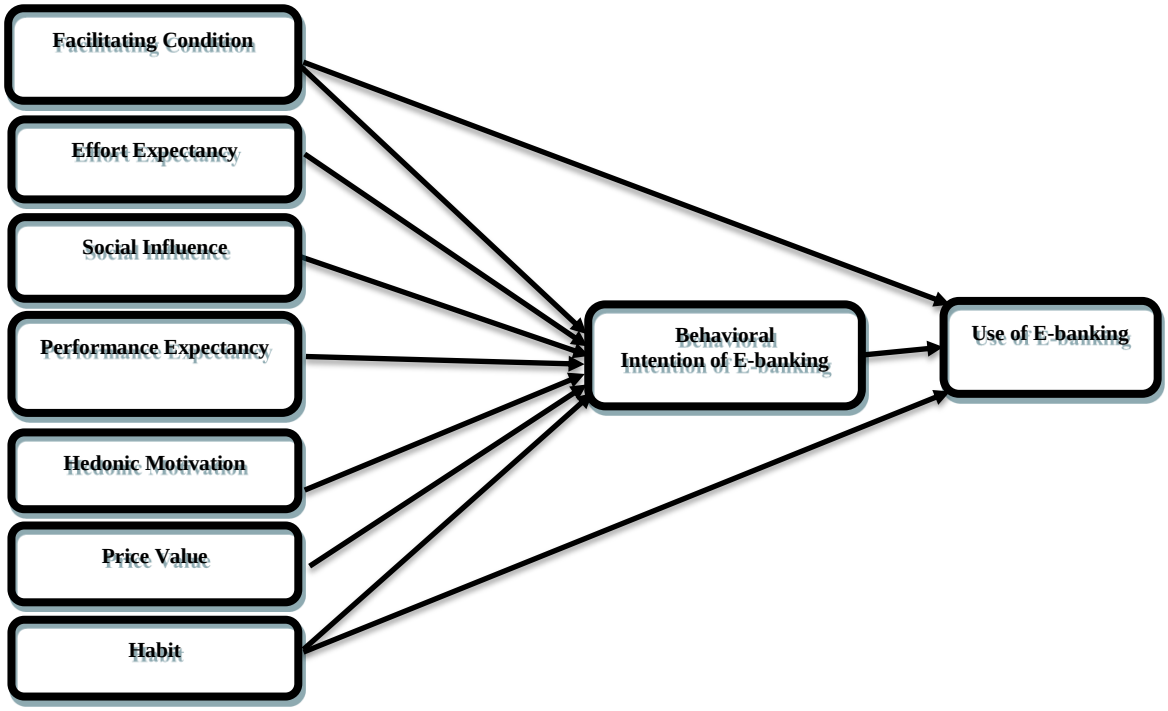
H2b: HT has a direct positive effect on customer's E-banking use in CBE

Behavioral intention (BI) is an indicator of the person's willingness to try a behavior. Hence, it is accepted that the stronger the intention to engage in a behavior yields the likely mood to perform an action. Venkatesh et al., (2003) theorized that behavioral intention will have a significant positive influence on technology usage. Venkatesh et al., (2012) also validated the relation between BI and technology use in UTAUT2 constructs with stronger positive influence of BI on technology use. Whereas, Use behavior is used to describe the intensity of the use of technology in daily life.

H3: BI has a positive effect on customers on E-banking use in CBE

2.6 Conceptual Framework

Figure 7 Schematic Diagram of conceptual framework (Venkatesh, Thong and Xu 2012)



CHAPTER THREE

3 RESEARCH METHODOLOGY

This chapter presents the detailed methodology showing the reasonable frame work that discusses research design, data source, target population & Sampling methods, data collection method, data analysis, and ethical consideration.

Conducting any type of research should be governed by a well-defined research methodology based on scientific principles. This study has used a quantitative approach, considers a large group of E-banking customers from sampled commercial banks Ethiopia. In such cases, quantitative research is much preferable (Dawson, 2002). It is also commonly used in social and behavioral sciences that supports the applicability of quantitative approach for this research which is behavioral in nature (Kothari, 2004). Hence, this research is basically quantitative which follows a survey research method.

3.1 Research Design

Research Design refers to the framework into which the research fits depend on the theory and nature of the research problem that will support all of the research activities (Walliman, 2006). The purpose of the research determines the research design selected by the researcher. The research method that concerns with the present occurrences in terms of conditions, practices, beliefs, processes, relationships and trends invariably. Schindler and Cooper (2001) discussed that explanatory studies unlike descriptive studies, go beyond observing and describing the condition and tries to explain the reasons of the phenomenon. Explanatory research is devoted to finding causal relationships among dependent and independent variables. It also shows how and why variables should be related and identifies is the relationships positive and negative. Hence, this study adopts an explanatory research design to achieve it is stated research objectives.

3.2 Data Source

Primary and secondary data sources are used for this study. Primary data has collected from the respondents based on a structurally design questionnaire. The researcher adopts questionnaire used by Venkatesh et al. (2012) with some modification of Ethiopian context and it has include closed ended questions. Secondary sources are those which are made available or have been

collected for other research purposes (Adams et al., 2014). Secondary source of data is those which are made available and collected from the websites of the bank, from books, report and published articles and existent information, collected by researchers for different purposes.

3.3 Target population

The target populations were customers of CBE in Addis Ababa city branches of active E-Banking user. In Addis Ababa there are four districts namely, North Addis Ababa District, East Addis Ababa District, West Addis Ababa District and South Addis Ababa District. The Addis Ababa city districts of the bank have 500 branches. Since this research is aimed to identify and analyze factors influencing the use of E-banking service among commercial bank of Ethiopia, considering all commercial banks in the country is not feasible due to various resource constraints.

3.4 Sampling methods and sample size

In order to select specific respondents from the entire population proper sampling technique selection is necessary. Through using applicable sampling techniques which best suit the purpose and situation, sampling has been performed to select representative samples from the sampling unit from the branch, customer population. This study used non-probability sampling techniques to reach at the specific respondents. As stated above, the branches and customers are selected on a purposive sampling method.

Yamane (1967) suggested a simplified formula for calculation of sample size from a population which is an alternative to Cochran's formula. The size of the sample and the way in which it is selected will definitely have implications for the confidence you can have in your data and the extent to which you can generalize. As reported on February 04, 2020 the total numbers of active E-Banking users of Commercial Bank of Ethiopia in Addis Ababa city were1,814,197. To get a representative sample from the population the following sample size determination technique is used and based on the above information, the sample size (n) is calculated for the target population of 1,814,197 and it is 399.

3.4.1 Branch Sample Size

A method developed by Carvalho (1984) has been used to determine the branch sample size. This sampling technique has been used while determining sample size of bank's branch. The researcher used the bank's February 04, 2020 report to obtain the total branches in Addis Ababa districts and accordingly as of this date there were 500 branches that have active users of E-Banking service.

Table 3.1 Sample size determination

N	51-90	91-150	151-280	281-500	501-1,200	1,201-3,200	3,200-10,000	10,001-35,000	35,001-150,000
Small	5	8	13	20	32	50	80	125	200
Medium	13	20	32	50	80	125	200	315	500
Large	20	32	50	80	125	200	315	500	800

Therefore, based on Carvalho (1980) sample size determination method the researcher has selected a medium sample size which is 50 branches of CBE with active user of E-banking service in Addis Ababa districts from the population of 500 bank's branches wherein the medium number is considered to the data. Since the number of branches in each district is different, the researcher used proportional computation to the size of each district. Thus, the numbers of branches from the respective districts have been computed as follows.

Table 3.2 Number of Sample Branches

Name of Addis Ababa District	Number of branches in each District	Proportional (%)	Number of Sample branches in each District
East Addis Ababa	130	26 %	13
North Addis Ababa	128	26 %	13
South Addis Ababa	110	22 %	11
West Addis Ababa	132	26 %	13
Total	500	100%	50

After determining the appropriate number of sample branches from each district, a purposive sampling method has used to select 50 branches with the highest performer of active user E-channel customers given priority to collect data from respondents (Appendix B).

Table 1.3 Number of sample size from each district

Name of Addis Ababa district	Number of customers in each district	Proportional (%)	Number of sample customer in each district	Number of sample branches in each district	Number of sample customers from selected branches
East Addis Ababa	484,146	27 %	106	13	8
North Addis Ababa	535,871	30 %	118	13	9
South Addis Ababa	414,242	23 %	91	11	8
West Addis Ababa	379,938	21 %	84	13	6
	1,814,197	100 %	399	50	

Finally, a convenience sampling method was used to collect data from the sample of 399 customers/respondents. Convenience sampling is a non-probability sampling technique in which a sample is drawn from that part of the population that is close to hand, readily available, or convenient. Thus, in the purposely selected branches questionnaire was distributed to customers on a walk-in bases i.e. questionnaire is given to a customer who just arrived to get the service until the expected number of samples from the selected branch have been satisfied.

Overall, for the purpose of this study the researcher has used Multi-stage sampling technique and 399 active users of E-Banking service customers from 50 branches have been sampled and data were collected accordingly.

Table3.4 Summary of the proposed Sampling Unit, Size, and Techniques

Sample Unit	Sample size determination	Sampling Techniques
Commercial Bank of Ethiopia		Purposive
Addis Ababa district		Purposive
Number of branch	Carvalho (1980)	
Number of sample branches in each district		Quota sampling
Selection of branches from each district		Purposive
Selection of customer from sample branches		Convenience sampling

3.5 Data Collection Method

3.5.1 Primary and Secondary Data Collection

A questionnaire has been designed for sampled customers of Commercial Banks of Ethiopia in Addis Ababa districts. The questionnaire was developed based on previous empirical literature and its consistency is tested using Cronbach Alpha. Closed ended questionnaires were used for the study. To ensure the content validity of the questionnaire used to assess each construct depicted in Appendix A, all items regarding the measurement of constructs were adapted from previous studies and carefully reworded to fit the E-banking use context in Ethiopia. The close-ended questions were developed on a five point Likert scale ranging from 5 (strongly agree), 4(agree), 3(neutral), 2(disagree) and 1(strongly disagree). The questionnaire started with demographic information of the respondents.

The secondary data sources were collected from journal article that help to fill the knowledge gap and understand the concepts, definitions and theories related to CBE service in E-banking.

3.6 Data Analysis Method

The Data collected through closed ended questionnaire were carefully filled, tabulated and organized based on the nature of the data. The researcher used quantitative analysis in this study. The dada organized and analyzed using SPSS (version 23) and AMOS software.

Thus, the statistics were analyzed in regression model. To establish the relationship between the independent variables and the dependent variable of the study, an inferential analysis which involved multiple regressions, a coefficient of determination, and correlations analysis were involved.

3.7 Measurement of Constructs

The main goal of this study is to find out the factors influencing the use of E-banking service in CBE. The researcher has developed an appropriate research construct which has been approved by different studies. The table below shows that constructs and their matching measurement sources used for questionnaires.

Table 3.5 Conceptual definition of constructs

Constructs	Number of Items
Performance Expectancy (PE)	4
Effort Expectancy (EE)	4
Social Influence (SI)	3
Facilitating Conditions (FC)	4
Hedonic Motivation (HM)	3
Price Value(PV)	3
Habit (HT)	4
Behavioral Intention (BI)	3
Usage Behavior (UB)	

3.8 Ethical Considerations

Before starting the actual data collection, the research participants that have included in this study were appropriately informed about the purpose of the research, the respondents has willingness and the data has collected based on individual consent, information provides by the respondent has secured and the researcher ensures that participants will remain anonymous throughout the study and there has no misrepresentation or distortion of the actual data collected from respondents.

CHAPTER 4

4 RESULTS AND DISCUSSION

4.1 Demographic Characteristics of Respondents

The data was collected from respondents to analyze and interpreted using quantitative analysis which involves analysis of the demographic information of respondents in descriptive statistics while inferential statistics was employed to test the hypothesis and to investigate the influence of independent variables on dependent variables. To analyze the collected data in line with the overall objective of the research undertaking, statistical procedures were carried out using SPSS (version 23) and AMOS software.

The researcher distributed a total of 415 questionnaires to selected branches of Commercial Bank of Ethiopia with a convenience sampling method. Out of the total 415 questionnaires, 384 usable questionnaires were obtained to enable a meaningful analysis of the data with 93% response rate, while 31(7%) remain uncollected and not relevant for analysis due to negligence of the respondents in filling the questionnaires. The date was presented according to the leading question and was quantitatively analyzed and discussions of the results were presented in a convenient manner.

The demographic characteristics of respondents for the sample population is described in Table below.

Table 4.1 Summarized demographic characteristics of respondents

Variables	Categories	Frequency	Percentage
Gender of Respondent	Male	208	54%
	Female	176	46%
Age of Respondent	Under 26 Years	85	22%
	26-35 Years	227	59%
	35-45 Years	63	16%
	Above 45 Years	9	2%
Monthly Income Respondent	Below 1,650	19	5%
	1,651-5,250	59	15%
	5,251-10,900	144	38%
	Above 10,900	162	42%
Educational Level Respondent	Grade 12 and Below	15	4%
	Diploma (12+2,10+3)	47	12%
	BA/BSC(Undergraduate)	188	49%
	MA/MSC/MBA(Graduate)	126	33%
	Ph.D.	8	2%

4.2 Structural and Measurement Model

4.2.1 Measurement of Reliability

Table 4.2 Reliability Test (Cronbach's Alpha)

Channel of E-banking service	E-Banking	ATM	Mobile Banking	Internet Banking
Overall Cronbach's Alpha	0.920	0.780	0.716	0.919
No of Items	9	9	9	9
Variables	Cronbach's Alpha if Item Deleted			
	E-banking	ATM	Mobile	Internet
PE	0.913	0.746	0.684	0.912
EE	0.905	0.755	0.706	0.904
SI	0.917	0.768	0.714	0.916
FC	0.911	0.754	0.726	0.91
HM	0.900	0.754	0.673	0.899
PV	0.904	0.756	0.656	0.902
HT	0.908	0.757	0.647	0.907
BI	0.905	0.766	0.66	0.904
USE	0.935	0.773	0.74	0.935

The researcher used Venkatesh et al., (2012) questionnaire with some modification. The data reliability test is measured by using Cronbach's Alpha. Cronbach's Alpha was also calculated as part of the reliability test to assess how valid the results were and should produce similar generalized results if the sample size were increase Field (2006). According to William and Barry (2010) scales exhibiting a coefficient alpha between 0.80 and 0.96 are considered a very good reliability, between 0.70 and 0.80 are considered a good reliability, between 0.6 and 0.7 fair reliability and below 0.6 poor reliability. The Alpha value ranges from a maximum of 1.0 for a

perfect score to minimum of zero, a good measure of the alpha should be 0.70 or higher Neuman (2007).

E-Banking explain to the pooled data set user of the three channel (ATM, Mobile and Internet) Banking users. The Cronbach's Alpha range value is greater than 0.60. Therefore, all variables are acceptable for further analysis.

4.2.2 Multi- Collinearity / Collinearity Test

Table 4.3 VIF and Tolerance Statistics for Collinerarity test

Model	E-Banking Collinerarity Statistics		Internet Banking Collinerarity Statistics		Mobile Banking Collinerarity Statistics		ATM Collinerarity Statistics	
	Tolerance	VIF	Tolerance	VIF	Tolerance	VIF	Tolerance	VIF
PE	0.54	0.54	0.246	0.246	0.702	1.425	0.597	1.676
EE	0.565	1.771	0.154	6.477	0.689	1.452	0.678	1.475
SI	0.707	1.415	0.351	2.846	0.706	1.416	0.759	1.317
FC	0.627	1.596	0.338	2.959	0.839	1.192	0.705	1.418
HM	0.562	1.779	0.197	5.083	0.544	1.837	0.562	1.778
PV	0.555	1.803	0.236	4.246	0.591	1.692	0.635	1.576
HT	0.666	1.5	0.416	2.406	0.597	1.675	0.869	1.151

a. Dependent Variable: USE

Model	E-Banking Collinerarity Statistics		Internet Banking Collinerarity Statistics		Mobile Banking Collinerarity Statistics		ATM Collinerarity Statistics	
	Tolerance	VIF	Tolerance	VIF	Tolerance	VIF	Tolerance	VIF
BI	0.278	3.601	0.267	3.749	0.683	1.465	0.644	1.553
FC	0.453	2.209	0.45	2.224	0.712	1.405	0.915	1.093
HT	0.428	2.334	0.419	2.386	0.91	1.099	0.666	1.503

b. Dependent Variable: USE

Mulitcollinearity arise while independent variables in the regression model are highly correlated each other it cause correlation problem whereas, independent variables should be independent. Commonly, the Variance Inflation Factor (VIF) and tolerance are both widely used measures of the degree of multi collinearity. The tolerance of range less than 0.02 or 0.10 and/or VIF of 5 or 10 and above indicate a multicollinerarity problem. The output clearly show that the VIF of all corresponding variables are below 10. Therefore, the assumption of mulit-collinearity collinearity holds true.

4.2.3 Reliability

The reliability of one construct is independent of the other and calculated separately. In general, the larger the lodgings indicate the more reliable that LV. However, the preferred level is above 0.7 which is the level at which about half the variance in the indicator is explained by its factor and is also the level at which explained variance must be greater than error variance (Chin, 1998; Garson, 2016; Henseler et al., 2009; Wong, 2013).

4.2.4 Convergent Validity (AVE)

Convergent validity is the degree to which specific items similar with one another and design from the same constructs. A commonly applied criterion of convergent validity is the Average Variance Extracted (AVE) which reflects the average communality for each latent factor in a reflective model. Chin (1998) suggested that AVE values should be greater than 0.5 that confirms at least half the variance of indicators are explained by the respective factor.

Factor loadings for reflective indicators E-Banking

Table 4.4 Indicator Reliability and Validity measures of E-Banking

		E-banking				ATM				Mobile Banking				Internet Banking			
LV	Indicator	λ	AVE	ICR	√AVE	λ	AVE	ICR	√AVE	λ	AVE	ICR	√AVE	λ	AVE	ICR	√AVE
PE	PE1	0.87	0.81	0.94	0.9	0.71	0.51	0.81	0.72	0.73	0.6	0.86	0.78	0.88	0.81	0.95	0.9
	PE2	0.91				0.83				0.72				0.92			
	PE3	0.94				0.74				0.81				0.94			
	PE4	0.87				0.57				0.84				0.87			
EE	EE1	0.72	0.5	0.8	0.71	0.73	0.58	0.85	0.76	0.64	0.61	0.86	0.78	0.73	0.5	0.8	0.71
	EE2	0.73				0.81				0.73				0.74			
	EE3	0.68				0.84				0.92				0.68			
	EE4	0.68				0.66				0.81				0.69			
SI	SI1	0.81	0.7	0.87	0.84	0.69	0.67	0.86	0.82	0.88	0.78	0.91	0.88	0.82	0.71	0.88	0.84
	SI2	0.8				0.87				0.9				0.81			
	SI3	0.89				0.89				0.87				0.89			
FC	FC1	0.72	0.5	0.8	0.71	0.61	0.59	0.79	0.7	0.75	0.64	0.75	0.66	0.7	0.68	0.79	0.69
	FC2	0.75				0.53				0.77				0.73			
	FC3	0.68				0.83				0.68				0.67			
	FC4	0.68				0.77				0.52				0.76			
HM	HM1	0.75	0.51	0.56	0.55	0.68	0.53	0.58	0.58	0.75	0.54	0.78	0.74	0.71	0.63	0.65	0.67
	HM2	0.66				0.67				0.75				0.67			
	HM3	0.54				0.71				0.71				0.65			
PV	PV1	0.62	0.58	0.73	0.69	0.75	0.55	0.78	0.74	0.58	0.54	0.68	0.69	0.65	0.56	0.72	0.68
	PV2	0.75				0.75				0.77				0.73			
	PV3	0.69				0.72				0.61				0.76			
HT	HT1	0.57	0.61	0.73	0.64	0.72	0.52	0.81	0.72	0.66	0.6	0.71	0.63	0.78	0.61	0.73	0.64
	HT2	0.76				0.62				0.7				0.62			
	HT3	0.83				0.77				0.78				0.83			
	HT4	0.65				0.77				0.6				0.65			
BI	BI1	0.76	0.51	0.75	0.71	0.72	0.49	0.74	0.7	0.82	0.67	0.86	0.82	0.74	0.59	0.74	0.7
	BI2	0.68				0.76				0.82				0.67			
	BI3	0.69				0.63				0.82				0.69			

As it is shown in the above Table, the outer loadings for most reflective indicators is far from the preferred level. However, Henseler et al., (2009) suggest that lower loadings should be removed if the loading factors are smaller than 0.4 and eliminating that item goes to a substantial increase of composite reliability. Hence, all values of AVEs were greater than the threshold (i.e. < 0.5) this requirement also met by the data to confirm well established discriminant validity.

4.2.5 Structural Equation Modeling (SEM)

SEM analysis was used in preference to multiple regression analysis due to it is simultaneous model estimate to assess strength of particular relationship in complete manner; an independent variable in one relationship becomes a dependent variable in other relationships, such as in this study and issue of multicollinearity is not a problem.

The primary interest of SEM is the extent to which a hypothesized model fits or adequately describes the sample data. The model is composed of two models namely measurement model and structural model. The measurement model defines relation between the observed and unobserved variables i.e. it provides links between scores on the measuring instrument (the observed indicator variables) and the underlying construct they are designed to measure (Byren,2010).

The SEM defines relations among the unobserved variables i.e. it specifies the manner by which particular latent variables directly or indirectly influence (cause) changes in the values of certain other latent variables in the model (Byrene, 2010). Whereas, measurement of a model assessed by CFA shall be discussed on the next section.

4.2.6 Confirmatory Factor Analysis

Confirmatory factor analysis is a way of testing how well measured variables represent a smaller number of constructs that they are intended to measure. (Hair et al., 2006). The CFA gives different statistics that show how well the theoretical specification of the factors matches the actual data used. The confirmatory factor analysis taken by this study is first analyzing the fit of the measurement model that assesses how fit are the indicator variables to measure the latent variable.

This is generally termed as construct validity as it assesses the extent to which a set of measured items actually reflect the underlying factor model that those items are designed to measure (Hair et al., 2006).

Figure 8 Model with standardized estimate of E-Banking

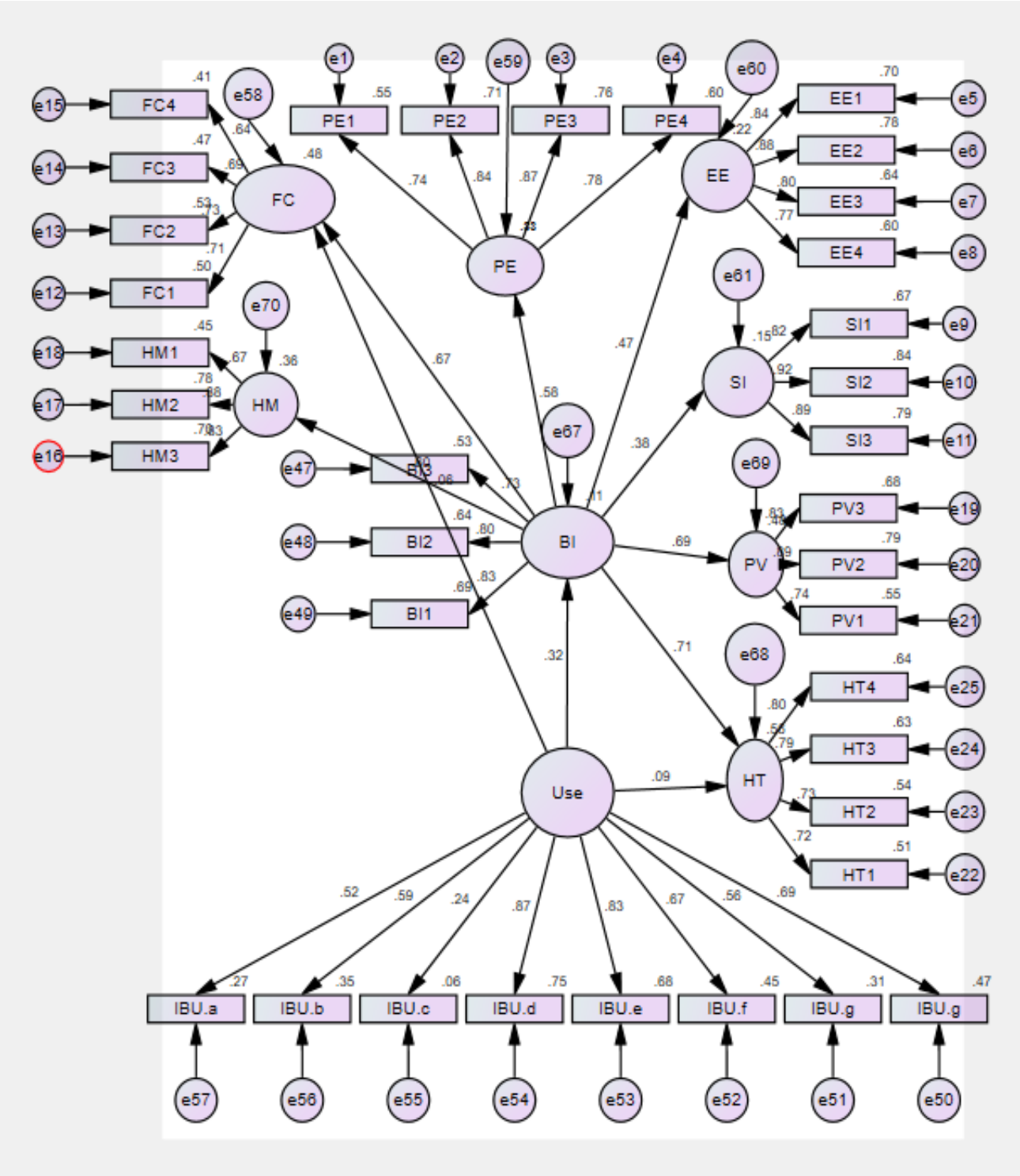


Figure 9 Model with standardized estimate of ATM

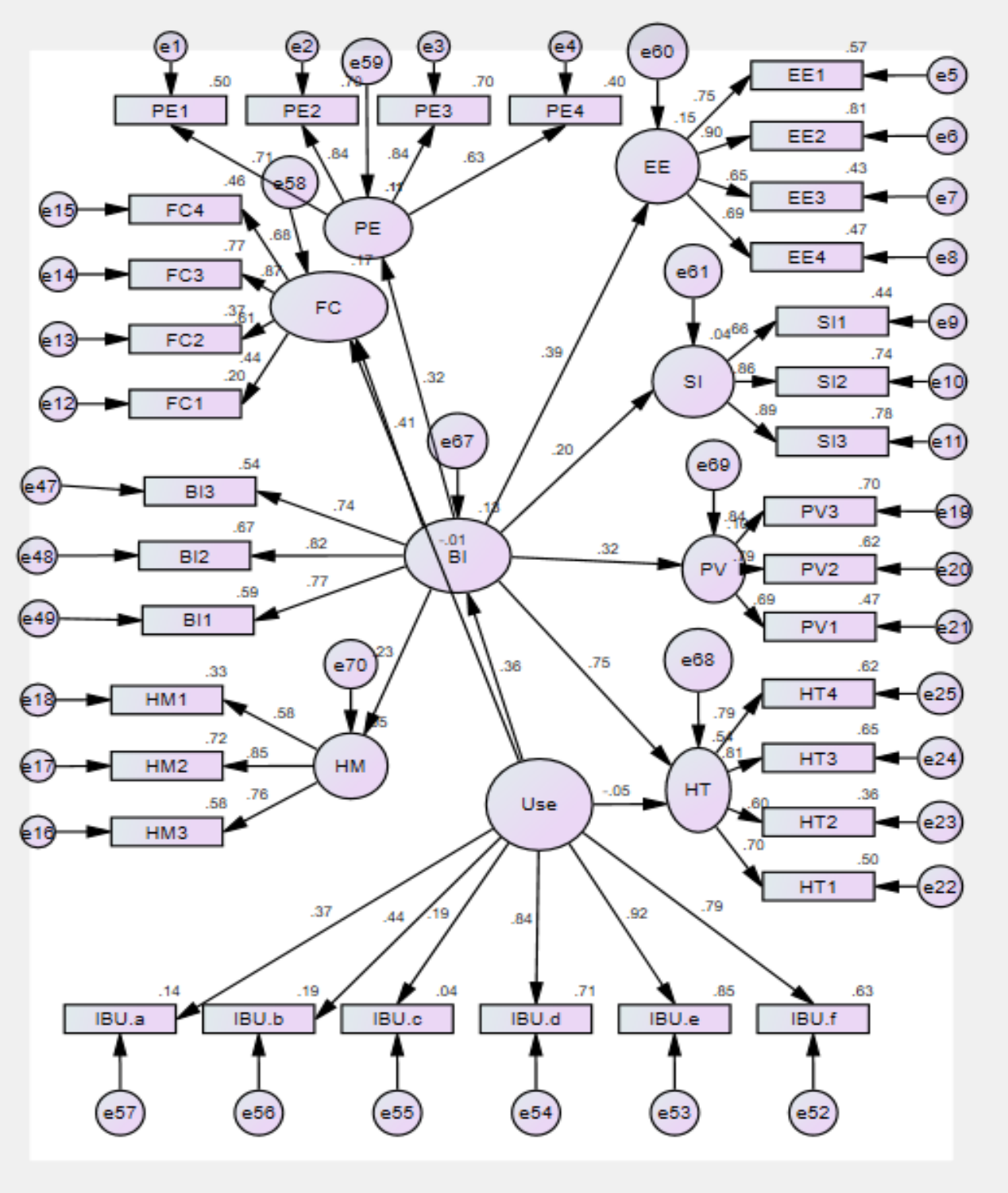


Figure 10 Model with standardized estimate of Mobile Banking

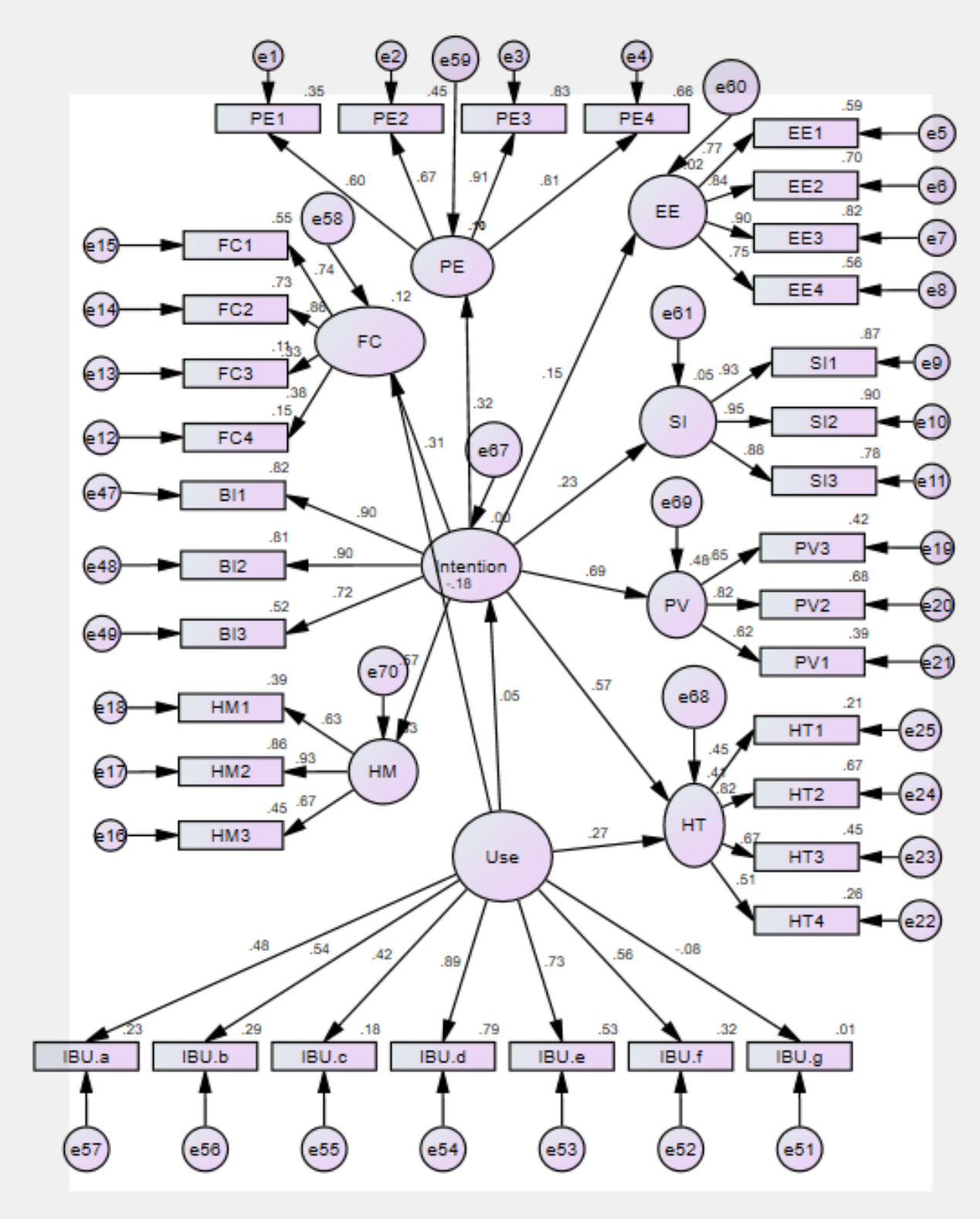
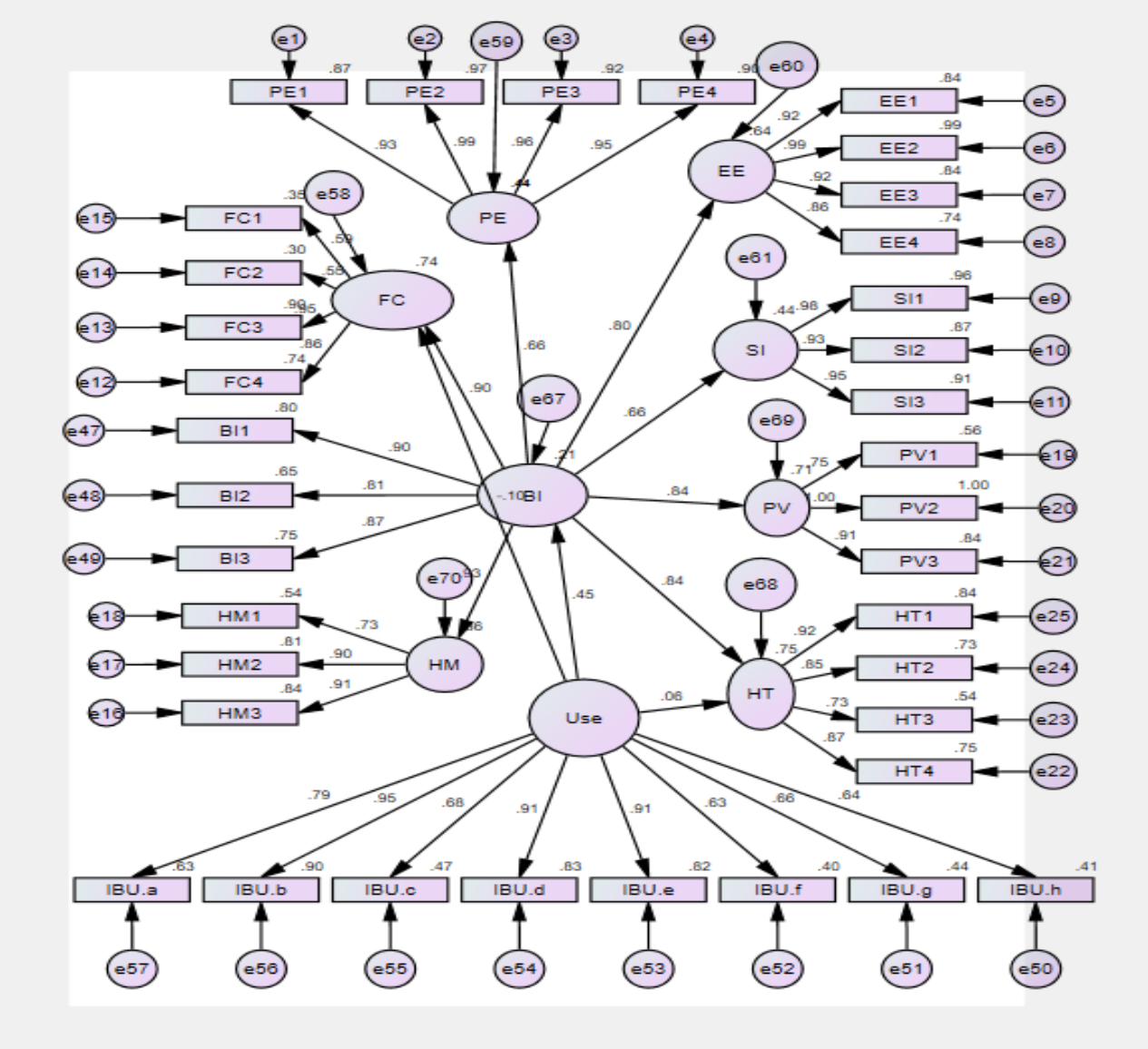


Figure 11 Model with standardized estimate of Internet Banking



4.2.7 Discussions of Empirical Findings

This section discusses in detail the analysis of the results for each independent variable and their implication in influencing E-banking use. Additionally, the discussion examines the statistical results of the study in relation to the previous empirical suggestion. The result for each set of factors is discussed as follows.

Table 4.5 Direct Effect of the Models of the channels of E-Banking

E-BANKING							
	Independent	Dependent	Estimation	SE	CR	P value	Result
H1a	PE	BI	0.425	0.047	9.122	***	Accepted
H1b	EE	BI	0.390	0.049	7.997	***	Accepted
H1c	SI	BI	0.354	0.055	6.429	***	Accepted
H1d	FC	BI	0.495	0.058	8.487	***	Accepted
H2a	FC	USE	0.052	0.045	1.132	0.257	Rejected
H1e	HM	BI	0.580	0.059	9.882	***	Accepted
H1f	PV	BI	0.617	0.056	10.958	***	Accepted
H1g	HT	BI	0.712	0.063	11.346	***	Accepted
H2b	HT	USE	0.092	0.057	1.627	0.104	Rejected
H3	BI	USE	0.351	0.095	3.695	***	Accepted
ATM							
	Independent	Dependent	Estimation	SE	CR	P value	Result
H1a	PE	BI	0.217	0.082	2.629	0.009	Accepted
H1b	EE	BI	0.318	0.097	3.280	0.001	Accepted
H1c	SI	BI	0.144	0.083	1.739	0.082	Rejected
H1d	FC	BI	0.210	0.079	2.650	0.008	Accepted
H2a	FC	USE	-0.005	0.036	-0.001	0.999	Rejected
H1e	HM	BI	0.216	0.118	1.826	0.068	Rejected
H1f	PV	BI	0.300	0.117	2.569	0.010	Accepted
H1g	HT	BI	0.666	0.130	5.120	***	Accepted
H2b	HT	USE	-0.040	33.573	-0.001	0.999	Rejected
H3	BI	USE	0.359	302.136	0.001	0.999	Rejected
MOBILE							
	Independent	Dependent	Estimation	SE	CR	P value	Result
H1a	PE	BI	0.149	0.079	1.881	0.060	Rejected
H1b	EE	BI	0.111	0.119	0.929	0.353	Rejected
H1c	SI	BI	0.282	0.177	1.591	0.112	Rejected
H1d	FC	BI	0.140	0.095	1.465	0.143	Rejected
H2a	FC	USE	-0.050	254.010	0.000	1.000	Rejected
H1e	HM	BI	0.440	0.136	3.241	0.001	Accepted
H1f	PV	BI	0.449	0.130	3.445	***	Accepted
H1g	HT	BI	0.348	0.167	2.081	0.037	Accepted
H2b	HT	USE	0.102	521.840	0.000	1.000	Rejected
H3	BI	USE	0.031	158.080	0.000	1.000	Rejected
INTERNET							
	Independent	Dependent	Estimation	SE	CR	P value	Result
H1a	PE	BI	0.583	0.106	5.485	***	Accepted
H1b	EE	BI	0.642	0.089	7.223	***	Accepted
H1c	SI	BI	0.581	0.100	5.829	***	Accepted
H1d	FC	BI	0.597	0.086	6.961	***	Accepted
H2a	FC	USE	-0.100	0.101	-0.993	0.321	Rejected
H1e	HM	BI	0.941	0.103	9.164	***	Accepted
H1f	PV	BI	0.636	0.107	5.953	***	Accepted
H1g	HT	BI	0.631	0.094	6.695	***	Accepted
H2b	HT	USE	0.067	0.112	0.600	0.548	Rejected
H3	BI	USE	0.702	0.229	3.066	0.002	Accepted

Remark: *** P < 0.001 Significance

Table 4.6 Summary of the Direct Effect of the Models of the channels of E-Banking

	Independent	Dependent	E-banking	ATM	Mobile	Internet
H1a	PE	BI	Accepted	Accepted	Rejected	Accepted
H1b	EE	BI	Accepted	Accepted	Rejected	Accepted
H1c	SI	BI	Accepted	Rejected	Rejected	Accepted
H1d	FC	BI	Accepted	Accepted	Rejected	Accepted
H2a	FC	USE	Rejected	Rejected	Rejected	Rejected
H1e	HM	BI	Accepted	Rejected	Accepted	Accepted
H1f	PV	BI	Accepted	Accepted	Accepted	Accepted
H1g	HT	BI	Accepted	Accepted	Accepted	Accepted
H2b	HT	USE	Rejected	Rejected	Rejected	Rejected
H3	BI	USE	Accepted	Rejected	Rejected	Accepted

4.2.8 Performance Expectancy

H1a : PE has a positive effect on customer's BI of E-banking use in CBE

The table 4.5 above describe, the E-banking part the coefficient of PE is 0.425 with its P value 0.000. Whereas, other explanatory variables constant PE was found to have a statistically significant positive association with BI on using E-banking. As a result, the researcher accepts the hypothesis that specified there is a positive and significant relationship between PE and BI on the use of E-Banking in CBE. This was also confirmed in previous literatures by Tarhin et al., (2016), Rahi et al., (2018) and Yemsrach, (2018). The possible reason for the significant positive relationship could be the implication due to the increase in use of the E-banking as it is a convenience to make a transaction, increase productivity as it saves a trip to the bank and stands in a queue in banks.

The table 4.5 above describe, the ATM part coefficient of PE is 0.217 with its P value 0.009. Whereas, other explanatory variables constant PE was found to have a statistically significant positive association with BI on using ATM. As a result, the researcher accepts the hypothesis that specified there is a positive and significant relationship between PE and BI on the use of ATMs in CBE. This was also confirmed in previous literatures by Tarhin et al., (2016), Rahi.et al., (2018) and Yemsrach, (2018). The possible reason for the significant positive relationship could be the implication due to the increased provocation and awareness raising in use of ATMs as well as the line in the banks were unbearable for the customers to wait for long a time.

The table 4.5 above describe, the Mobile banking part the coefficient of PE is 0.149 with its P value 0.060. Whereas, other explanatory variables constant PE was found to have a statistically insignificant positive association with BI on using Mobile banking. As a result, the researcher rejects the hypothesis that specified there is a positive and significant relationship between PE and BI on the use of mobile banking in CBE. Contrary to previous studies of Tarhin et al., (2016), Rahi et al., (2018) and Yemsrach, (2018). The reason for the insignificant positive relationship could be the fact that the customers didn't find the use of mobile banking useful in their daily life as other E-banking channels.

The table 4.5 above describe on the Internet banking part the coefficient of PE is 0.583 with its P value 0.000. Whereas, other explanatory variables constant PE was found to have a statistically significant positive association with BI on using Internet banking. As a result, the researcher accepts the hypothesis that specified there is a positive and significant relationship between PE and BI on the use of Internet banking in CBE. This was also confirmed in previous literatures by Tarhin et al., (2016), Rahi.et al., (2018) and Yemsrach, (2018). The possible reason for the significant positive relationship could be due to the increase in use of the internet banking as it is a convenience to make a transaction virtually anywhere increase productivity where the customers are abroad and frequently traveling.

The summary based on the table 4.6 results indicate PE was found to have a statistically significant positive association with BI on using E-banking, ATM and Internet Banking. Contrarily, PE was found to have a statistically insignificant but positive association with BI on using Mobile banking.

4.2.9 Effort Expectancy

H1b : EE has a positive effect on customer's BI of E-banking use in CBE

The table 4.5 above describe on the E-banking part the result of the coefficient of EE is 0.390 and its P value is 0.000. While, other explanatory variables constant, EE was found to have a positive and statistically significant influence on BI of E-Banking users. Then, the researcher accepts the hypothesis that specified there is a positive and significant relationship between EE and BI on E-banking use in CBE. Similarly, Rahi et al., (2018) and Yemsrach, (2018) reported

positive association. The result is that most of the respondents are degree holders. It is easier for the customers to learn easily; it is user-friendly and easier to acquire the skill to use E-banking.

The table 4.5 above describe on the ATM section the result of the coefficient of EE is 0.318 and its P value is 0.001. While, other explanatory variables constant, EE was found to have a positive and statistically significant influence on BI of ATM users. Then, the researcher accepts the hypothesis that stated there is a positive and significant relationship between EE and BI on ATM use in CBE. Similarly, Venkatesh et al., (2003). Abu-Shanab et al., (2010) Arenas-Gaitan et al., (2015), Rahi et al., (2018) and Yemsrach, (2018) reported positive association. The possible justification for the result is that most of the respondents are degree holders it is easier for the customers to learn easily; it is user-friendly and easier to acquire the skill to use an ATM in CBE.

The table 4.5 above describe on the Mobile Banking part the result of the coefficient of EE is 0.111 and its P value is 0.353. While, other explanatory variables constant, EE was found to have a positive but statistically insignificant influence on BI on Mobile Banking users. Therefore, the researcher rejects the hypothesis that specified there is a positive and insignificant relationship between EE and BI on Mobile use in CBE. Similarly, Tarhin et al., (2016) imply the effect of EE on BI was insignificant. Furthermore, Yemsrach, (2018) found an insignificant negative relationship between EE and BI. The result is an indicative of the demographic composition of the respondents most of them are bachelor's degree holders they wouldn't find mobile banking difficult but indicative of the users hesitant on the use of mobile banking conform the statement of Im et al., (2011) who contend such kinds of result influence occur if the society is willing to take time and effort to learn a new technology.

The table 4.5 above describe on the E-banking part the result of the coefficient of EE is 0.642 and its P value is 0.000. While, other explanatory variables constant, EE was found to have a positive and statistically significant influence on BI of Internet Banking users. Therefore, the researcher accepts the hypothesis that stated there is a positive and significant relationship between EE and BI on Internet Banking use in CBE. Similarly, Rahi et al., (2018) and Yemsrach, (2018) reported positive association. The possible justification for the result is that most of the respondents are degree holders it is easier for the customers to learn easily; it is user-friendly and easier to acquire the skill to use Internet Banking as the customers are already know

how to use internet the use of internet banking is only an extension of that knowledge which would be easier in exertion of an effort.

The summary based on regression table 4.6 of the result indicates EE was found to have a statistically significant positive association with BI on using E-banking, ATM and Internet Banking. Contrarily, EE was found to have a statistically insignificant but positive association with BI on using Mobile banking.

4.2.10 Social Influence

*H*1*c* : SI has a positive effect on customer's BI of E-banking use in CBE

The table 4.5 above describe on the E-banking part the coefficient of SI is 0.354 with its P value 0.000. While, other explanatory variables constant SI was found to have a statistically significant positive association with BI. Then, the researcher accepts the hypothesis that specified SI has a positive and significant effect on BI on E-banking use in CBE. Likewise, Tarhin et al., (2016), Rahi et al., (2018) and Yemsrach, (2018) that propose a positive significant relationship between SI and BI. The possible reason could be the social influence leads to wards the use of E-banking as people important in the life of customers are influencing them to change the perspective of the customers to engage in the use of E-Banking.

The table 4.5 above describe on the ATM part the coefficient of SI is 0.144 with its P value 0.082. While, other explanatory variables constant SI was found to have a statistically insignificant positive association with BI. Therefore, the researcher rejects the hypothesis that stated SI has a positive and significant effect on BI on ATM use in CBE. Opposing to the previous results Tarhin et al., (2016), and Yemsrach, (2018) the result of the study indicate positive but insignificant association with BI on ATM users. The possible explanation for the result indicate that social influence based on the development of the country and individuality of the society those who have strong social influence have significant influence on certain areas where as certain areas and societies are less influenced by the norm of the society conforming the argument of Im et al., (2011).

Based on the table 4.5 results on the Mobile Banking part the coefficient of SI is 0.282 with its P value 0.112. Whereas, other explanatory variables constant SI was found to have a statistically

insignificant positive association with BI. Then, the researcher rejects the hypothesis that specified SI has a positive and significant effect on BI on Mobile banking use in CBE. Contrary, to the previous results of Tarhin et al., (2016), and Yemsrach, (2018) the result of the study indicate positive but insignificant association with BI on Mobile banking users. The possible justification for the result show that social influence based on the development of the country and individuality of the society those who have strong social influence have significant influence on certain areas where as certain areas.

The table 4.5 above describe on the Internet banking part the coefficient of SI is 0.581with its P value 0.000. While, other explanatory variables constant SI was found to have a statistically significant positive association with BI. Therefore, the researcher accepts the hypothesis that stated SI has a positive and significant effect on BI on Internet Banking use in CBE. Likewise, Tarhin et al., (2016), and Yemsrach, (2018) stated a positive significant relationship between SI and BI. The possible justification of the result of the research is that the social influence leads to wards the use of E-banking as people important in the life of customers are influencing them to change the perspective of the customers to engage in the use of E-Banking.

The summary based on table 4.6 of the result indicates SI was found to have a statistically significant positive association with BI on using E-banking and Internet Banking. Contrarily, ATM and Mobile banking imply a statistically insignificant but positive association with BI.

4.2.11 Facilitating conditions

H1d : FC has a positive effect on customer's BI of E-banking use in CBE

H2a : FC has a direct positive effect on customers' E-banking use in CBE

The table 4.5 above describe on the E-Banking part the coefficient of FC is 0.495 and its P value is 0.000. While, other explanatory variables constant FC is found to have significant positive association with BI. Then, the researcher accepts the hypothesis that specified FC has a positive and significant effect on BI on E-Banking use in CBE. Similarly, Rahi et al., (2018) and Yemsrach, (2018) confirm that the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system are available and one of the driving factors in the intention of the use of E-banking. Contrarily, FC is 0.052 and its P value is

0.257 that while other explanatory variables constant FC is found to have insignificant positive association with use. Then, the researcher rejects the hypothesis that stated FC has a direct positive effect on customers' E-Banking use in CBE. The possible reason for the result of the findings are repeatedly network failures.

The table 4.5 above describe on the ATM part of the coefficient of FC is 0.210 and its P value is 0.008 that indicates maintaining other explanatory variables constant FC is found to have significant positive association with BI. Therefore, the researcher accepts the hypothesis that stated FC has a positive and significant effect on BI on ATM use in CBE. Similarly, Rahi et al., (2018) and Yemsrach, (2018) confirm that the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system are available and one of the driving factors in the intention of the use of ATMs. Contrarily, FC is -0.005 and its P value is 0.999 that indicates that while other explanatory variables constant FC is found to have insignificant negative association with use of ATM. Then, the researcher rejects the hypothesis that specified FC has a direct positive effect on customers' ATM use in CBE. This indicates the actual use of ATM is deterred due to the existing facility condition. The possible reason for the result of the findings is the study is frequent network failures.

As it can be seen in the table 4.5 on the Mobile Banking section the coefficient of FC is 0.140 and its P value is 0.143 that while other explanatory variables constant FC is found to have significant positive association with BI. Then, the researcher rejects the hypothesis that specified FC has a positive and significant effect on BI on Mobile Banking use in CBE. Contrary to previous finding Rahi et al., (2018) and Yemsrach, (2018) conform that the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system are available and one of the driving factors in the intention of the use of Mobile Banking. The possible justification of the result of the study is the use of self-phone by Banks customers not having helpline/support/ from the banks and awareness on who to contact in case of difficulty make users resentful in the intention to use as well as the self-phone are prone to be stolen the use of mobile banking is perceived as a source of risk. Similarly, FC is -0.050 and its P value is 1.000 while other explanatory variables constant FC is found to have insignificant negative association with use. Then, the researcher rejects the hypothesis that specified FC has a direct positive effect on customers' Mobile Banking use in CBE. The possible reason for the

result of the findings is that a self-phone is perceived safe by the users as a self-phone as is prone to being easily lost and stolen.

The table 4.5 above describe on the Internet Banking part the coefficient of FC is 0.597 and its P value is 0.000. While, other explanatory variables constant FC is found to have significant positive association with BI. Then, the researcher accepts the hypothesis that specified FC has a positive and significant effect on BI on Internet Banking use in CBE. Likewise, Rahi.et al., (2018) and Yemsrach, (2018) stated that the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system are available and one of the driving factors in the intention of the use of Internet banking. Contrarily, FC is -0.100 and its P value is 0.321 while other explanatory variables constant FC is found to have insignificant negative association with use. Then, the researcher rejects the hypothesis that stated FC has a direct positive impact on customers' Internet Banking use in CBE. The possible justification of the result of the study is repeatedly network failures.

The summary based on table 4.6 regression analysis results indicate FC was found to have a statistically significant positive association with BI on using E-banking, ATM and Internet Banking. Contrarily, Mobile banking is statistically insignificant but positive association with BI. The association of FC with Use suggest that E-Banking is a positive but insignificant association while ATM, Mobile Banking and Internet Banking imply negative but insignificant association with the use of the respective E- Banking Channels.

4.2.12 Hedonic Motivation

H1e: HM has a positive effect on customers' BI of E-banking use in CBE

As it can be seen in the above table 4.5 on the E-Banking part the coefficient of HM is 0.580 and its P value is 0.000. Whereas, other explanatory variables constant HM was found to have a positive and statistically significant influence on BI on E-Banking users. Then, the researcher accepts the hypothesis that specified there is a positive and significant relationship between HM and BI on E-Banking use in CBE. Yemsrach (2018) found similar results arguing that fun entertaining and enjoyable technologies tend to demand to new users. The possible justification of the result is that customers incline to enjoy the idea that they are doing by themselves for bank

function like fund transfer their choosing easily enable them and capable with easiness to use would make it more enjoyable.

Based on the table 4.5 regression analysis result on ATM section coefficient of HM is 0.216 and its P value is 0.068. While, other explanatory variables constant, HM was found to have a positive but statistically insignificant influence on BI on ATM users. Then, the researcher rejects the hypothesis that specified there is a positive and significant relationship between HM and BI on ATM use in CBE. Contrary, Yemsrach (2018) positive association of HM to BI. Therefore, the result of the study show that since FC has an insignificant association with use of an ATM is one of the possible reasons for the result that customers' intention to use an ATM is not associated with enjoyment but pure necessity.

Based on the table 4.5 regression analysis result on Mobile Banking section the coefficient of HM is 0.440 and its P value is 0.000. Holding other explanatory variables constant, HM was found to have a positive and statistically significant influence on BI on Mobile Banking users. Therefore, the researcher accepts the hypothesis that stated there is positive and significant relationship between HM and BI on Mobile Banking use in CBE. Venkatesh et al., (2012) Alalwan et al., (2017) and Yemsrach (2018) found similar results arguing that fun entertaining and enjoyable technologies tend to appeal to new users. The possible explanation for the finding is that customers who have intention to use Mobile banking tend to enjoy the idea that is that operated like fund transfer to their choosing easily empower them and capable would make it more enjoyable.

The table 4.5 above describe on the Internet Banking part the coefficient of HM is 0.941 and its P value is 0.000. While, other explanatory variables constant, HM was found to have a positive and statistically significant influence on BI on Internet banking users. Then, the researcher accepts the hypothesis that stated there is a positive and significant relationship between HM and BI on Internet Banking use in CBE. Yemsrach (2018) found similar results arguing that fun entertaining and enjoyable technologies incline to demand to new users. The possible justification for the finding is that customers who have intention to use Internet banking incline to enjoy the idea is that operated by itself to their choosing easily enable them and the idea of empowerment coupled with easiness to use would make it more enjoyable.

The summary based on table 4.6 results indicate HM was found to have a statistically significant positive association with BI on using E-banking, Mobile Banking and Internet Banking. Contrarily, Intention to use ATM has statistically insignificant but positive association with BI.

4.2.13 Price Value

H1f : PV has a positive effect on customers' BI of E-banking use in CBE

As it can be seen in the above table 4.5 on the E-banking part of the coefficient of PV is 0.617 and its P value is 0.000. While, other explanatory variables constant PV was found to have a positive and statistically significant influence on BI on E-banking users. Therefore, the researcher accepted the hypothesis that stated there is a positive and significant relationship between PV and BI on E-banking use in CBE. Merga (2017) and Yemsrach (2018) found similar result. The users of E-banking channel perceive that the fair in the use of E-banking channel is fair considering a value for the money they forgo.

The results in table 4.5 on the ATM section show that coefficient of PV is 0.300 and its P value is 0.010 indicating holding other explanatory variables constant, PV was found to have a positive and statistically significant influence on BI on ATM users. Then, the researcher accepted the hypothesis that specified there is a positive and significant relationship between PV and BI on ATM use in CBE. Merga (2017) and Yemsrach (2018) found similar result. The users of ATMs perceive that the cost of the use of an ATM is fair considering a value for the money they are spending currently.

The results in table 4.5 on Mobile Banking part show that coefficient of PV is 0.449 and its P value is 0.000. While, other explanatory variables constant PV was found to have a positive and statistically significant influence on BI on Mobile Banking users. Then, the researcher accepted the hypothesis that stated there is a positive and significant relationship between PV and BI on Mobile Banking use in CBE. Merga (2017) and Yemsrach (2018) found similar result. The users of Mobile Banking perceive that the cost of the use of Mobile is fair considering a value for the money they are spending currently.

The table 4.5 above describe on the Internet Banking part that of coefficient of PV is 0.636 and its P value is 0.000. Whereas, other explanatory variables constant PV was found to have a

positive and statistically significant influence on BI on Internet Banking users. Then, the researcher accepted the hypothesis that specified there is a positive and significant relationship between PV and BI on Internet Banking use in CBE. Merga (2017) and Yemsrach (2018) found similar result. The users of Internet Banking perceive that the cost of the use of the channel is fair considering a value for the money they are spending currently. The possible justification of the result of the study is that most of the respondents are easily to get the access of internet.

The summary based the table 4.6 regression analysis results indicate PV was found to have a statistically significant positive association with BI on using all the channels of E-banking separately and on the pool result of the study.

4.2.14 Habit

*H*1*g* : HT has a positive effect on customers' BI of E-banking use in CBE

H2b : HT has a direct positive effect on customer's E-banking use in CBE

As it can be seen in the above Figure 4.5 E-banking Section the coefficient of HT is 0.712 and its P value is 0.000. Whereas, other explanatory variables constant HT is found to have significant positive association with BI. Then, the researcher accepts the hypothesis that HT has a positive and significant effect on BI on E-Banking use in CBE. Yemsrach, (2018) suggest that habit has a significant effect on BI of users. The possible reason for the result is that E-Banking become a daily task habit. In contrast, HT association with Use is positive but statically insignificant indicating the coefficient of HT is 0.092 and its P value is 0.104. Then, the researcher rejects the hypothesis that HT has a positive and significant effect on use of E-Banking in CBE.

The table 4.5 above describe on the ATM part the coefficient of HT is 0.666 and its P value is 0.000 while other explanatory variables constant HT is found to have significant positive association with BI. Then, the researcher accepts the hypothesis that HT has a positive and significant effect on BI on ATM use in CBE. The reason for the result is that ATM has become essential parts of the user. Therefore, the researcher rejects the hypothesis that HT has a positive and significant effect on use of E-Banking in CBE. The possible justification for the use of the ATM is that the frequent down of ATM machines, network failure, mistiming to refill the ATM machines by the respective branches responsible to do so.

As it can be seen in the above table 4.5 Mobile banking part the coefficient of HT is 0.348 and its P value is 0.037. Whereas, other explanatory variables constant HT is found to have significant positive association with BI. Then, the researcher accepts the hypothesis that HT has a positive and significant effect on BI on Mobile Banking use in CBE. Arenas-Gaitan et al., (2015) and Yemsrach, (2018) argue that habit has a significant effect on BI of users. The possible reason for the result is that Mobile Banking has become their daily life task to have an intention to use their cell-phone for transaction so Mobile banking becomes a habit. In contrast, HT association with Use is positive but statically insignificant indicating the coefficient of HT is 0.102 and its P value is 1.000. Therefore, the researcher rejects the hypothesis that HT has a positive and significant effect on use of Mobile Banking in CBE.

The table 4.5 above describe on the internet banking the coefficient of HT is 0.631 and its P value is 0.000. Whereas, other explanatory variables constant HT is found to have significant positive association with BI. Therefore, the researcher accepts the hypothesis that HT has a positive and significant effect on BI on internet banking use in CBE. The possible reason for the result is that internet banking become a habit for their daily life task. In contrast, HT association with Use is positive but statically insignificant indicating the coefficient of HT is 0.067 and its P value is 0.548. Then, the researcher rejects the hypothesis that specified HT has a positive and significant effect on use of internet banking in Ethiopia. The result is repeatedly down network does affect the users adversely but not to the point it has a significant effect.

The summary based on table 4.6 regression analysis results indicate HT was found to have a statistically significant positive association with BI on using E-banking, ATM and Internet Banking. Contrarily, Mobile banking is statistically insignificant but positive association with BI. The association of FC with Use imply that E-Banking is a positive but insignificant association with E-banking, Mobile Banking and Internet Banking While ATM imply negative but insignificant association with the use of the respective E- Banking Channels.

4.2.15 Behavioral Intention

*H*3 : BI has a positive effect on customers on E-banking use in CBE

The table 4.5 above describe on the E-banking part of the coefficient of BI is 0.351 and its P value is 0.000. While, other explanatory variables constant, BI was found to have a positive and

statistically significant influence on BI on E-banking users. Then, the researcher accepts the hypothesis that stated there is a positive and significant relationship between BI and Use on E-banking use in CBE. The result is similar to research conducted by Jati & Laksito (2012), Martins et al., (2014), and Yemisrach (2018) describe how big the desire of users to use technology, while Use behavior is used to describe the intensity of the use of technology in daily life. The result is indicative of the intensity to use would lead to the actual usage of E-banking in use of E-Banking in CBE.

The table 4.5 above describe on the ATM part show coefficient of BI is 0.359 and its P value is 0.999. While, other explanatory variables constant, BI was found to have a positive but statistically insignificant influence on BI on ATM users. Then, the researcher rejects the hypothesis that stated there is a positive and significant relationship between BI and Use on E-banking use in CBE. The result is contrary to the research conducted by Jati & Laksito (2012), Martins et al., (2014), and Yemisrach (2018) the result is an indicative of that even though customers have the intention to use the ATM the frequent down in the banks Virtual Private Network and mistiming of cash refill in the ATM machines are the causes for the positive but insignificant result of the study.

The table 4.5 above describe on the Mobile Banking section show that coefficient of BI is 0.031 and its P value is 1.000. Whereas, other explanatory variables constant, BI was found to have a positive but statistically insignificant influence on BI on Mobile Banking users. Therefore, the researcher rejects the hypothesis that stated there is a positive and significant relationship between BI and Use on E-banking use in CBE. The result is contrary to the earlier postulate and research conducted by Jati & Laksito (2012), Martins et al., (2014), and Yemisrach (2018) the result is an indicative of that even though customers have the intention to use the Mobile Banking the use of the Mobile Application is also troublesome as message is delayed for the customer to know of it is transaction and the security is always the constant concern of the existing users which is reflective of the result.

The table 4.5 above describe on the Internet Banking part show that coefficient of BI is 0.702 and its P value is 0.002. Whereas, other explanatory variables constant BI was found to have a positive and statistically insignificant influence on BI on Internet Banking users. Therefore, the researcher accepts the hypothesis that specified there is a positive and significant relationship

between BI and Use on E-Banking use in CBE. The result is similar to research conducted by Jati & Laksito (2012), Martins et al., (2014), and Yemisrach (2018) describe how big the desire of users to use technology, while Use behavior is used to describe the intensity of the use of technology in daily life. The result is indicative of the intensity to use lead to the actual usage of internet banking in use of Internet Banking in CBE.

The summary based on table 4.6 results indicate BI was found to have a statistically significant positive association with Use on E-Banking and Internet Banking while ATM and Mobile banking has a positive but insignificant relationship with Use.

CHAPTER 5

5 SUMMARY OF FINDING, CONCLUSION AND RECOMMENDATION

The aim of this research to assess Factors Influencing the Use of E-Banking service in CBE. Therefore, grounded on the analysis and interpretations made at the previous chapter the following Summary of Finding, Conclusions and Recommendations are made.

5.1 Summary of findings

The study was conducted on 384 respondents that are users of E-Banking service in selected commercial bank of Ethiopia in Addis Ababa. The questioner distributed initially were 399 among only the properly filled 384 questionnaires were used in this study. The proper response by the respondents indicate they were committed to give information relevant to the research understudy as well as they were well educated as can be seen from the demographic result. The demographic characteristics of the respondents that focused on gender, age, level of education, salary, and E-banking use. The 54% of respondents were male, below 36 years of age have at 81% are user of E-banking younger.

The association was drawn in a form of path with BI and Use as a dependent variable. The result specified that E-Banking has relationship between PE (β=0.425), EE (β=0.390), SI (β=0.354), FC (β=0.495), HM (β=0.580), PV (β=0.617) and HT (β=0.712) with BI found to have significant relationship. The relationship between FC (β=0.052) and HT (β=0.092) with Use were rejected while the relationship between BI (β=0.351), with Use are confirmed.

The association was drawn in a form of path with BI and Use as a dependent variable. The result described that ATM has relationship between PE (β=0.217), EE (β=0.318), FC (β=0.210), PV (β=0.300) and HT (β=0.666) with BI found to have significant relationship. Whereas, SI (β=0.144), and HM (β=0.216), was found to have insignificant relationship with BI contrary to the postulate and were rejected. The relationship between FC (β= -0.005) and HT (β=0.040) with Use were rejected as they were negatively but insignificantly associated with use likewise the relationship between BI (β=0.359), with use were Rejected as it has a positive but insignificant relationship with Use.

The association was drawn in a form of path with BI and Use as a dependent variable. The result specified that Mobile Banking has a relationship between HM (β=0.440), PV (β=0.449) and HT (β=0.348) with BI found to have significant relationship. Whereas, PE (β=0.149), EE (β=0.111), SI (β=0.282), and FC (β=0.140) was found to have insignificant relationship with BI contrary to the postulate and were rejected. The relationship between FC (β=0.050) and HT (β= -0.102) with Use were rejected as they were negatively and positively associated respectively with insignificant association with use likewise the relationship between BI (β=0.031), with Use were rejected as it has positive but in significant relationship with Use.

The association was drawn in a form of path with BI and Use as a dependent variable. The result showed that Internet Banking has relationship between PE (β=0.583), EE (β=0.642), SI (β=0.581), FC (β=0.597), HM (β=0.941), PV (β=0.636) and HT (β=0.631) with BI found to have significant relationship. The relationship between FC (β= -0.100) and HT (β=0.067) with Use were rejected while the relationship between BI (β=0.702), with Use were confirmed.

5.2 Conclusion of the Study

Based on the regression analysis results of the conclusion is presented to assess Factors Influencing the Use of E-Banking service in CBE.

PE was found to have a statistically significant positive association with BI on using E-banking, ATM and Internet Banking. The possible reason for the significant positive relationship could be the implication due to the increase in the use of the E-banking as it is a convenience to make a transaction, increase productivity as it saves stand in queen in the banks, increase provocation and awareness-raising in use of ATM as well as the queen in the banks was unbearable for the customers to wait for a long time and increase in the use of internet banking is advocated to it is convenience to make a transaction virtually anywhere increase productivity where the customers are abroad and often traveling. Conversely, PE was found to have a statistically insignificant positive association with BI on using Mobile banking, the possible reason for the insignificant positive relationship could be the implication that due to the fact that the customers didn't find the use of mobile banking useful in their daily life as other E-banking channels.

EE was found to have a positive and statistically significant influence on BI of E-Banking, ATM, and Internet Banking users. The possible justification for the result is that most of the

respondents are degree holders. It is easier for the customers to learn easily; it is user-friendly and easier to acquire the skill to use E-banking and the customers are already know how to use the internet. The use of internet banking is only an extension of that knowledge which would be easier in the exertion of an effort. However, users hesitant on using mobile banking, ATM, and Internet Banking. On the contrary, EE was found to have a statistically insignificant positive association with BI on using Mobile banking.

SI was found to have a statistically significant positive association with BI on E-Banking and Internet Banking. The possible justification for the result of the research is that the social influence leads towards the use of E-banking as people find it is important in the life of customers which in turn influencing them to change the perspective of the customers to engage in the use of E-Banking. In terms of Internet Banking the social influence indeed leads towards the use of Internet banking as people find it convenient and important in their life influencing them to change the perspective of the customers to engage in the use of Internet Banking. Whereas, SI was found to have a statistically insignificant positive association with BI on the use of ATM and Mobile Banking.

FC was found to have a statistically significant positive association with BI on using E-banking, ATM and Internet Banking. The result confirms that the degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the system is available and one of the driving factors in the intention of the use of E-banking, ATM and Internet Banking. Contrarily, Mobile banking is statistically insignificant but positive association with BI. A possible justification for the result of the study is that despite the use of self-phone by Banks customers not having helpline/support/ from the banks and awareness on who to contact in case of difficulty make users resentful in the intention to use as well as the self-phone are prone to be stolen the use of mobile banking is perceived as a source of risk.

The association of FC with Use show that E-Banking is positive but insignificant association while ATM, Mobile Banking and Internet Banking imply negative but insignificant association with the use of the respective E-Banking Channels. The result implies the actual use of E-banking is deterred due to the existing facility condition. The possible reason for the result of the findings are the study has been done in the period where the internet has been absolutely shut down throughout the country as well as the temporary but repeatedly network failures. The

mobile banking the result is primarily due to the reasons for the results of the findings that the self-phone is perceived safe by the users as the self-phone is prone to being easily lost and stolen.

HM was found to have a statistically significant positive association with BI on using E-banking, Mobile Banking, and Internet Banking. The result conforms to earlier arguments of Venkatesh et al., (2012) that fun entertaining and enjoyable technologies tend to appeal to new users. It is indicative that customers who have the intention to use Mobile banking tend to enjoy the idea that they are the ones who can operate and transfer the fund to their choosing easily empower. The idea of empowerment coupled with ease to use would make it more enjoyable. Contrarily, Intention to use an ATM has a statistically insignificant but positive association with BI. The result portrays that customers' intention to use ATM is not associated with enjoyment but pure necessity.

PV was found to have a statistically significant positive association with BI on using all the channels of E-banking separately and on the pool result of the study. The users of E-banking channel perceive that the fair in the use of E-banking channel is fair considering value for the money they forego. The result of internet banking particularly would have been associated with most of the respondents currently using the internet in the workplace and other places where there is wifi. Secondly, internet banking users do not go on line to only use internet banking they also accomplish other tasks while they are online which blindsided the cost of internet banking.

HT was found to have a statistically significant positive association with BI on using E-banking, ATM, Mobile Banking, and Internet Banking. E-Banking, Mobile Banking and Internet Banking have become one of the integral parts of the population especially those who are well to do and educated. Hence, while browsing to accomplish their daily task E-banking has become a habit and has an intention to use the E-Banking Channels. The use of ATMs has become one of the integral parts of the population as the queens in the banks become lengthier and banks are provoking their customers to use ATMs. The association of HT with Use imply that E-banking, ATM, Mobile Banking and Internet Banking has a positive but insignificant association with the use of the respective E-Banking Channels. The result is evident of the fact that due to the frequent down in network does affect the users adversely but not to the point it has a significant effect for the use of the Channels. The ATM machines in CBE beside the common challenges mistiming to refill the ATM machines by the respective branches responsible to do so are the

reason for the result of the study. Hence, the researcher also wants to point out the two main factors namely political stability and down in Network need further investigation.

Lastly, BI was found to have a statistically significant positive association with Use on E-Banking and Internet Banking while ATM and Mobile banking has a positive but insignificant relationship with Use. The E-Banking and Internet Banking result is an indication of how big the desire of users to use technology, while Use behavior is used to describe the intensity of the use of technology in daily life. The result is indicative of the intensity to use would lead to the actual usage of internet banking in the use of E-Banking in CBE. The result of intention with use in the case of ATM shows the frequent down in the banks Virtual Private Network and mistiming of cash refills in the ATM machines by CBE. The intention to use the Mobile Banking the use of the Mobile Application is also troublesome as a message is delayed for the customer to know if it is a transaction and the security is always the constant concern of the existing users which is reflective of the result which is conformed statically.

5.3 Implications of the Study

The current study examines Factors Influencing the Use of E-Banking Service in CBE. Therefore, it gives reflection for the practitioner and stakeholders on the CBE and it will benefit those who establish E-Banking channels. The overall results of the present study suggest that PV and HT have similar results across the channels whereas the rest of the result has a discrepancy within the channels. Thus, the following recommendations can make a difference in the use of E-banking services.

The bank should increase customers' awareness through focusing on and ongoing the awareness creation programs. Convince the use of Mobile banking is a safe and reliable increase the number of product and service providers in using various E-Banking channels with a discount package. Moreover, the frequency in the down of the network needs a serious emphasis to increase the customer base as well as increase the rate of transaction on E-Banking through policy measures by the government.

The bank should develop well planned marketing and promotion strategy to reach the target population to make a significant difference in all E-Banking channels.

Regulators need to have ground to accept transfer advice that is self-administered and could be used to make payment especially those which have significant transactions. The initiative is currently implemented by the Ministry of Finance and Ministry of Revenue which directs payments to be made electronically using E-banking need to be followed through by other non-government organizations.

The findings of this study have significant contributions that can be categorized under contribution to the body of knowledge, contribution to the practitioners and stakeholders, as well as the contribution to the policymakers and regulators.

This research serves to offer valuable contributions to existing literature. First, this study has contributed to theoretically better understanding the dynamics of E-Banking use by consumers in the commercial banks of Ethiopian context. Second, the current study is based on the UTAUT 2 the framework, whereby its boundary has been extended by using three factors from Hedonic Movement, Price Value, and Habit. Third, the current findings demonstrate that PV and HT are important factors for Behavioral intention with all the E-Banking Channels. While Behavioral intention and use were confirmed to have a significant relationship in the use of E-banking and Internet Banking. The rest of the channels namely ATM and Mobile Banking need a due focus.

Further research needs to be carried out as the time progresses new amendments in the legal system as well as the implementation of E-payment initiative for providers to use E-banking service. Secondly, complete shutdown of E-banking could be alter the opinion of the users therefore other studies that have similar occurrences should consider these factors in their study that investigate developing countries. Finally, the dynamism of the service by itself would bring about new challenges. A new product or policy of the government would alter the result of the study significantly. Hence, future studies should consider mainly risk factors as well as demographic issues into consideration of their construct.

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Appendices

Appendix A-: English Questionnaire

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGMENT

Dear/sir/madam Respondents!

This questionnaire currently pursuing a thesis at the College of business and economics department of management, as partial fulfillment towards the completion of my graduate program, on the survey titled as ***Factors Influencing the Use of E-Banking Service in CBE.*** I kindly request you to fill in this questionnaire while assuring you that the information that you provide will be treated with confidentiality and shall only be used for academic purpose. I would like to remind you that your fair and impartial feedback will make this research a very successful one.

- **General Instruction:**
  - No need of writing your name
  - Kindly respond to all questions
  - If you need further clarification contact in the below address

It's essential to bear in mind that this survey is only for academic research purpose and the responses of each participant will be dealt with utmost confidentially.
Thank you for your cooperation and assistance.
Sincerely,

Name: Betelehem Hailu Jimma

Phone: +251912121069

Email: *betihailu999@gmail.com*

I'm kindly requesting you to fill **section I, demographic data** and only then proceed to **section** II part of the questioner and follow the instructions diligently.

Section I. DEMOGRAPHICAL DATA

Please put a tick ☑ mark in the appropriate box below:

1. Gender: a. Male ☐ b. Female ☐
2. Age: a. Under 26 years ☐ b. 26- 35 years ☐
   c. 36-45 years ☐ d. Above 45 years ☐
3. Basic income earned a month
   a. Under 1,650 (birr) ☐ b.1,651 -5,250 (birr) ☐
   c. 5,251-10,900 (birr) ☐ d. above 10,900 (birr) ☐
4. Current level of education
   a.Grade 12 and below ☐ b. Diploma (12+2, 10+3) ☐
   c. BA/BSC (Under graduate) ☐ d.MA/MSC/MBA (Graduate) ☐ e. PhD ☐

Section 2 Under this section the respondent shall answer which channel of E-Banking service the responder use by ticking (✓) "Yes" if he/she is a user or "No" for non-user. If your answer is "Yes" then continue with appropriate part to answer the questions. The respondent might answer one of the channel or all of the channel depending on the use of the channel.

I use ATM	Yes ☐ No ☐	"Yes" go Part I
I use Mobile Banking	Yes ☐ No ☐	"Yes" go Part II
I use Internet Banking	Yes ☐ No ☐	"Yes" go Part II

Part I: Factors affecting the use of ATM

This section is dedicated to assessing various factors affecting the use of ATM in Commercial Bank of Ethiopia Please judge how frequently each statement fits you're usage through indicating the level of agreement or disagreement to the opinion stated in the table below.

By using a tick mark ticking (✓) please tick one of the five scales set below from **1= Strongly Disagree to 5 = Strongly Agree**. Each of the five scales in set to give the meaning stated against each as follows.

R.No	Variable used	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
	Performance Expectancy					
PE1	I find ATM useful in my daily life					
PE2	Using ATM increases my chances of achieving things that are important to me					
PE3	Using ATM helps me accomplish things more quickly					
PE4	Using ATM increases my productivity					
	Effort Expectancy					
EE1	Learning how to use ATM is easy for me					
EE2	My interaction with ATM is clear and understandable					
EE3	I find ATM easy to use					
EE4	It is easy for me to become skillful at using ATM					
	Social Influence					
SI 1	People who are important to me think that I should use ATM					
SI 2	People who influence my behavior think that I should use ATM					
SI 3	People whose opinions that I value prefer that I use ATM					
	Facilitating Conditions					
FC 1	I have the resources necessary to use ATM					
FC 2	I have the knowledge necessary to use ATM					
FC 3	If I have got problems using ATM, I can get support from the bank					
FC4	I can get help from others when I have difficulties using ATM					

R.No	Variable used	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
	Hedonic Motivation					
HM 1	Using ATM is fun					
HM 2	Using ATM is enjoyable					
HM 3	Using ATM is entertaining					
	Price Value					
PV 1	ATM is reasonably priced.					
PV 2	ATM is a good value for the money					
PV 3	At the current price, ATM provides a good value					
	Habit					
HT 1	The use of ATM has become a habit for me					
HT 2	I am addicted to using ATM					
HT 3	I must use ATM daily financial activities					
HT 4	Using ATM has become natural to me					
	Behavioral Intention					
BI 1	I intend to continue using ATM in the future					
BI 2	I will always try to use ATM in my daily life					
BI 3	I plan to continue to use ATM frequently					
R.No	**ATM adoption/Use**	**I have never used it 0%**	**A very few times 30%**	**A few times 50%**	**Repeatedly 70%**	**Always 100%**
A	Requesting my remaining balance					
B	Requesting my mini statement					
C	Withdraw cash					
D	Requesting forex information					
E	Transfer money to own account					
F	Transfer money to other account					

Part II: Factors affecting the use of Mobile Banking

This section is dedicated to assessing various factors affecting the use of Mobile Banking in Commercial Bank of Ethiopia Please judge how frequently each statement fits you're usage through indicating the level of agreement or disagreement to the opinion stated in the table below.

By using a tick mark ticking (✓) please tick one of the five scales set below from **1= Strongly Disagree to 5 = Strongly Agree**. Each of the five scales in set to give the meaning stated against each as follows.

R.No	Variable used	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
	Performance Expectancy					
PE1	I find Mobile Banking useful in my daily life					
PE2	Using Mobile Banking increases my chances of achieving things that are important to me					
PE3	Using Mobile Banking helps me accomplish things more quickly					
PE4	Using Mobile Banking increases my productivity					
	Effort Expectancy					
EE1	Learning how to use Mobile Banking is easy for me.					
EE2	My interaction with Mobile Banking is clear and understandable.					
EE3	I find Mobile Banking easy to use.					
EE4	It is easy for me to become skillful at using Mobile Banking.					
	Social Influence					
SI 1	People who are important to me think that I should use Mobile Banking.					
SI 2	People who influence my behavior think that I should use Mobile Banking					
SI 3	People whose opinions that I value prefer that I use Mobile Banking					

R.No	Variable used	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
	Facilitating Conditions					
FC 1	I have the resources necessary to use Mobile Banking					
FC 2	I have the knowledge necessary to use Mobile Banking					
FC 3	If I have got problems using Mobile Banking, I can get support from the bank					
FC4	I can get help from others when I have difficulties using Mobile Banking					
	Hedonic Motivation					
HM1	Using Mobile Banking is fun					
HM 2	Using Mobile Banking is enjoyable					
HM 3	Using Mobile Banking is entertaining					
	Price Value					
PV 1	Mobile Banking is reasonably priced.					
PV 2	Mobile Banking is a good value for the money					
PV 3	At the current price, Mobile Banking provides a good value					
	Habit					
HT 1	The use of Mobile Banking has become a habit for me					
HT 2	I am addicted to using Mobile Banking					
HT 3	I must use Mobile Banking daily financial activities					
HT 4	Using Mobile Banking has become natural to me					
	Behavioral Intention					
BI 1	I intend to continue using Mobile Banking in the future					
BI 2	I will always try to use Mobile Banking in my daily life					
BI 3	I plan to continue to use Mobile Banking frequently					
R.No	Mobile Banking adoption/Use	**I have never used it 0%**	**A very few times 30%**	**A few times 50%**	**Repeatedly 70%**	**Always 100%**
A	Requesting my remaining balance					
B	Requesting my mini statement					
C	Requesting forex information					
D	Transfer money to own account					
E	Transfer money to other account					
F	Transfer money to non-account holders					
G	Payment for transaction(Air fare, movies service, goods)					

Part III: Factors affecting the use of Internet Banking

This section is dedicated to assessing various factors affecting the use of Internet Banking in Commercial Bank of Ethiopia Please judge how frequently each statement fits you're usage through indicating the level of agreement or disagreement to the opinion stated in the table below.

By using a tick mark ticking (✓) please tick one of the five scales set below from **1= Strongly Disagree to 5 = Strongly Agree**. Each of the five scales in set to give the meaning stated against each as follows.

R.No	Variable used	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
	Performance Expectancy					
PE1	I find Internet Banking useful in my daily life					
PE2	Using Internet Banking increases my chances of achieving things that are important to me					
PE3	Using Internet Banking helps me accomplish things more quickly					
PE4	Using Internet Banking increases my productivity					
	Effort Expectancy					
EE1	Learning how to use Internet Banking is easy for me					
EE2	My interaction with Internet Banking is clear and understandable					
EE3	I find Internet Banking easy to use.					
EE4	It is easy for me to become skillful at using Internet Banking					
	Social Influence					
SI 1	People who are important to me think that I should use Internet Banking					
SI 2	People who influence my behavior think that I should use Internet Banking					
SI 3	People whose opinions that I value prefer that I use Internet Banking					
	Facilitating Conditions					
FC 1	I have the resources necessary to use Internet Banking					
FC 2	I have the knowledge necessary to use Internet Banking					
FC 3	If I have got problems using Internet Banking , I can get support from the bank					

FC4	I can get help from others when I have difficulties using Internet Banking					
R.No	Variable used	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
	Hedonic Motivation					
HM 1	Using Internet Banking is fun					
HM 1	Using Internet Banking is enjoyable					
HM 1	Using Internet Banking is entertaining					
	Price Value					
PV 1	Internet Banking is reasonably priced.					
PV 2	Internet Banking is a good value for the money					
PV 3	At the current price, Internet Banking provides a good value					
	Habit					
HT 1	The use of Internet Banking has become a habit for me					
HT 2	I am addicted to using Internet Banking					
HT 3	I must use Internet Banking daily financial activities					
HT 4	Using Internet Banking has become natural to me					
	Behavioral Intention					
BI 1	I intend to continue using Internet banking in the future					
BI 2	I will always try to use Internet banking in my daily life					
BI 3	I plan to continue to use Internet Banking frequently					
R.No	**Internet Banking adoption/Use**	**I have never used it 0%**	**A very few times 30%**	**A few times 50%**	**Repeatedly 70%**	**Always 100%**
A	Requesting my remaining balance					
B	Requesting my financial statement					
C	Requesting forex information					
D	Transfer money to own account					
E	Transfer money to other account					
F	Transfer money to non-account holders					
G	Payment for transaction(Air fare, movies service, goods)					
H	Request for other services initiate (Check, Cards)					

Appendix A-: Amharic Questionnaire

አዲስ አበባ ዩኒቨርስቲ

የንግድ ሥራ እና ምጣኔ ሀብት ኮሌጅ

የአስተዳደር ትምህርት ክፍል

ውድ ተሳታፊ፤

ይህ መጠይቅ በአዲስ አበባ ዩኒቨርሲቲ የአስተዳደር ትምህርት ክፍል የአስተዳደር ት/ት የማስትሬት ዲግሪ ማሟያ ጥናታዊ ፅሁፍ መረጃ ለመሰብሰብ የተዘጋጀ ነው፡፡ ጥናት "በኢትዮጵያ ንግድ ባንክ የኤሌክትሮኒክስ ባንክ አገልግሎት ላይ ያሉ ተፅዕኖዎች" በሚል ርዕስ የባንክ ደንበኞችን የኤሌክትሮኒክ ባንክ አገልግሎት ላይ ያሉ ተፅዕኖዎችን ለመለየትና ተያይዞም የመፍትሄ ሃሳቦች ለመጠቆም የሚደረግ ሲሆን የእርስዎ ትክክለኛ ምላሽ ለጥናቱ መሳካት ከፍተኛ አስተዋፅኦ ያደርጋል፡፡

የሚሰጡት ምላሽ ሚስጥራዊነቱ ተጠብቆ ለጥናቱ ስራ ብቻ እንደሚውል ላረጋግጥልዎ እወዳለሁ፡፡

የእርስዎ ትክክለኛ ምላሽ ለጥናቱ መሳካት ከፍተኛ የሆነ አስተዋፅኦ አለው፡፡

አጠቃላይ መግለጫ

ስም መግፍ አያስፈልግም

ቤተልሄም ሀይሉ

0912-12121069

betihailu999@gmail.com

መመሪያ 1 ግለ መረጃ

እባክዎ መመሪያውን በመከተል መጠይቁን ይሙሉ በመጀመሪያ ክፍል ውስጥ ያሉትን

ግለ መረጃ

ፆታ	**ወንድ** ☐	**ሴት** ☐
እድሜ (በአመት)	**ከ26 በታች** ☐	**ከ (36-45)** ☐
	ከ (26-35) ☐	**ከ45 በላይ** ☐
ወርሃዊ አማካኝ ገቢ	**ከ1,650 በታች** ☐	**ከ [5,251-10,900]** ☐
	ከ [1,651-5,5,250] ☐	**ከ 10,900 በላይ** ☐

የትምህርት ደረጃ	**የመጀመሪያ ደረጃ** ☐	**ዲፕሎማ/ቲቪቲ** ☐	**ማስተርስ** ☐
	ሁለተኛ ደረጃ ☐	**ዲግሪ** ☐	**ከዛ በላይ** ☐

መመሪያ 2

እባክዎ ከዚህ በታች ከተዘረዘሩት የኢባንኪንግ ዘርፎች ውስጥ እርስዎ የሚጠቀሙዋቸውን ለማወቅ በስተቀኝ ካሉት ሳጥኖች ውስጥ "<u>አዎ</u>" ወይም "<u>አይ</u>" በሚለው ላይ የ (√) ምልክት በማድረግ ምርጫዎትን ያሳዩ፡፡

መልስዎ "አዎ" ከሆነ በጎን ወደ ተመለከቱት ንዑስ ክፍሎች በመሄድ ዝርዝር ጥያቄዎችን ይመልሱ

ኤቲኤም ባንክን እጠቀማለሁ	**አዎ** ☐	**አይ** ☐	**"አዎ" ከሆነ ወደ ክፍል 1 ይሂዱ**
ሞባይል ባንክን እጠቀማለሁ	**አዎ** ☐	**አይ** ☐	**"አዎ" ከሆነ ወደ ክፍል 2 ይሂዱ**
ኢንተርኔት ባንክን እጠቀማለሁ	**አዎ** ☐	**አይ** ☐	**"አዎ" ከሆነ ወደ ክፍል 3 ይሂዱ**

ክፍል 2፡ ኤቲኤም ጥቅም ላይ ተፅዕኖ የሚያሳድሩ ጉዳዮች

በዚህ ክፍል በኢትዮጵያ ንግድ ባንክ የኢትኤም አጠቃቀም ላይ ተፅዕኖ የሚያሳድጉ ጉዳዮችን ማየት ነው፡፡ እርስዎም ለ እያንዳንዱ ሃሳብ በምን ያህል ደረጃ እንዲስማሙ በስተቀኝ ካሉት ከ1-5 ከተዛፈባቸው ሳጥኖች ውስጥ በ አንዱ ላይ ብቻ የ (√) ምልክት በማድረግ ምላሽ ይስጡ፡፡

የስምምነት ደረጃዎች፡

(1) **በፍፁም አልስማማም** (2) **አልስማማም** (3) **ለመወሰን እቸገራለሁ**

(4) **እስማማለሁ** (5), **በጣም እስማማለሁ**

መለያ	**የንድፈ ሃሳብ መለኪያ**	**በፍፁም አልስማማም**	**አልስማማም**	**ለመወሰን እቸገራለሁ**	**እስማማለሁ**	**በጣም እስማማለሁ**
በውጤታማነት ረገድ (performance expectancy)						
PE1	**የኤቲኤም ግልጋሎትን በዕለት ተዕለት እንቅስቃሴ ጠቃሚ ሆኖ አግኝቼዋለው**					
PE2	**ኤቲኤም መጠቀም ለኔ ጠቃሚ የሆኑ ነገሮችን እንዳሳካ እድል ፈጥሮልኛል**					
PE3	**ኤቲኤም መጠቀሜ ነገሮችን በፍጥነት እንዳከናውን ረድቶኛል**					
PE4	**ኤቲኤም መጠቀሜ ውጤታማነቴን ጨምሮታል**					
በጥረት ረገድ (Effort Expectancy)						
EE1	**የኤቲኤም አጠቃቀምን መማር ለኔ ቀላል ነው**					
EE2	**የኤቲኤም አጠቃቀም ግልፅ እና መረዳት የሚቻል ነው**					

EE3	የኤቲኤም አጠቃቀም ቀላል ሆኖ አግኝቼዋለው					
EE4	የኤቲኤም አጠቃቀም የላቀ ክህሎት እነዲኖረኝ ማድረግ ለኔ ቀላል ነው					
የማህበረሰብ ተፅዕኖ (Social Influence)						
SI1	ለኔ ጠቃሚ የምላቸው ግለሰቦች ኤቲኤም መጠቀም እንዳለብኝ ያስባሉ					
SI2	ባህሪዬ ላይ ተፅዕኖ የሚያደርጉ ግለሰቦች ኤቲኤም መጠቀም እንዳለብኝ ያስባሉ					
SI3	አስተሳሰባቸውን የማከብራቸው ግለሰቦች ኤቲኤም መጠቀም እንዳለብኝ ያስባሉ					
ምቹ ሁኔታዎች (Facilitating Conditions)						
FC1	ኤቲኤም ለመጠቀም ምቹና ቅርብ በሆነ ቦታ አገኛለሁ					
FC2	ኤቲኤም ለመጠቀም የሚያስፈልግ እውቀት አለኝ					
FC3	ኤቲኤም ስጠቀም ለሚያጋጥሙኝ ችግሮች ከባንኩ በቂ ድጋፍ አገኛለው					
FC4	ኤቲኤም መጠቀም በሚያስቸግረኝ ጊዜ ከሌሎች ሰዎች እርዳታን ማግኘት እችላለው					
አስደሳች ማነሳሻዎች (Hedonic Motivation)						
HM1	ኤቲኤም መጠቀም አስደሳች ነው					
HM2	ኤቲኤም መጠቀም ማራኪ ነው					

HM3	ኤቲኤም መጠቀም የሚያዝናና ነው					
የዋጋ እሴት (Price Value)						
PV1	የኤቲኤም አገልግሎት ክፍያ ተመጣጣኝ ነው					
PV2	ለኤቲኤም የሚከፈለው ገንዘብ፣ ለሚሰጠው እሴት/ ዋጋ ይመጥነዋል					
PV3	አሁን ባለው ክፍያ፣ ኤቲኤም ተመጣጣኝ እሴት አለው					
ልማድ (Habit)						
HT 1	ኤቲኤም መጠቀም ልማድ ሆኖብኛል					
HT 2	ኤቲኤም መጠቀም ሱስ ሆኖብኛል					
HT 3	ኤቲኤም ለዕለት ተዕለት እንቅስቃሴዬ መጠቀም ግድ ሆኖብኛል					
HT 4	ኤቲኤም መጠቀም ከውስጤ ጋር ተዋህዷል					
ባህሪያዊ ዝንባሌዎች (Behavioral Intention)						
BI 1	ወደፊት ኤቲኤም መጠቀሜን እቀጥላለሁኝ					
BI 2	ወደፊት ለዘወትር እንቅስቃሴዬ ሁል ጊዜ ኤቲኤምን ለመጠቀም እሞክራለው					
BI 3	ኤቲኤምን በተደጋጋሚ መጠቀሜን ለመቀጠል ዕቅድ አለኝ					

	የመጠቀም ስርፀት (E-banking adoption/ USE) ከዚህ በታች ያሉትን ኤቲኤም አገልግሎች በምን ያህል ድግግሞሽ እንደሚጠቀሙ በስተቀኝ ካሉት ከ 1-5 ከተባለባቸው ሳጥኖች ውስጥ በአንዱ ላይ ብቻ (√) ምልክት በማድረግ ምርጫዎትን ያሳዩ	በፍፁም አልስማማም	አልስማማም	ለመወሰን አቸገራለሁ	እስማማለሁ	በጣም እስማማለሁ
	ሀ) ቀሪ ሂሳብዎን ማወቅ					
	ለ) የሂሳብ አጭር መግለጫ መጠየቅ					
	ሐ) ገንዘብ ማውጣት					
	መ) የውጭ ምንዛሬን መቀየር					
	ሰ) ወደ ሌላ የራስ ሂሳብ ቁጥር ገንዘብ ማስተላለፍ					
	ረ) ወደ ሌላ ሰው የሂሳብ ቁጥር ገንዘብ ማስተላል					

ክፍል 3፡ ሞባይል ባንክ ጥቅም ላይ ተፅዕኖ የሚያሳድሩ ጉዳዮች

በዚህ ክፍል ሞባይል ባንክን በተመለከተ በደንበኞች ባህሪ ላይ ተፅዕኖ ሊፈጥሩ የሚችሉ ጉዳዮች ተዘርዝረዋል፡፡ እርስዎም ለእያንዳንዱ ሃሳብ በምን ህል ደረጃ እንደሚስማሙ በስተቀኝ ካሉት ከ 1-5 ከተዛፈባቸው ሳጥኖች ውስጥ በአንዱ ላይ ብቻ የ (√) ምልክት በማድረግ ምላሽ ይስጡ፡፡

የስምምነት ደረጃዎች፡

(1) **በፍፁም አልስማማም** (2) **አልስማማም** (3) **ለመወሰን እቸገራለሁ**

(4) **እስማማለሁ** (5), **በጣም እስማማለሁ**

መለያ	**የንድፈ ሃሳብ መለኪያ**	**በፍፁም አልስማማም**	**አልስማማም**	**ለመወሰን እቸገራለሁ**	**እስማማለሁ**	**በጣም እስማማለሁ**
በውጤታማነት ረገድ (performance expectancy)						
PE1	**የሞባይል ባንክ ግልጋሎትን በዕለት ተዕለት እንቅስቃሴ ጠቃሚ ሆኖ አግኝቼዋለው**					
PE2	**የሞባይል ባንክ መጠቀም ለኔ ጠቃሚ የሆኑ ነገሮችን እንዳሳካ እድል ፈጥሮልኛል**					
PE3	**የሞባይል ባንክ መጠቀሜ ነገሮችን በፍጥነት እንዳከናውን ረድቶኛል**					
PE4	**የሞባይል ባንክ መጠቀሜ ውጤታማነቴን ጨምሮታል**					
በጥረት ረገድ (Effort Expectancy)						
EE1	**የሞባይል ባንክ አጠቃቀምን መማር ለኔ ቀላል ነው**					
EE2	**የሞባይል ባንክ አጠቃቀም ግልፅ እና መረዳት የሚቻል ነው**					
EE3	**የሞባይል ባንክ አጠቃቀም ቀላል ሆኖ አግኝቼዋለው**					
EE4	**የሞባይል ባንክ አጠቃቀም የላቀ ክህሎት እንዲኖረኝ ማድረግ**					

	ለኔ ቀላል ነው					
የማህበረሰብ ተፅዕኖ (Social Influence)						
SI1	ለኔ ጠቃሚ የምላቸው ግለሰቦች የሞባይል ባንክ መጠቀም እንዳለብኝ ያስባሉ					
SI2	ባህሪዬ ላይ ተፅዕኖ የሚያደርጉ ግለሰቦች የሞባይል ባንክ መጠቀም እንዳለብኝ ያስባሉ					
SI3	አስተሳሰባቸውን የማከብራቸው ግለሰቦች የሞባይል ባንክ መጠቀም እንዳለብኝ ያስባሉ					
ምቹ ሁኔታዎች (Facilitating Conditions)						
FC1	የሞባይል ባንክ ለመጠቀም ምቹና ቅርብ በሆነ ቦታ አገኛለሁ					
FC2	የሞባይል ባንክ ለመጠቀም የሚያስፈልግ እውቀት አለኝ					
FC3	የሞባይል ባንክ ስጠቀም ለሚያጋጥሙኝ ችግሮች ከባንኩ በቂ ድጋፍ አገኛለው					
FC4	የሞባይል ባንክ መጠቀም በሚያስቸግረኝ ጊዜ ከሌሎች ሰዎች እርዳታን ማግኘት እችላለው					
አስደሳች ማነሳሻዎች (Hedonic Motivation)						
HM1	የሞባይል ባንክ መጠቀም አስደሳች ነው					
HM2	የሞባይል ባንክ መጠቀም ማራኪ ነው					
HM3	የሞባይል ባንክ መጠቀም የሚያዝናና ነው					
የዋጋ እሴት (Price Value)						
PV1	የሞባይል ባንክ አገልግሎት ክፍያ ተመጣጣኝ ነው					
PV2	የሞባይል ባንክ የሚከፈለው ገንዘብ፣ ለሚሰጠው እሴት/ ዋጋ ይመጥነዋል					
PV3	አሁን ባለው ክፍያ፣ የሞባይል ባንክ ተመጣጣኝ እሴት አለው					

ልማድ (Habit)						
HT 1	**የሞባይል ባንክ መጠቀም ልማድ ሆኖብኛል**					
HT 2	**የሞባይል ባንክ መጠቀም ሱስ ሆኖብኛል**					
HT 3	**የሞባይል ባንክ ለዕለት ተዕለት እንቅስቃሴዬ መጠቀም ግድ ሆኖብኛል**					
HT 4	**የሞባይል ባንክ መጠቀም ከውስጤ ጋር ተዋህዷል**					
ባህሪያዊ ዝንባሌዎች (Behavioral Intention)						
BI 1	**ወደፊት የሞባይል ባንክን መጠቀሜን እቀጥላለሁኝ**					
BI 2	**ወደፊት ለዘወትር እንቅስቃሴዬ ሁል ጊዜ የሞባይል ባንክን ለመጠቀም እሞክራለው**					
BI 3	**የሞባይል ባንክን በተደጋጋሚ መጠቀሜን ለመቀጠል ዕቅድ አለኝ**					
	የመጠቀም ስርፀት **(E-banking adoption/ USE)** **ከዚህ በታች ያሉትን ኤቲኤም አገልግሎች በምን ያህል ድግግሞሽ እንደሚጠቀሙ በስተቀኝ ካሉት ከ 1-5 ከተባፈባቸው ሳጥኖች ውስጥ በአንዱ ላይ ብቻ (√) ምልክት በማድረግ ምርጫዎትን ያሳዩ**	**በፍፁም አልስማማም**	**አልስማማም**	**ለመወሰን አችገራለሁ**	**እስማማለሁ**	**በጣም እስማማለሁ**
	ሀ) ቀሪ ሂሳብዎን ማወቅ					
	ለ) የሂሳብ አጭር መግለጫ መጠየቅ					
	ሐ) የውጭ ምንዛሪ ለውጥ መረጃ መጠየቅ					
	መ) ወደ ሌላ የራስ ሂሳብ ቁጥር ገንዘብ ማስተላለፍ					
	ሰ) ወደ ሌላ ሰው የሂሳብ ቁጥር ገንዘብ ማስተላል					
	ረ) የሂሳብ ቁጥር ወደሌለው ግለሰብ ገንዘብ ማስተላለፍ					
	ሸ) የተለያዩ ክፍያዎችን መፈፀም (የባስ ቲኬት፤ የአየር ቲኬት፤ ፊልም… ወዘተ)					

ክፍል 4 ኢንተርኔት ባንክ ጥቅም ላይ ተፅዕኖ የሚያሳድሩ ጉዳዮች

በዚህ ክፍል ኢንተርኔት ባንክን በተመለከተ በደንበኞች ባህሪ ላይ ተፅዕኖ ሊፈጥሩ የሚችሉ ጉዳዮች ተዘርዝረዋል። እርስዎም ለእያንዳንዱ ሃሳብ በምን ህል ደረጃ እንደሚስማሙ በስተቀኝ ካሉት ከ 1-5 ከተዛፈባቸው ሳጥኖች ውስጥ በአንዱ ላይ ብቻ የ (√) ምልክት በማድረግ ምላሽ ይስጡ።

የስምምነት ደረጃዎች፡

(1) **በፍፁም አልስማማም** (2) **አልስማማም** (3) **ለመወሰን እቸገራለሁ**

(4) **እስማማለሁ** (5) **በጣም እስማማለሁ**

መለያ	**የንድፈ ሃሳብ መለኪያ**	**በፍፁም አልስማማም**	**ለመወሰን እቸገራለሁ**	**እስማማለሁ**	**በጣም እስማማለሁ**
በውጤታማነት ረገድ (performance expectancy)					
PE1	**የኢንተርኔት ባንክ ግልጋሎትን በዕለት ተዕለት እንቅስቃሴ ጠቃሚ ሆኖ አግኝቼዋለው**				
PE2	**የኢንተርኔት ባንክ መጠቀም ለኔ ጠቃሚ የሆኑ ነገሮችን እንዳሳካ እድል ፈጥሮልኛል**				
PE3	**የኢንተርኔት ባንክ መጠቀሜ ነገሮችን በፍጥነት እንዳከናውን ረድቶኛል**				
PE4	**የኢንተርኔት ባንክ መጠቀሜ ውጤታማነቴን ጨምሮታል**				
በጥረት ረገድ (Effort Expectancy)					
EE1	**የኢንተርኔት ባንክ አጠቃቀምን መማር ለኔ ቀላል ነው**				
EE2	**የኢንተርኔት ባንክ አጠቃቀም ግልፅ እና መረዳት የሚቻል ነው**				
EE3	**የኢንተርኔት ባንክ አጠቃቀም ቀላል ሆኖ አግኝቼዋለው**				
EE4	**የኢንተርኔት ባንክ አጠቃቀም የላቀ ክህሎት እንዲኖረኝ ማድረግ ለኔ ቀላል ነው**				

የማህበረሰብ ተፅዕኖ (Social Influence)						
SI1	**ለኔ ጠቃሚ የምላቸው ግለሰቦች የኢንተርኔት ባንክ መጠቀም እንዳለብኝ ያስባሉ**					
SI2	**ባህሪዬ ላይ ተፅዕኖ የሚያደርጉ ግለሰቦች የኢንተርኔት ባንክ መጠቀም እንዳለብኝ ያስባሉ**					
SI3	**አስተሳሰባቸውን የማከብራቸው ግለሰቦች የኢንተርኔት ባንክ መጠቀም እንዳለብኝ ያስባሉ**					
ምቹ ሁኔታዎች (Facilitating Conditions)						
FC1	**የኢንተርኔት ባንክ ለመጠቀም ምቹና ቅርብ በሆነ ቦታ አገኛለሁ**					
FC2	**የኢንተርኔት ባንክ ለመጠቀም የሚያስፈልግ እውቀት አለኝ**					
FC3	**የኢንተርኔት ባንክ ስጠቀም ለሚያጋጥሙኝ ችግሮች ከባንኩ በቂ ድጋፍ አገኛለው**					
FC4	**የኢንተርኔት ባንክ መጠቀም በሚያስቸግረኝ ጊዜ ከሌሎች ሰዎች እርዳታን ማግኘት እችላለው**					
አስደሳች ማነሳሻዎች (Hedonic Motivation)						
HM1	**የኢንተርኔት ባንክ መጠቀም አስደሳች ነው**					
HM2	**የኢንተርኔት ባንክ መጠቀም ማራኪ ነው**					
HM3	**የኢንተርኔት ባንክ መጠቀም የሚያዝናና ነው**					
የዋጋ እሴት (Price Value)						
PV1	**የኢንተርኔት ባንክ አገልግሎት ክፍያ ተመጣጣኝ ነው**					
PV2	**የኢንተርኔት ባንክ የሚከፈለው ገንዘብ፣ ለሚሰጠው እሴት/ ዋጋ ይመጥነዋል**					
PV3	**አሁን ባለው ክፍያ፣ የኢንተርኔት ባንክ ተመጣጣኝ እሴት አለው**					

ልማድ (Habit)						
HT 1	**የኢንተርኔት ባንክ መጠቀም ልማድ ሆኖብኛል**					
HT 2	**የኢንተርኔት ባንክ መጠቀም ሱስ ሆኖብኛል**					
HT 3	**የኢንተርኔት ባንክ ለዕለት ተዕለት እንቅስቃሴዬ መጠቀም ግድ ሆኖብኛል**					
HT 4	**የኢንተርኔት ባንክ መጠቀም ከውስጤ ጋር ተዋህዷል**					
ባህሪያዊ ዝንባሌዎች (Behavioral Intention)						
BI 1	**ወደፊት የኢንተርኔት ባንክን መጠቀሜን እቀጥላለሁኝ**					
BI 2	**ወደፊት ለዘወትር እንቅስቃሴዬ ሁል ጊዜ የኢንተርኔት ባንክን ለመጠቀም እሞክራለው**					
BI 3	**የኢንተርኔት ባንክን በተደጋጋሚ መጠቀሜን ለመቀጠል ዕቅድ አለኝ**					
	የመጠቀም ስርፀት (E-banking adoption/ USE) ከዚህ በታች ያሉትን ኤቲኤም አገልግቶች በምን ያህል ድግግሞሽ እንደሚጠቀሙ በስተቀኝ ካሉት ከ 1-5 ከተባፈባቸው ሳጥኖች ውስጥ በአንዱ ላይ ብቻ (√) ምልክት በማድረግ ምርጫዎትን ያሳዩ	**በፍፁም አልስማማም**	**አልስማማም**	**ለመወሰን እቸገራለሁ**	**እስማማለሁ**	**በጣም እስማማለሁ**
	ሀ) ቀሪ ሂሳብዎን ማወቅ					
	ለ) የሂሳብ መግለጫ መጠየቅ					
	ሐ) የውጭ ምንዛሪ ለውጥ መረጃ መጠየቅ					
	መ) ወደ ሌላ የራስ ሂሳብ ቁጥር ገንዘብ ማስተላለፍ					
	ሰ) ወደ ሌላ ሰው የሂሳብ ቁጥር ገንዘብ ማስተላል					
	ረ) የሂሳብ ቁጥር ወደሌለው ግለሰብ ገንዘብ ማስተላለፍ					
	ሸ) የተለያዩ ክፍያዎችን መፈፀም (የባስ ቲኬት፤ የአየር ቲኬት፤ ፊልም... ወዘተ)					
	ቀ) የተለያዩ አገልግሎቶችን መጠየቅ (ቼክ፣ ካርድ... ማስቆም፤ ማስጀመር... ወዘተ)					

Appendix B: Number of Active E-Banking users of each district

Selected Sample Branch	East Addis Disrtict		North Addis Disrtict		South Addis Disrtict		West Addis Disrtict	
	Branch Name	Number of Active user	Branch Name	Number of Active user	Branch Name	Number of Active user	Branch Name	Number of Active user
1	Bole Road	15721	Addis Ababa	21843	Finfine	12752	Kolfe	8122
2	Kotebe	15066	Arat Kilo	20882	Nefas Silk	11633	Addis Ketema	8029
3	Gurd Sholla	10509	Selassie	15894	Sengatera	9709	Paulos	7717
4	Tefera Degife	10110	Arada Ghiorgis	15823	Lideta	8617	Tekle Haimanot	7460
5	CMC	8999	Sidist Kilo Campus	14026	Kirkos Kebele	8198	Atena Terra	6713
6	Megenagna	8701	Kidiste Mariam	12665	Lafto	7670	Abakoran	6536
7	Gerji	8438	Gullele	10952	furi	7330	Betel	6455
8	Andinet	8167	Fil wuha	8862	Mexico	6970	mesalemia	6373
9	Balderas	7777	Shero Meda	8705	Jemu	6646	Asrasiminit Mazoriya	6041
10	Kazanchis	6902	Mehatema Ghandi	7934	Temenja Yaj	6437	Atekelt Tera	6016
11	China Africa Sq.	6715	Sheger	7872	Sarbet	6076	Addisu Michael	5853
12	Meskel Square	6464	Ferensay Legaseyon	7458			Autobus Tera	5388
13	Hayahulet Mazoria	6307	Mehal Ketema	7160			Sefere Selam	4860

Distric Name	Number of Active		
	Mobile	ATM	Internet
East Addis	459674	484146	10090
North Addis	458608	535871	8253
South Addis	299568	414242	4832
West Addis	335828	379938	4718
Grand Total	1553678	1814197	27893

Source: CBE MIS report February 04/2020.

የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA
Inter Departmental Memorandum

DATE **ቀን**	:	**March 09, 2020**
TO **ለ**	:	**Manager – Arat kilo Branch** **Ferensay Legassion Branch** **Sidist kilo Branch**
FROM **ከ**	:	**A/Manager – Training Operation**
SUBJECT **ጉዳዩ**	:	**Request for Cooperation**

Addis Ababa University has requested our bank to assist and cooperate student **Betelehem Hailu** to grant access to the required information to the research work entitled "***Factors Influencing the Use of E-Banking Service in Commercial Bank of Ethiopia.***"

This is, therefore to request you to provide her the required assistance and cooperation without compromising confidentiality.

With Regards

Desalegn Minwuyelt

She already collected the requested data from our branch

She has collected the data from our branch Ferensay Legassion

She has collected the data from CBE Sidist kilo campus branch

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COMMERCIAL BANK OF ETHIOPIA

Inter Departmental Memorandum

DATE ቀን	:	March 09, 2020
TO ለ	:	Manager – Mexico Branch Finfine Branch Furi Branch
FROM ከ	:	A/Manager – Training Operation
SUBJECT ጉዳዩ	:	Request for Cooperation

Addis Ababa University has requested our bank to assist and cooperate student **Betelehem Hailu** to grant access to the required information to the research work entitled "***Factors Influencing the Use of E-Banking Service in Commercial Bank of Ethiopia.***"

This is, therefore to request you to provide her the required assistance and cooperation without compromising confidentiality.

With Regards

Desalegn Minwuyelt

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COMMERCIAL BANK OF ETHIOPIA

Inter Departmental Memorandum

DATE ቀን	:	**March 09, 2020**
TO ለ	:	**Manager – Gurd Sholla Branch** **Balderas Branch** **Bole Road Branch**
FROM ከ	:	**A/Manager – Training Operation**
SUBJECT ጉዳዩ	:	**Request for Cooperation**

Addis Ababa University has requested our bank to assist and cooperate student **Betelehem Hailu** to grant access to the required information to the research work entitled "***Factors Influencing the Use of E-Banking Service in Commercial Bank of Ethiopia.***"

This is, therefore to request you to provide her the required assistance and cooperation without compromising confidentiality.

With Regards

Desalegn Minwuyelt

Desalegn Minwuyelt

She Collected Data from us.

የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA
Inter Departmental Memorandum

DATE ቀን	:	**March 09, 2020**
TO ለ	:	**Manager – Autobus Tera Branch** **Mesalemya Branch** **Atekelt Tera Branch**
FROM ከ	:	**A/Manager – Training Operation**
SUBJECT ጉዳዩ	:	**Request for Cooperation**

Addis Ababa University has requested our bank to assist and cooperate student **Betelehem Hailu** to grant access to the required information to the research work entitled "***Factors Influencing the Use of E-Banking Service in Commercial Bank of Ethiopia.***"

This is, therefore to request you to provide her the required assistance and cooperation without compromising confidentiality.

With Regards

Desalegn Minwuyelt

We are willing to Provide data related to the case

Data has been collected from our Branch

Commercial Bank of Ethiopia Mesalemya Branch

Commercial Bank of Ethiopia Autobus

Commercial Bank of Ethiopia Atekelt Tera Branch