ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

ASSESSMENT ON E-BANKING SERVICE QUALITY: THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY

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Assessment on E-Banking Service Quality: The Case of Commercial Bank of Ethiopia

By

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I declared that this thesis comprises my own work. In compliances with internationally accepted practices, I have acknowledged and referenced all sources used in this study. I do not follow the principles of academic integrity and integrity, and misrepresenting or inventing the source of an idea (data) is a sufficient cause of disciplinary action by the university and improperly cites the source.

Name Yeshi Kassa Mekonennen

Signature student_____

Date_____

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Advisor's name _____

Signature _____

Date_____

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LIST OF ACRONYMS/ABBREVIATIONS

IDT	Innovation Diffusion Theory
CBE	Commercial Bank of Ethiopia
E-SQ	Electronic Service Quality
ATM	Automated Teller Machine
M-Banking	Mobile Banking
POS	Point of Sales
TPB	Theory of Planned Behavior
TAM	Technology Acceptance Model
SPSS	Statistical Package for Social Sciences
PIN	Personal Identification Number
PC	Personal Computer
P	Perception
E	Expectation
G	Gap

ABSTRACT

The purpose of this study is to assess CBE's service quality and investigate the disconnect between customer expectations and perceptions. Customers may rely on e-banking for dependable services that make them pleased. Electronic banking services provide a competitive edge and can aid in the development of stronger customer relationships. The purpose of this study is to evaluate the quality of electronic banking in CBE using the E SERVQUAL model. This research based on Parasuraman, Zeithaml, and Berry (1988)'s E SERVQUAL model and the statistical approach SPSS (version 22), According to the data, e-banking has a substantial relationship with eight service dimensions: efficiency, fulfillment, system availability, privacy, responsiveness, site aesthetics, security / trust, and engagement. These characteristics were put to the test in order to determine the quality of e-banking services. The data was collected through a selected of 235 customers and 5 employees in the electronic payments department. The study also explores that efficiency; Fulfillment, system availability, privacy, responsiveness, site aesthetics; security/trust and contact have more contribution to satisfy the customers of Commercial Bank of Ethiopia. From the whole variable many respondent give high weight for privacy and next to this they give more weight to efficient. This study recommends that CBEs need to avoid frequent service interruptions, be confident in system availability, and work hard to use POS machines effectively, Furthermore, CBE must form partnerships with stakeholders such as Ethio-Telecom and Ethiopian Electric Power Corporation.

Key Words: E-baking, E-SERVQUAL, SERVICEQUALITY, CBE

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Electronic banking is a type of remote banking service provided by an authorized bank or agency via a device. It is either directly controlled by banks or managed by outsourcing firms. E-banking transactions are carried out without the use of branches, and consumers can acquire information, access their accounts, and conduct business via a public or private network, such as the internet.

Technological innovation is critical in the banking business since it creates value for both banks and clients. E-banking, on the other hand, has allowed banks to compete more successfully in the global market by expanding their products and services beyond the constraints of time and geography. (Turban, 2008)

The rise of information and communication technology (ICT) had a substantial impact on service delivery in most companies that use information systems. By replacing paper-based and labor-intensive techniques with automated processes, electronic banking offers a competitive advantage for obtaining improved efficiency, control of operations, and cost reduction. By using this technology, the company has improved productivity and profitability .Banks have incorporated self-delivery banking services in their operations in order to provide their customers with timeless financial transaction services. As a result, the quality of electronic payment services is critical to customer satisfaction with today's automated banking technology, which has long been a hurdle to implementing this alternative banking delivery channels and content swiftly and efficiently (Davis, 1989).

E-banking has many advantages and interesting diversities including more number of customers, services in higher quality and lower price, preservation and enhancement of share in market, unlimited space for market, concentration in new distribution, making competition between commercial brands, concentration on expenses and improvement of revenue, providing extensive services, improvement in management system, decreasing the expenses of contractions, close intra banking connection, controlling ecological pollution, etc.(Farshad Havasi1 et al., 2013).

The usage of Automatic Teller Machines (ATMs) began the evolution of E-Banking, and Finland was the first country in the world to pioneer E-banking (Mishra, R., and J. Kiranmai, 2009).

E-banking is the use of electronic technology to give services to consumers at their office, home, or anywhere else. That is, information from the bank is delivered to consumers via card banking (ATM), mobile banking, and online banking.

If you use an ATM card to perform a financial transaction without the help of a cashier, a human employee, or a bank teller, human employee, an individual to use, ATM has an expiration date and Identification number (PIN).

Another E banking channel is electronic cashier or mobile payment, which allows clients to pay using their mobile phone (or personal digital assistant (PDA)) for payment and fund transfer initiation. Internet banking, which is based on online technology, is the most recent home banking system. Customers use their personal computers to conduct business transactions with banks via electronic banking. Customer-oriented ideas are the foundation of the banking industry's quality management system. In order to provide a more efficient and effective service, banks now use machine technology to deposit cash. For example, an Ethiopian commercial bank may begin accepting deposits using an ATM machine. The rapidly growing information and communication technology initiates every organization throughout the world; this is true too Commercial Bank of Ethiopia (Worku, 2010).

The focus of this paper is to measure the service quality of E-banking in Commercial Bank of Ethiopia by using E-Servqual model which was adapted and recommended by Parasuraman, Zeithaml and Berry (1988).

The success of banking industry specifically depends on the use of appropriate technology along with retention of well organized, educated and motivated employees. Commercial bank of Ethiopia the oldest bank of Ethiopia but too late to move technological advancement. CBE produce their products need to match time. Know a day’s CBE produce ATM card with in a maximum of six months but, most of the time CBE establish any e banking service but the service failed out and the other bank to continue the service by modified some technical errors, for example POS, CBE Birr etc.

1.2 Service Quality

Service quality derives from the field of marketing which values the human interaction between a business and its customers (Antony et al., 2004). It incorporates the concept of meeting and exceeding customer expectations and it is generally accepted that better service quality impacts positively on an organization's performance and competitive positioning (Parasuraman et al., 1985; 1988; Zeithaml et al, 1990; Harrington and Akehurst, 1996).

The review of service quality definitions is important to the study as accurate knowledge of what customers expect is the first and perhaps the most critical step in delivering service quality.

However, there is no agreement in defining service quality (Robinson, 1999: Presbury et al., 2005) and there are numerous definitions of quality. Some researchers define quality from the perspective of tangible goods; Juran (1982; 1988) defined quality as 'fitness for purpose whereas Crosby (1984) defined it as 'conformance to requirements', whilst Garvin (1988), identified internal and external failures and measured quality by counting malfunctions. Others define quality from a services perspective. Gronroos (1984) divided service quality into three components: technical, functional and image and argued that functional quality as the most critical aspect.

Lewis and Booms (1983) defined quality as a measure of how well the service level delivered matches the customer's expectations. Parasuraman et al. (1985) defined service quality as a gap between customers' expectations and actual performance while Asher (1996) states that quality is the degree to which a customer's perceived expectations are met based on a subjective judgment of the service transaction.

Service quality has become an important research topic because of its perceived relationship to costs (Crosby, 1984), profitability (Buzzel and Gale, 1987), customer satisfaction (Bolton and Drew, 1991), customer retention and positive word of mouth (Reichheld and Sasser, 1990)

Service quality in the public sector is more challenging as public sector services are responsible and accountable to citizens and communities as well as to its customers. *Gowan et al. (2001)* stated that service provision is more complex in the public sector because in addition to addressing customers expressed needs.

1.3 Statement of the Problem

Electronic payment is generally said automatic payment or banking channel that enables delivery of banking services in a good, economical and convenient manner via electronic channels i.e., Automatic Tellers Machine (ATM), location terminals (POS), Mobile phones, net and private computers (CBE E-payment procedure ,2016).

Considering the low extent of development of ICT infrastructure in developing countries, when put next with the developed countries E-banking has not extremely been able to diffuse into society given the low rate of net access (Banji& Catherine 2004).

In developed countries, electronic banking channels are widespread and the medium of exchange, but in Ethiopia cash is still the main medium of exchange. So the electronic payment system is to late move with rapid expansion throughout the developing countries. In summary the customers of Commercial Bank of Ethiopia have missed to enjoy the technological advancement of banking sector which has been entertained elsewhere in Africa and the rest of the world. Electronic banking, as the researcher consulted different users of e-banking has got much deficiency.

Even though modern technology-based banking service has offered many advantages over the traditional systems, E-banking usage in developing countries is very poor (Natasha, Faiza, Maryum, & Atta, 2014). Like the other developing countries Ethiopia is also one of the very poor usages of E banking services.

Kindie (2016) conducted that the customers of CBE not pay attention for its newly developed mobile banking services. Zeleke (2016) also analyzed that Ethiopian banking customers are not fully utilizing electronic banking technology.

In addition Muche (2017) mentioned the strength of E-banking usage is an infant stage in Ethiopian banking industry.

However, Lai (2007) suggested that E banking technologies are highly interrelated to each bother that need the comprehensive study of technology adoption .In CBE most of the time the two channels are widely used channels .these are ATM and Mobile banking. But, e-banking users of Ethiopian commercial banks are facing problems due to technological advances in the

banking industry, holes absent in networks connecting different banks, customer level acceptance is at risk due to lack of awareness of the benefits of new technology, is at risk due to illiteracy, fearing, and a lack of educated key organization staff for tend to be content with the existing structure, the benefits of using e-banking in CBE can be insignificant.

This research aims at getting a comprehensive picture of E-banking service quality in CBE. Exploring the level of E-banking service quality in the designated Bank entails measuring the expectation and perception of customer using the stated tool and finding the difference between the two. Thus as the service quality gap is identified, the possible causes of gap is analyzed

Different researcher's has been done on the assessment of E banking service qualities, the studies still need to be conducted as various studies in the country level does show discrepancies in the studies as well as in the service provider in determining the customers expectation and perceptions level .Nevertheless, in this study the researcher have examined E banking service quality gap and level between expectation and perception on the case of commercial bank of Ethiopia, in NAAD. As a result of the foregoing discussion, this study focuses on finding answers to the following research questions:

Research Question

1 What are the customer's expectations and perceptions of the E banking service at CBE?
2 The service expectations meets with service perceptions?
3 How does CBE service equate and rank along each of the 8 E-SERVQUAL dimensions relative to customers' expectations?
4 What are the possible causes of service gaps if they exist?

1.4 Objectives of the Study

1.4.1 General Objective

The general objective of this study is to assess the service quality of electronic banking in Ethiopian commercial banks.

1.4.2 Specific Objective

- Determine the level of customer expectations and perception of the quality of electronic banking services based on eight aspects.
- To assess if there is a gap exists in CBE E-banking service users, according to GAP model.
- Using the GAP model, identify the key causes of the service quality gap.
- To identify the most important feature.

1.5 Significance of the Study

The study have important role for commercial bank of Ethiopia and private banks and the country. The study findings can be used to examine the gap between consumer expectations and views of the quality of electronic banking services provided by CBEs and other private banks in general. On the other hand the study could be used retaining E banking user customers and as well as requiring new E banking service users. Lastly the study would add to the general body knowledge to improve the challenges and opportunities related with the adoption and provision for decision maker managers of the banks and future researcher's.

1.6 Scope of the Study

The scope of this research have limited to E-banking Services quality at Commercial Bank of Ethiopia North Addis Ababa District E-banking service users. Researcher focuses on (automated teller machines) ATMs, mobile banking (MB), and point of sale (POS).With the limited time and resource that the researcher has, the study focuses solely on Ethiopia's Commercial Bank. Moreover, since branches are many in number, only one district and four special branches are selected for this study based on the volume of the customer transaction.

1.7 Limitation of the Study

In this study, the researcher has investigated assessment of E-banking service quality gap in the case of commercial bank of Ethiopia North Addis Ababa district. In future research, more district commercial bank of Ethiopia and other private banks should be included.

Another limitation of this study is the limited number of measurement variables used in electronic banking services. The researcher used only ATM, Mobile banking and POS to asses'

customers' expectation and their actual perception. The main limitations of the study have constraints of resources, and time.

1.8 Organization of the Study

This study is divided into five chapters. The first chapter contains an overview, problem description, survey questions, objectives including general and specific goals, the importance of the survey, the scope of the survey, and finally the limits of the survey. Chapter 2 contains theoretical and empirical literature reviews. The methodology part was incorporated into Chapter 3, the results and discussions were incorporated into Chapter 4, and finally the conclusions and recommendations of the last chapter were presented.

CHAPTER TWO

REVIEW OF RELATED LITRATURE

2.0. INTRODUCTION

The objective of this chapter is to review available theories, literatures and empirical evidences which are relevant to the study area.

2.1 Definition of E Banking

E-banking is a form of banking service where funds are transferred through an exchange of electronic channels between financial institutions, Instead of exchanging cash, checks and other tradable commodities (Kamrul, 2009). Another meaning of electronic banking is a general term for the process of allowing a consumer to perform face-to-face transactions over electronic and telecommunications networks. Electronic Technology Innovation in Bank Industry can be traced back to when ATMs were introduced in the 1970s. Today, banks offer multifaceted services through online technologies around the world. However, if access to the technology does not guarantee effective use of the technology, then the use of the technology is optional (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).

The benefits of E banking- it is fast and efficient and also you can manage several accounts easily through E banking channels. Online banking channels have been shown to be the easiest way to sell banking products once set up. In addition, customers can enjoy self-service, freedom of time and space, and reduced stress when queuing in the checkout hall. As a result, the primary reasons for accepting internet banking have been recognized as time and cost savings, as well as location freedom (Pikkarainen et al., 2004).

Consumers' rising demand to obtain financial services through digital channels has prompted the introduction of innovative banking technologies that are reshaping the business. Internet banking, television-based banking, mobile banking, and PC banking are all examples of

electronic banking (PC banking). Customers can use clever electronic gadgets like PCs and ATMs as a result of this (ATMs). Personal digital assistants (PDAs), point of sale (POS), kiosks, or touch-tone telephones can all be used to access these services (Alagheband, 2006).

2.1.1 Service quality

The contrast of a customer's service expectations and the organization's actual execution is known as quality of service. A bank has high level of service quality that meeting customer' needs that competitive in remaining banking industries. With trendy straps, the price of your strap is very satisfying. Customer needs, satisfaction, experience, expectations, credibility and high satisfaction, and customer loyalty are all examples of value. Gift Commerce Enterprise Technology is now called the "Era of Quality" because its products are perceived as very satisfying and is becoming the most important aspect of resistance in the commerce enterprise world (Bedi, 2010).

2.1.2 Service Quality Dimensions

There are initially ten dimensions in the SERVQUAL model. Credibility, responsiveness, ability, approach, courtesy, curiosity, communication, credibility, security, customer understanding, and concreteness are the characteristics to look for. The SERVQUAL dimensions are used to evaluate service quality in this study. Efficiency, fulfillment, system uptime, privacy, security / trust, website aesthetics, responsiveness, and contacts are some of the factors to consider.

1. Effectiveness Access and use of websites should be simple and quick.
2. Fulfillment - The extent to which the website's pledge to order delivery and item availability is kept.
3. System Availability – Your website's technical capabilities are correct.
4. Security and protection of consumer information-the extent to which the website is safe and protects client information.
5. Customer trust in dealing with websites, as well as the reputation of websites and the products or services supplied by, as well as clear and accurate information
6. Website Aesthetics Website Appearance.
7. Responsiveness- Effectively handles the problem and return it via the website.
8. Contact us Telephone or online contact support availability.

2.1.3 Customer Satisfaction

Customer satisfaction refers to a customer's contentment with a company's products, services, and features. Customer satisfaction is defined as a customer's assessment of a product or service's ability to meet their wants and expectations (Zeithaml & Bitner2000). Tse and Wilton (1998) define customer satisfaction as "a customer's response to an assessment of the perceived disparity between prior expectations and the actual performance of the product perceived after consumption." Customer satisfaction is a customer's attitude toward a firm when their expectations are met or exceeded over the product's or service's lifetime (Rigopoulou et al. 2008).

Figure 1: Gronroos Technical and Functional Service Quality Model.

2.1.4 Forms of E-Banking

Automated Teller Machine (ATM): An electronic point-of-sale machine that allows customers to complete basic transactions in public without the help of a teller or clerk. ATMs allow customers to access their bank account, withdraw cash and check their balance. ATMs require approval from the card issuer or other approval body for the first time over a communication network in order to deliver a customer. Many banks charge a fee for using ATMs on a per-

transaction basis. In general, ATMs have financial and non-financial functions. The financial features are cash withdrawal, high speed cash, wire transfer and foreign currency exchange. Non-financial features are PIN changes, account balance inquiries, and mini-statements. ATMs have their own expiration date.

Point of Sale (POS): This system allows consumers to pay for retail purchases using the new name for debit cards, the check card. This is an important part of buying points and shows where customers can run and sell. The purchase price is instantly transferred from the debit card owner's account to the store's account (Malak, 2007). Debit Card Transaction: This was a new form of value transfer that required an account holder and to use a PIN to use this service with an account holder authenticated by presenting a token (data retention card). Credit Card Transactions: These represent the automatic collection of purchase data for a rotating credit account that replaces a printed coupon previously created as a "flick flick" (W.Colton; 1980).

Internet/extranet banking: - It is a digital payment system based on electronic home banking or web technology that allows bank customers to make transactions with banks via personal computers. Internet technology plays a key role in the business value chain, providing companies with a powerful platform for selling and promoting their products and services.The other significant of IB is to mention some of the problems of internet medium, overload, security & privacy problems, rapid technology change, high initially cost and uncertainly about information reliability. This service provides them to access their bank accounts through a web browser connected to the site of the bank. As there is no need for special software, the only costs customers pay are the Internet connection and the fees.

Mobile Banking: - is a service that provides customers to conduct some banking services such as account inquiry and funds transfer, by using of short text message (SMS). Existing banks with physical offices can set up websites and provide Internet banking to their customers in addition to traditional distribution channels. The second option is to set up a bank with few virtual branches or an internet-only bank with few physical offices. WAP (Wireless Application Protocol) and WIG (Wireless Internet Gateway) are the two main types of mobile banking technologies (Wireless Internet Gateway). One is a set of communication protocols for application environments and wireless devices that enable access to vendor-independent Internet and sophisticated telephony services regardless of carrier or platform. The second (WIG) is an

SMS-based service that downloads from the bank a menu of banking service options to the phone.This service can be easily access whether in the home country or abroad. If a client is abroad and wants to transact his/her bank account, that can be done through the mobile phone operator.

2.1.5 E –Banking System in Ethiopia

Digital banking first became available in Ethiopia around the end of 2001, at that time; CBE was the largest Ethiopian state-owned bank in to introduce ATMs. CBE was the first bank to roll out ATM to its customers, beginning service late 2005 and followed by the other banks even the other E –announced CBE.

2.1.6 Challenges of E Banking in Ethiopia

According to Gardachew (2010), the Ethiopian banking industry is facing a variety of problems in adopting electronic banking systems and taking use of the benefits that ICT applications provide. Low internet penetration, underdeveloped communication infrastructure, and insufficient banking systems are the key hurdles for e-banking consumers..

- In Ethiopia, there is a lack of infrastructure for telecommunications, Internet, and on-line bills that are not paid on time, as well as improvements and advancements in e-trade.
- E-commerce and electronic payments lack a proper legal and regulatory framework: Ethiopian law currently prohibits electronic contracts and signatures. Ethiopia has not yet enacted legislation to address e-commerce issues such as electronic contracts, digital signatures, enhanced intellectual property rights, and restrictions on the use of cryptographic techniques.
- Inadequate banking system
- Political instabilities in neighboring countries: - Political and economic instability in Somalia, South Sudan and Eritrea is an ominous feature that does not provide a very favorable environment for electronic banking in Ethiopia. Political instability inevitably disrupts the smooth running of businesses and the free flow of goods and services.
- Regular power outages: Ethiopia's biggest issue for smooth electronic banking is a lack of stable power supplies. The user is dissatisfied in this scenario.

- High Internet costs: The cost of internet connectivity in relation to per capita income is a significant consideration. Ethiopia has a greater cost of entry into the e-commerce business than developed countries. These include high initial investment costs, high computer and telecommunications costs, and licensing requirement.

2.1.7 Benefit of E-banking for Banks

The growth of electronic banking has greatly helped banks manage overhead and operating costs. Many repetitive and tedious tasks have been fully automated, improved efficiency, improved time usage, and improved control. The rise of electronic banking has made banks more competitive. It also led to the expansion of banking business and opened up new avenues for banking business.

- Electronic banking has greatly helped the banking industry to reduce paperwork, thereby helping the banking industry build a paperless environment.
- Electronic banking has also helped bank in proper documentation of their records and transactions.
- The reach and delivery capabilities of computer networks, such as the Internet, are far better than any branch network

2.1.8 Benefit of E-banking for Customers

Funds are transferred through E-banking system like exchange of other negotiable instruments. In developed countries, E-banking helps the banks to attract more number of customers and tackle the competition from other banks. Customers that use e-banking services receive a number of perks from the banks. Check your account balance and view your transactions.

- Bills automatically each month easy to set up different payments like electric bill water bill tele fees etc.
- Transfer funds between accounts.
- Download or print a bank statement for tax or employment records.
- Access your accounts 24/7.

2.1.9 Benefits to General Economy

Banks contribute to a growth in the overall rate of investment in the economy.it may also be noted that banks not only mobilize the saved funds from the public but also themselves create depositors or credit which serve as economy

Both the general population and the financial industry have benefited from electronic banking.. This has resulted in creation of a better enabling environment that is the aid growth, productivity and prosperity. Additionally, much tangible benefit in the form of reduction if cost, reduced delivery time, increased efficiency, reduced wastage materials, e-banking electronically controlled and thoroughly monitored environment discourages. Many illegal and illegitimate practices associated with banking industry like money laundering, frauds and embezzlements.

From a financial standpoint, there are numerous advantages. E-banking provides so many benefits not only to the bank itself, but also to the general economy as a whole.

- E-banking made finance economically possible:
  a) Lower operational costs
  b) Automated process
  c) Accelerated credit decisions
  d) Lowered minimum loan size to be profitable.
- Potentially lower margins:
  a) Lower cost of entry
  b) Expanded financing reach
  c) Increased transparency.
- Expand reached through self-service:
  a) Lower transaction cost
  b) Make some corporate services economically feasible for society
  c) Allow for 24/7 access to accounts and loan information.
  d) Ensure green economy (social responsibility)

2.2. E banking Service Risks

2.2.1. Strategic Risk

When it comes to establishing electronic banking services, bank management must be aware of the potential risks.. Applying a weak electronic banking planning system and deciding to invest in it can pose a strategic risk to financial institutions. Because e Banking is a relatively new service, it can be difficult for senior management to understand the risks, their potential benefits, and their implications. In most cases, it is common in the banking industry to hire people with technical but non-banking skills. This resulted in bank division and slow expansion. They can be expensive and aren't always recovered. They are, after all, regarded losers. They are unable to recruit additional consumers, which is a disadvantage for banks and goes above and beyond their expectations. To counter this risk, banks will need to re-plan Strategy to support the impact of electronic banking in critical cases..

2.2.2. Security Risk

All customers' needs their transactions to be confidential, but since all information is online. Therefore, it is possible for someone to accidentally obtain and misuse the information. The security risks of electronic banking also arise from hacker attacks on authorized access to banking systems.

2.2.3. Operational Risks

Operational hazards arise from misrepresentations, system breakdowns, and transaction errors, among other things. and other unexpected events due to the ability of the company to provide the service or product.

2.2.4. Technological Risk

Technical risk is the final and most delicate danger. Processing failures, system performance interruptions, insufficient capacity, flawed software, exposed networks, a lack of control, hacking incidents, and ineffective recovery features are all factor. So the banks failure of E banking services comes from this type of risks.

2.2.5. Theoretical Literature Review

Many researchers have been used different theoretical reviews in the study of using of new technological innovation. The Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Innovation Diffusion Theory (IDT),and Theories of E Servqual Model, are some of the theories that have been used the thesis.

2.2.6. Technology Acceptance Model (TAM)

TAM was proposed by D. Davis (1989). This is an information system theory-based model that shows how people embrace and use technology. TAM models were designed for this purpose. The intended purpose determines the Accepted Users Computer System. Two factors influence whether or not potential customers will embrace a computer system. TAM generally uses models to estimate information system adoption and usage, and it has recently been applied to forecast Internet adoption. TAM is based on the Theory of Reasoned Action (TRA) of Fishbein and Ajzen (1975). TAM also argued that an individual's purpose is decided by the system's perceived utility and ease of usage. (Davis, 1985.)

2.2.7. Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a psychological concept that explains why people behave in certain ways. It assists program implementers in developing interventions that effectively address a behavior point. The TPB is a useful conceptual framework for dealing with the intricacies of human social interaction, which have manifested themselves in a variety of ways .The TPB's high behavioral variability was shown to be explained by a combination of behavioral intent and perceived behavioral control. Behavioral attitudes, subjective norms, and perceived control over conduct are also important factors of behavioral intent, according to theory. In general, TPB shows that intentions, perceptions of behavioral control, attitudes towards behavior, and subjective norms are used to indicate different aspects of behavior. This gives you a level of belief that you can learn about the unique factors that attract people. Behavior of interest (Ajzen, 1991).

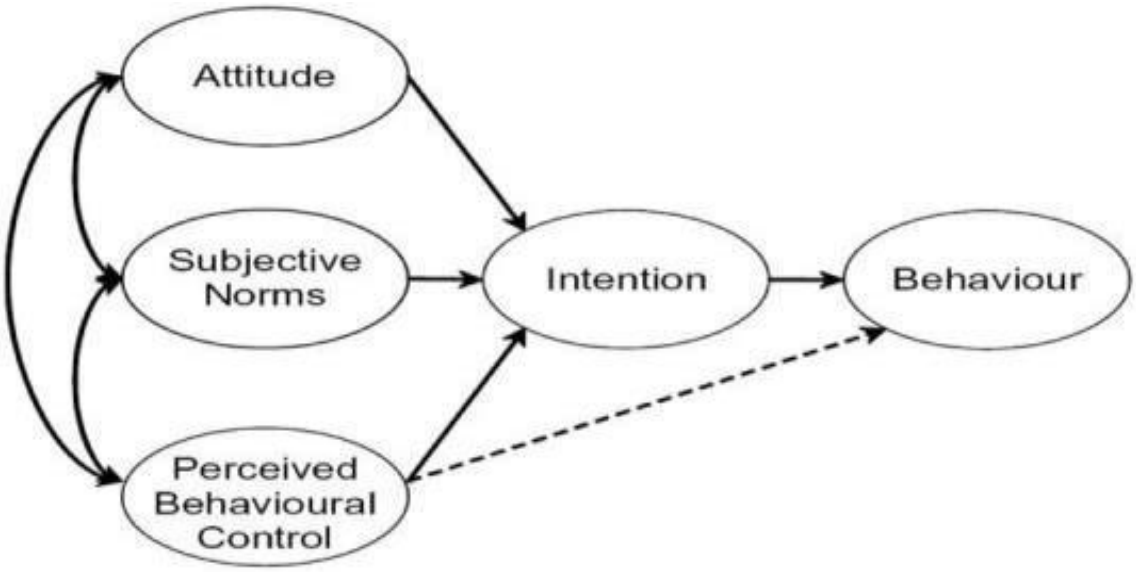

Figure 2: Theory of Planned Behavior (Ajzen1991)

2.2.8. Innovation Diffusion Theory (IDT)

The Theory of Planned Behavior (TPB) is a psychological theory that explains how people behave. It assists program implementers in coming up with interventions that effectively address a behavior issue. The TPB provides a useful conceptual framework for dealing with the complexity of human social behavior, which has manifested themselves in a variety of ways. Therefore, Innovation Diffusion Theory (IDT) states how new ideas, concepts or technologies spread or become common in a society and adopted by users. Innovation Diffusion Theory (IDT) includes fives characteristics. These characteristics as defined by Rogers; 1995 are: The following five characteristics are defined by Rogers (1995) greatly influence adoption.

Relative Advantage: "The degree to which an innovation is perceived to be better than the idea it supersedes".

Compatibility: "The degree to which an innovation is perceived as consistent with the existing values, past experiences and needs of potential adopters".

Complexity: "The degree to which an innovation is perceived as relatively difficult to understand and use".

Trainability: "The degree to which an innovation may be experimented with on a limited basis".

Observability: "The degree to which the results of an innovation are visible to others".

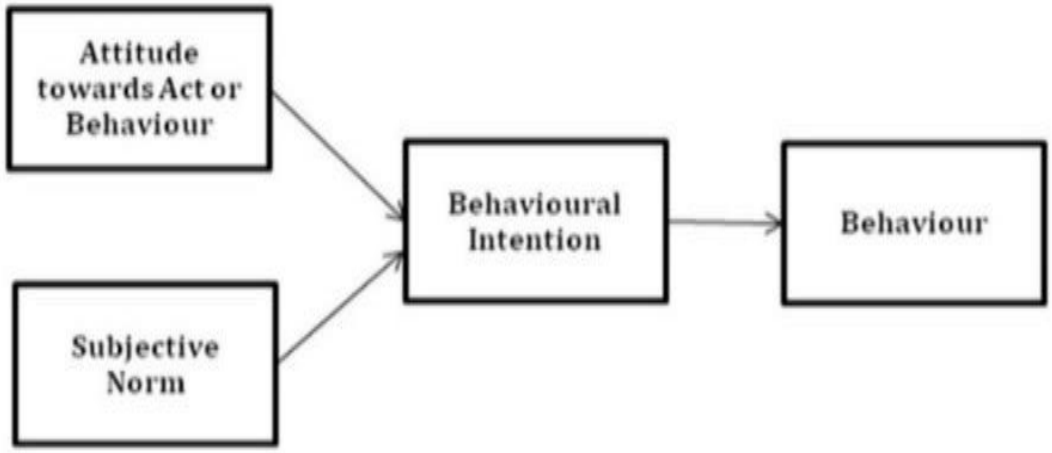

Figure 3: Theory of Reasoned Action (Fishbein and Ajzen, 1975)

2.2.9. Theories of E Servqual Model

Quality of service measurement is also one of the most frequent themes in the controlled literature. Parasura manetal. , (1988) various models have been developed by researchers to measure quality of service. Some of these models are described below.

I. Technical and functional quality model:

According to Grönroos (1984), proper service quality should be customer-centric. His quality of service approach emphasizes factors that influence customer perceptions of service quality and service quality. The model emphasize that the interaction between consumers and frontline service providers in a service setting is as important as the actual outcome. According to this model, service quality is dependent on the comparison of the expected service by customers and the actual service as perceived by them (Grönroos, 1984). This comparison processor's output is the perceived quality of service. Grönroos (1988) further states that performance evaluation involves two aspects: technical and functional. The technical aspect refers to what the customer receives as a result of interacting with the service provider, whereas the functional aspect refers to how the service is delivered. In general, the technical aspect (result of service), the approach in which the service is provided (functional aspect).

II. GAP model of Service Quality

Parasuram et al. created a service quality gap model (1985).Zeithaml and Bitner went on to discuss this paradigm in more detail (2003). Four individual gaps are identified by the methodology, resulting in a fifth overall gap between consumer expectations and perceived services. Customers have expectations for service experiences and they use them to measure against the perceived service performance in their judgment of service quality. It is a very important thing. So the managers are identifying the expectation and perception gap.

- customer expectation-management perceptions gap- *The Knowledge Gap*.
- Management perception gaps in performance specifications- Policy gaps.
- Quality of Service Specification Service Offering Gap- Offering Gap.
- Service delivery-external communications gap- *The Communications Gap*.
- Expected Service Perceived Service Gap-Service quality gap.

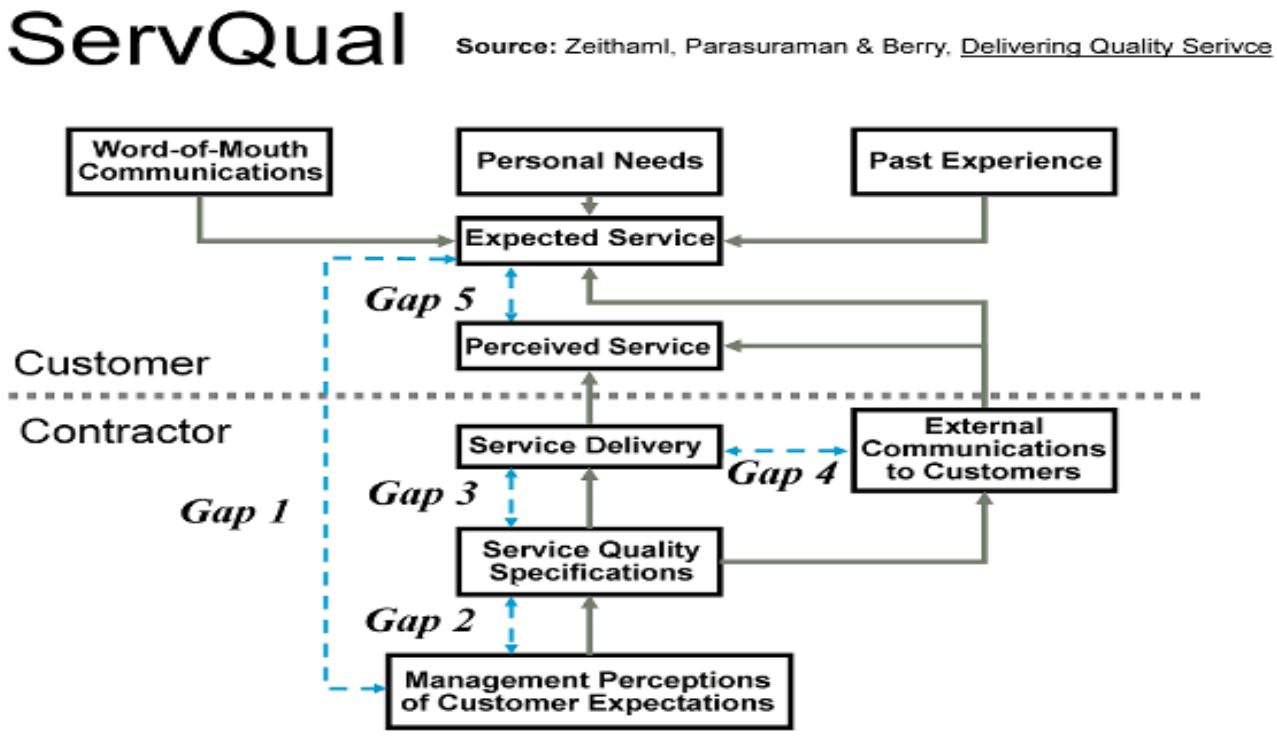

Figure 4: GAP service quality model

Good service quality, according to this study, meets or exceeds customer service expectations, and service quality is assessed based on the customer's assessment of the actual expected service.

2.2.10 Empirical Study of E-banking

Assessment of Service quality and Customer Satisfaction has been studied by different scholars at different times and some of these studies and their findings are presented below. Tsegaye Alemayehu (2019) conducted ,the reliability ,behavior, responsiveness, prompt of service, behavior of employees, a valibility of in for mative materials, fulfillment of promises, sincerity in solving problems ,personal attention to customers and understanding the needs were customers were key issues what customers would expect from the service provider, hence also dissatisfied.

Another study conducted by Eyerusalem Shewaye (2015) with the purpose of service quality assessment in commercial bank of Ethiopia and identifying, what customers expect and the actual performance that provide by CBE. The result of the study indicates the service quality that perceived by customer is differ from the actual by using SERVQUAL method.

United Bank S.C. Impact on Customer Satisfaction Performed by Tigist Mequant (2017) to examined level service quality in United Bank that have been satisfied their own customer. The survey found that 93.5% of bank customers were satisfied with the actual service.

Leyouager (2005) conducted a survey at Dashen Bank on the impact of electronic banking quality of service on customer service and bank performance. The purpose of this study was to investigate the impact of electronic banking on customer service and bank performance. The finding shows that electronic banking has positive influence on customer service and secondary data analysis and banks officials shows that electronic banking has improved performance of the bank. Although findings shows there are some challenges The study also recommended that the bank should process cards as fast as possible, empower the support system as per customers' expectation, promote usage of cards and adopt alternative electronic service.

Sintayehu (2015) looked into how electronic banking affects consumer satisfaction at commercial banks. The purpose of this study was to investigate the impact of electronic banking services on customer satisfaction, as well as important difficulties in related demographic and electronic banking activities, and to serve customers in three distinct ways.

SPSS version 22 was used to analyze and interpret the data in this investigation. The results of the survey suggest that characteristics of service quality such as reliability, customer service, and convenience of use have a significant impact on consumer satisfaction .The findings of the study exposed that the major problems faced by commercial banks in relation to e banking were poor telecommunication infrastructure, lack supply from Ethiopia power utility and lack of ICT knowledge from customers.

Mattewos (2016) conducted on the challenges and prospects of electronic banking in Ethiopia. This study assesses the current scope and practices of adopting electronic banking services in Ethiopia, as well as the benefits, impetus, opportunities and challenges that banks can realize. The results of the survey show that checking account balances, withdrawing cash, sending money at the same bank, and printing bank statement are some of the most important electronic banking practices in banks that serve customers. It also shows that there is. The results of the survey show that the driving forces for banks to adopt electronic banking services are: The presence of fierce competition in the banking industry, the desire to improve the performance of the organization, the desire to reduce transaction costs, the desire to cover a large geographic area, and the reputation of the requesting organization's building are particularly. The survey also found that late recruitment opportunities, improving social banking habits, government commitments to promote the expansion of ICT infrastructure, and the willingness of banks to help build infrastructure are important for bank adoption of the system. The industry that I found to be an opportunity.

In Ethiopia, Muche (2017) looked at the impact of demographic characteristics on user acceptance of electronic banking. A descriptive study was done based on a survey of 600 users of electronic banking technology. The remaining demographic characteristics, such as age, income, education level, and occupational status, are shown in this study's results, which were examined using an independent sample t-test and one-way analysis of variance (ANOVA). That's exactly what I did. It has no discernible impact on the user's E-banking habits. However, this conclusion is incongruent with the findings of the previous investigations and warrants more investigation.

2.3. Conceptual Framework

The Conceptual Framework describes the study's underlying process. The eight service aspects of ESERVQUAL reflect how well a service meets customer expectations. These criteria form the basis for evaluating service quality. Consider how efficient a service is, how banks follow their promises, security / trust, system availability, privacy, response, and contacts when addressing quality of service. It's an excellent point. Efficiency, fulfillment, system availability, privacy, website aesthetics, responsiveness, and contacts are the eight components of the E SERVQUAL used to measure service quality. the framework was used by eyerusalem shewaye (2015)and also The framework developed by Parasuraman et al (1988) was modified and utilized by the researcher in this case study.

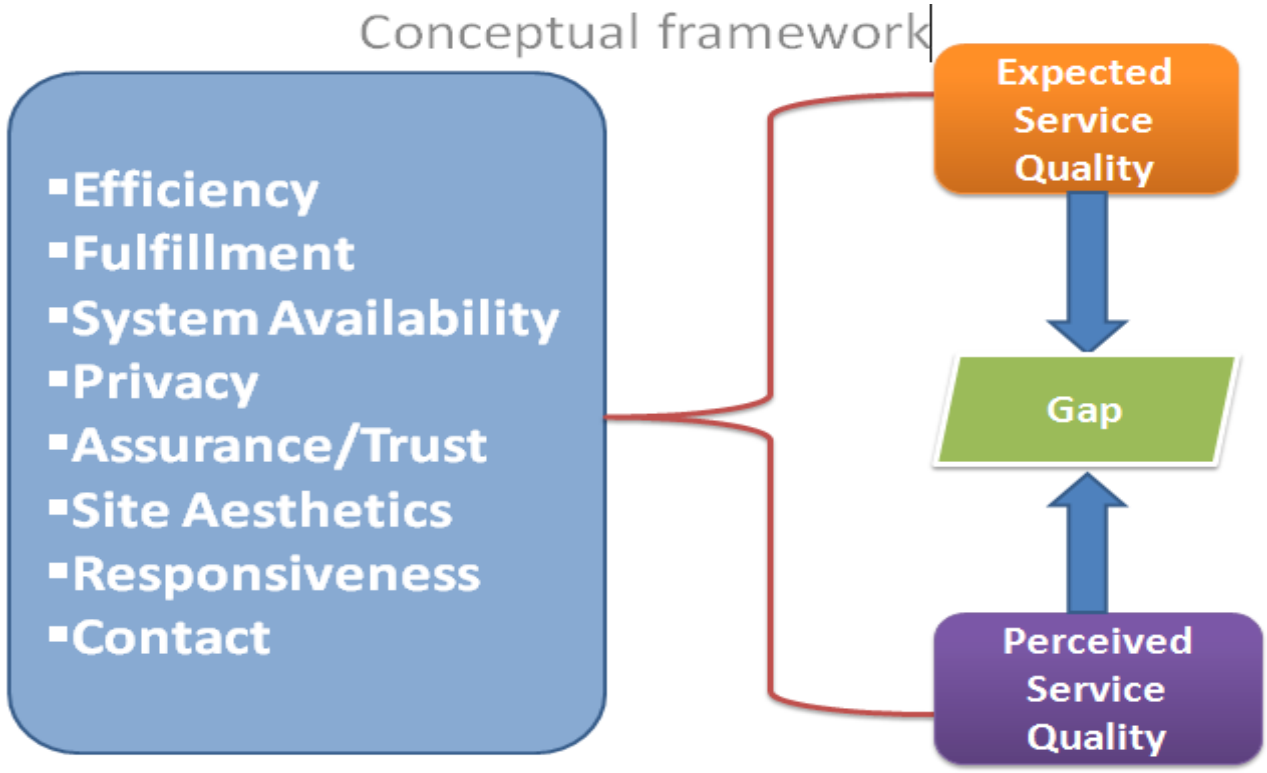

Figure 5: Conceptual framework

SOURCE: Developed by researcher based on (Parasurman A .1985), (Zeithaml,VA. Berry, LL1985)

2.4. Research Gap

According to the earlier view of literature at the international and Ethiopian levels, the usefulness of the service is not questionable. But the issue of security raised in Ethiopia. In addition to this, the issue of, infrastructure, the expected services is differ from the actual 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 E-SERVQUAL model to assess the expectation and perception gap to the use of E-banking service in CBE and to recognize the eight dimensions of service quality in consideration the progress of the product in CBE.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter describes the methodological part that provides a detailed framework for survey design, data sources, audiences, sampling methods, data collection methods and data analysis. Conducting any type of research should be governed by well-defined research methodology based on significant principles. Both a quantitative and a qualitative method were used in this investigation.

3.1. Research Design and Technique

According to Cooper & Schindler (2008), the survey design represents a blueprint for data or statistics collection, measurement, and evaluation. The study has been applied descriptive research design. According to Cresswell (2007), a descriptive study design enables a researcher to gather data, summarize it, gift it, and interpret it for the purpose of clarification. The primary goal of a descriptive study is to confirm the research question by describing the current condition.

Based on Best & Kahn (2006) says research can be qualitative, if it describes events and persons scientifically numerical statistics even as quantitative studies include studies wherein statistics may be analyzed in phrases of numbers. In order to achieve the objective of the study the researcher would be used both qualitative as well as quantitative approaches. The study would be examined assessment of service quality and would be interpreted and analyzed the results. Quantitative studies aimed at explaining, predicting, or controlling a phenomenon of interest. (Gay and colleagues, 2009). Descriptive quantitative research used quantitative methods to describe what describing, recording, analyzing, and decoding the situations that exist. (Best & Kahn 2006).

3.2. Data Source

This study uses primary and data sources. The primary has data collected from respondents based on structured and semi-structured quaternary data The researcher adopts questionnaire used by eyerusalem shewaye (2015) with some modification of Ethiopian context.

3.3. Target Population

The target population of this study were customers of CBE in North Addis Ababa Districts of active E- Banking user. In Addis Ababa there are four districts namely, East Addis Ababa District, North Addis Ababa District, West Addis Ababa District and South Addis Ababa District. Since this research is aimed to assessment of E-banking service quality among four special grade four branches in commercial bank of Ethiopia based on their volume of transaction, considering all commercial banks in the country is not feasible due to various resource constraints. The target population of this study would be under NAAD four special grade four branches namely, Addis Ababa, Arada Giorgis, Arat kilo and Selassie branch customers that are active users of both ATM and mobile banking service.

3.4. Sampling Method and Sample Size

To select specific respondents from the entire population sampling technique is mandatory. the study would be conducted using convenience sampling.to used by this techniques to evaluating the gap between the E-banking users expectation and perception. Convenience sampling is one of the non-probability sampling methods that can provide the required information and involves selected sample members that are more closely related to the case. It is inexpensive and has been used in many information system studies. To minimize common fluctuations, there are relevant factors in assessing the gap between user expectations and actual perceptions of electronic banking.

3.5. Sample Size

To conduct the results and reliabilities of the study, the researcher would be used large number sample size of the total population. After defining the target population, the researcher attempted to compute the sample size. To assess the validity of the sample size, consider the size of the target population, the objective of the study, the level of accuracy or sampling error, population confidence or risk level, and the degree of attribute variability or distribution (Miaoulis and

Michener, 1976).The total populations of E-banking users in special grade four branches are 569. So in order to determine the sample size for the study, an attempt is made to use the following simplified formula to calculate the sample sizes. Sample size was determined based on Yamane (1967) sample size determination formula, because he is a famous Japanese statistician He made a great contribution to the development of sampling technology, He also determine that if the target population is large. his a sampling method with a 5% error in which the true population value is calculated and a confidence coefficient of 95% in which the true population value is within the range of precision in 95 out of 100 samples. As a result, the researcher determined the overall sample size as follows

$$n= \frac{N}{1+N(e)2}= \frac{569}{1+569(.5)2} = \frac{569}{1+569*.0025} = 235$$

Where:

- n- is the sample size,
- N- is the target population size, and
- 95% -confidence level
- error term -is 5% the level of precision.

3.6. Data Collection Methods

Interview

Face-to-face interviews, according to Saunders et al., (2003), allow for some contact between the interviewer and the interviewees. The study's second data collection approach is a semi-structured interview. This interview would be help to gather data from managers and customers of the selected branches of the Commercial Bank of Ethiopia North Addis Ababa district branches. The goal of using this interview was to provide the researcher with further information. Information extracted through interview enriched data collected through questionnaire and essentially use for qualitative analysis purpose.

For the investigation, the researcher has decided to collect both primary and secondary data. As primary data, a survey of e-banking service clients was conducted. In this study, data was collected at four Commercial Bank of Ethiopia branches. The closed-ended questions were developed on a five-point Likert scale, ranging from "1"strongly disagree" to express extreme dissatisfaction with the bank's service," "2"the customers are dissatisfied," "3"the customers do not provide suggestions for the service," "4"most of the time satisfied," and "5" "Agree completely" that the bank's service is the best. Customers are encouraged to leave open-ended remarks on the questionnaire's final page. This quaternaries are standard modified by the researcher and also used by eyerusalem shewaye (2015)he researcher includes this comment page to allow e-banking users to express issues not addressed by the E-SERVQUAL items.

3.7. Data Analysis Method

Based on the nature of the data, the data acquired through closed and open ended questionnaires were properly filled, tallied, and categorized. The data was then analyzed using the Statistical Package for Social Science (SPSS 22) and interpreted as needed. For the data analysis, descriptive statistics were also used. Frequencies, percentages, and a table are included in the descriptive statistics. The most commonly used statistical measures are mean standard deviation and coefficient of variation. The E service quality model, also known as the SERVQUAL model, was used to determine the service quality gap. To control the level of quality of processed data, standard errors of the sample distribution of mean expectations and perceptions, as well as gaps, were assessed. In terms of dependency, demographic variables are independent, while e-banking users' expectations and perceptions are dependent variables.

E-SERVQUAL is the greatest instrument for service firms to evaluate their customers' expectations versus their real perception. As a result, the E- SERVQUAL model can be used to assess e- service quality in terms of the service quality dimensions that have been chosen, such as efficiency, fulfillment, system availability, privacy, responsiveness, aesthetics, and contract.

3.8. Validity and Reliability

The data analysis would be sufficient to highlight its relevance, and the analysis methodologies used would be appropriate. The data's validity and reliability were thoroughly examined. Validity

and reliability of scores on instruments, additional standards for making knowledge claims, lead to meaningful interpretations of data

3.9. Validity

A measurement instrument's validity is determined by how well it measures what it was supposed to measure. To confirm the quality of this study design, the content validity of the research questions was examined so Dr. Salehu Anteneh is an expert on the use of questions and measuring scales. Peer discussion was also conducted with other researchers and experts such as Ato Desalegn Alemu who is the Manager of building administration at CBE, to check the appropriateness of the questions. This is done to find out whether the developed questions measure what it is meant to measure and also to check the clarity, length, structure and wording of the questions. This test helps the researcher to get valuable comments to modify some questions.

3.10. Reliability

Reliability is linked to the measurement procedure's accuracy and precision. Cronbach's alpha is the reliability factor. It's mainly used to determine how consistent or reliable an instrument is internally. According to statistical interpretation, the closer the Cronbach's alpha value is to 1, the more reliable the internal consistency. In general, dependability below 0.60 is poor, reliability between 0.70 and 0.80 is fair, and reliability beyond 0.80 is excellent. (Therefore, Cronbach's alpha is used and calculated to test accuracy or reliability, or what is commonly referred to as equipment reliability (Taber, 2016). The data in this study are reliable. High and useful for further analysis. Cronbach's alpha showed 0.817 in reliability statistics, so the ESERVQUAL scale is considered a reliable measure of CBE's e banking service quality.

Reliability Statistics

Cronbach's Alpha	N of Items
.817	19

Efficiency	0.8138	5
Fulfillment	0.8077	4
System availability	0.811	2
Privacy	0.811	2
Assurance	0.812	2
Site atheistic	0.805	1
Responsiveness	0.805	2
Contact	0.799	1

CHAPTER FOUR

RESULTS AND DISCUSSION

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.

To analyze the collected data in line with the overall objective of the research undertaking, statistical procedures were carried out using SPSS (version 22).

This section of the research covered the analysis and presentation of the E-SERVQUAL result obtained from respondents via the questionnaire. Results and their computation are presented hereunder. The researcher evaluated the result of mean expectation and perception in line with E- S-QUAL model proposed by A.Parasuraman, Valarie A.Zeithaml service quality level.

In the study, the researcher employed statistical analyses to give broad information about respondents and the outcomes. Each respondent's score is based on their expectations and perceptions, as well as service dimensions.) The demographic features of respondents in the sample population are shown in Table 4.1.

4.1. Demographic Information of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	105	44.7	44.7	44.7
	Female	130	55.3	55.3	100.0
	Total	235	100.0	100.0	

Table 4.1 Gender

According to the percentages in the table above, out of 235 responders, 105 (44.7%) are males and the rest 130 (55.3%) are females. This suggests that ladies are the most frequent consumers of commercial banks' e-banking services.

4.2. Educational Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than High school	11	4.7	4.7	4.7
	High school	16	6.8	6.8	11.5
	First Degree	149	63.4	63.4	74.9
	Masters Degree	42	17.9	17.9	92.8
	PhD	17	7.2	7.2	100.0
	Total	235	100.0	100.0	

Table 4.2: Academic level

In terms of academic level, Table 4.2 shows that first-degree holders have the highest number of E-BANKING users, followed by masters and PhD holders. Senior year of high school. Customers who are not in high school or who are in high school do not use e banking services properly. This suggests that e-banking consumers are more educated.

4.3. Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	7	3.0	3.0	3.0
	Private	35	14.9	15.0	17.9
	Self Employed	82	34.9	35.0	53.0
	Government employee	110	46.8	47.0	100.0
	Total	234	99.6	100.0	
Missing	System	1	.4		
Total		235	100.0		

Table 4.3 E-banking Channels

When looking at the distribution of respondents (table 4.3) by employment, government personnel had the highest number of e banking users, followed by self-employed and private employees.

4.4. Which E-banking channels do you mostly use?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ATM (Automated Teller Machine)	180	76.6	76.6	76.6
	Mobile Banking (MB)	52	22.1	22.1	98.7
	POS (Point Of Sale)	3	1.3	1.3	100.0
	Total	235	100.0	100.0	

Table 4.4 Frequency of usage of E-banking

Table 4.4 shows that the ATM (Automated Teller Machine) is the most often used E-banking channel. 76.6 percent of all users make use of it. The researcher proposes that the management tackle the problem with the other channels and also identify the ATM channel problem based on the table results.

4.5. How often do use the e-banking channels?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Daily	65	27.7	27.7	27.7
	Weekly	128	54.5	54.5	82.1
	Monthly	42	17.9	17.9	100.0
	Total	235	100.0	100.0	

Table 4.5 E-banking channels

According to the above table the channels used by the respondents are 128(54.5%) are uses e banking weekly, 65(27.7%) daily and 42(17.9%) monthly.

4.6. Gap Analysis

	PERCEPTION Mean	EXPECTATION MEAN	GAP
I am able to get on site quickly	2.31	3.94	-2
The website makes it simple for me to find what I'm looking for	2.33	4.34	-2
A transaction can be completed quickly via the bank's website	1.77	4.20	-2
It takes very little effort to use the bank's website.	2.18	4.49	-2
The CBE's web content is simple to understand BE's web content is simple to understand.	2.08	4.29	-2
When CBE says it will do something by a certain time	2.04	4.57	-3
My online transactions with CBE are always accurate	2.03	4.66	-3
The service delivered through CBE's website is quick	2.38	4.69	-2
CBE's site makes accurate promises about the services being delivered	2.14	4.52	-2
The site is always available for business	2.43	4.59	-2
This site launches and runs right away	2.20	4.27	-2
CBE does not misuse may personal information	2.22	4.29	-2
I feel safe in my transactions with CBE	2.54	4.28	-2
I have confidence in CBE's service	1.86	4.30	-2
The name CBE is well known and has good reputation	1.79	4.44	-3
The website design is aesthetically attractive	1.91	4.36	-2
CBE gives prompt responses to my requests by e-mail or other means	1.67	4.42	-3
CBE quickly resolves problems I encounter with my online transaction	1.68	4.33	-3
CBE is easily accessible by telephone	1.78	4.39	-3

Table 4.6 Mean Expectations and Perception Gap

Source: The researcher, data analysis (SPSS)

Table 4.6 contains the perception statements based on the E-SERVQUAL used to measure E-BANKING service quality in CBE, as well as their related mean expectations. Customers' expectations are exceptionally high, as indicated by the negative score. The bank's actual services, on the other hand, are substandard. Perception (P) and expectation (E) are the averages for each question for 235 E-BANKING clients (E). The GAP score (the difference between perception and expectation) for each sentence was calculated using the formula (P-E=G), where G denotes gap, P denotes perception, and E denotes expectation.

The highest possible score for mean expectation and perception is 4.69 and 2.54 respectively, while the lowest is 3.94, and the highest is 1.67; hence, the GAP score for each question is between.0.87 and 0.75, with the lowest and highest outcomes being the lowest and highest, respectively. The outcome of a -0.12 equal gap score suggests that the bank's service fell short of expectations. This reveals that Ethiopia's commercial bank does not offer satisfactory service. In general, good results suggest that service performance meets or surpasses E-BANKING users' expectations, while negative results show that service performance falls short of expectations. When there is a significant gap, the manager devotes special attention to it.

4.7. The value of score in expectation variation and perception variation

4.7.1. Expectation Variation

	Mean	Std. Deviation	Variance
I am able to get on site quickly E	3.94	1.217	1.482
The website makes it simple for me to find what I'm looking for.	4.34	.782	.611
A transaction can be completed quickly via the bank's website. E	4.20	.746	.556
It takes very little effort to use the bank's website. E	4.49	.730	.533
The CBE's web content is simple to understand BE's web content is simple to understand. E	4.29	.642	.412
When CBE says it will do something by a certain time E	4.57	.687	.472
My online transactions with CBE are always accurate E	4.66	.534	.285
The service delivered through CBE's website is quick E	4.69	.563	.317
CBE's site makes accurate promises about the services being delivered E	4.52	.729	.532
The site is always available for business E	4.59	.526	.277
This site launches and runs right away E	4.27	1.022	1.045
CBE does not misuse may personal information E	4.29	.953	.907
I feel safe in my transactions with CBE E	4.28	1.011	1.021
I have confidence in CBE's service E	4.30	.805	.648
The name CBE is well known and has good reputation E	4.44	.763	.583
The website design is aesthetically attractive E	4.36	.661	.437
CBE responds quickly to my queries via e-mail or other means E	4.42	.725	.526
CBE responds quickly to my queries via e-mail or other means. E	4.33	.708	.501
CBE is easily accessible by telephone E	4.39	.624	.389

Table 4.7.1 Expectation Variation

4.7.2. Perception Variation

	Mean	Std. Deviation	Variance
I am able to get on site quickly P	2.31	1.383	1.912
The website makes it simple for me to find what I'm looking for. P	2.33	1.293	1.672
A transaction can be completed quickly via the bank's website. P	1.77	.880	.774
It takes very little effort to use the bank's website. P	2.18	1.196	1.430
The CBE's web content is simple to understand. P	2.08	1.050	1.102
When CBE says it will do something by a certain time P	2.04	.967	.935
My online transactions with CBE are always accurate P	2.03	.847	.717
The service provided by CBE's website is efficient. P	2.38	1.158	1.340
CBE's site makes accurate promises about the services being delivered P	2.14	.961	.923
The site is always available for business P	2.43	1.361	1.851
This site launches and runs right away P	2.20	1.175	1.380
CBE does not misuse may personal information P	2.22	1.140	1.299
I feel safe in my transactions with CBE P	2.54	1.240	1.537
I have confidence in CBE's service P	1.86	.348	.121
The name CBE is well known and has good reputation P	1.79	.407	.166
The website design is aesthetically attractive P	1.91	.952	.906
CBE responds quickly to my queries via e-mail or other means. P	1.67	.654	.428
CBE responds fast to any issues I have with my online transaction. P	1.68	.617	.381
CBE is easily accessible by telephone P	1.78	.712	.507

Table 4.7.2: Perception Variation

Table 4.7.1and 4.7.2 shows that the degrees of variation in e-banking users' Perception results are significantly greater than expectations for each of the questionnaire's questions. In other words, respondents' expectations are greater than their perceptions. Almost all of their service expectations are different from one another, as are their opinions of the service. When it comes to service delivery, knowing what services clients / customers want might help service

providers focus on that aspect of the service. It's also crucial to identify these areas of CBE's electronic banking services. Users of electronic banking show the various things they expect in Tables 4.7.1 and 4.7.2, as seen in the table above. Fulfillment received the greatest score out of all of these factors (4.69 of the eight aspects of quality of service). The second highest score (4.59) was given to system availability, followed by efficiency (4.49), security / trust (4.44), and responsiveness (4.44). (4.42 As a result, customers are more likely to anticipate the above measurements.

On the other hand, we should compare the greatest perception achieved by respondents to the anticipated anticipation. Because the difference between expectation and perception is so enormous, the service does not satisfy expectations. In other words, the perceived value is lower than it should be. As a result, in the privacy of CBE e-banking service, the highest rank (where drawn perception is smaller than predicted) is seen. In every manner, dimension perception falls short of expectations.

4.7.3 Discussion of the Study

We have examined the difference between customer's expectation and customer's perception of the service quality in CBE. We find that the respondents overall expectation on a scale of 1 to 5.this implies customers expect a lot from CBE. Looking the at the individual dimensions we realize that customers expect a lot from the product dimension with the score of 4.69 of the eight aspects of quality of service. CBE therefore have to pay a lot of attention to the quality and the variety of products they produce. This shows that this dimension is very important when measuring service quality in CBE this is line with the technical dimension of service quality suggested by Gronroos,(1982).Generally ,the expectations are fairly high since they are all above 4.

Parasuraman et al., (1985) suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction. He supports the fact that service quality leads to customer satisfaction and this is in line with Saravana & Rao, (2007, p.436) and Lee et al., (2000, p.226) acknowledge that customer satisfaction is based upon the level of service quality provided by the service provider. This is a good ground for asserting whether customers are satisfied with service quality in commercial bank of Ethiopia or not since the average perception score is above the average of the scale. A higher perception also indicates higher

satisfaction as service quality and satisfaction are positively related (Fen & Lian, 2005, p.59-60). This means that dimensions with higher perception scores depict higher satisfaction on the part of customers and lower perception scores depict lower satisfaction.

Parasuraman et al. (1985, 1988) introduced the gap score as a means to measure service quality and they identified quality as a determinant of service quality. They however restricted their inference of satisfaction from service quality to a gap score between perceptions and expectations. We have been able to measure the gap between perception and expectations of our sample. The expectations are higher than the perceptions. This makes us to have negative gaps indicating that customers expect more than CBE actually offer in terms of the quality of

Services.

In summary, from results obtained, it is seen that consumers perceive service quality as poor in all dimensions meaning their expectations fall short of they experience in CBE. In this regard, consumers are not satisfied with any dimension of service quality. All the dimensions show a gap between expected service and perceived service and this therefore means that CBE need to make improvements in all dimensions in order to close gaps that could lead to increased customer satisfaction.

4.8. Ranking Features of Dimension

	MEAN Weight	Rank
Security—the degree to which the website is secure and protects client data.	28	1
Customer confidence in dealing with websites, as well as the websites' reputation and the products or services they provide, as well as clear and accurate information	21	2
System Availability_ Your website's technical capabilities are correct	15	3
Efficiency Website access and use should be straightforward and rapid.	11	4
Site Aesthetics_ Website *Appearance* effectively address issues	9	5
Responsiveness_ Handle the problem effectively and return it via the website	7	6
Fulfillment_ How well the website follows through on its promises of order delivery and item availability.	6	7
Contact_ us Telephone or online contact support availability.	3	8

Table 4.8 Ranking Features of Dimension

1 Security the degree to which the website is secures and protects client data.

2 Customer confidences in dealing with websites, as well as the websites' reputation and the products or services they provide, as well as clear and accurate

3 Information System Availability_ Your website's technical capabilities are correct.

4 Efficiency Website access and use should be straightforward and rapid.

5 Aesthetics Website *Appearance* effectively address issues.

6 Responsiveness_ Handle the problem effectively and return it via the website.

7 Fulfillment_ How well the website follows through on its promises of order delivery and item availability.

8 Contact_ us Telephone or online contact support availability.

Users were asked to rank each of the above eight criteria of service quality on a scale of one to eight. They responded in the manner shown in Table 4.8. In terms of proportional importance, respondents placed a greater focus on the privacy service feature . To put it another way, they are more concerned about electronic banking privacy since they need to keep it private for security reasons. As a result, the most significant considerations for adopting e Banking are privacy concerns. Customers prefer a secure environment when using e banking, according to this data. In conclusion, when data protection failed, the majority of respondents left the bank.

The assurance or assurance of confidence is the respondents' second concern. This is linked to employees' knowledge and etiquette, as well as their capacity to engender trust and self-confidence, according to Parasuraman et al (1991). It is difficult for clients to assess the quality of a service when they have not yet had the opportunity to do so. Customer trust is seen as an important component in influencing the quality of service provided by service providers. Customers were asked to judge the service quality in terms of required abilities and employee honesty in this area. As far as order goes, the remainder of the measurements are crucial. Until those parameters are satisfied, banks will not be able to survive.

4.8.1. CBE E-Payment Managers Interview and Customers Comment

The researcher approached the e-payment department's management team and conducted a pre-planned interview with them. They were questioned about whether or not the bank's electronic banking system met E-servqaul dimensions item specifications. According to Ato Matiyas Abera, manager of mobile banking and Internet banking, e-banking faces two major challenges: awareness and connectivity. He suggested that general awareness and training for branch and call center employees be implemented, as front-line employees are critical in growing mobile banking use.

Before offering a service to a customer, they should be highly familiar with it. As a result, staff training should be arranged. The first remark, concerning system efficiency, stated “The bank should go in a positive direction, and the majority of customers are happy with the sort of service offered by the service," however it is preferable to improve the system's quality and delivery in order to improve the service. In addition to the dimension items supplied, respondents were requested to provide a general comment on the quality of e-banking services. Some comments concern the system's dependability, stating that while e-banking is progressing well in CBE,

some technical issues persist, resulting in many customers, including myself, forwarding numerous complaints.

As a result, CBE's e-banking procedures and other associated operations should be modified. Another point of contention is the system's performance, as in: I believe the visa card is slow; thus, please make it faster because the client is uncomfortable without an ATM and to reduce the time to prepare ATM card because know a days a customer waiting time to receive replacement or new card is a minimum of six months. When it comes to the network, one responder stated, "Sometimes there is a network problem that needs to be fixed." The other mentioned power outages, saying that when the system is down, they have network issues that affect other services. This isn't good for banking industry in Ethiopia.

On the other hand, Ato Libse Temesgen, an expert in e-payment POS (Point of Sale), claimed that merchants' settlement after a transaction is in doubt, and she advised that some type of motivation instrument be included. Despite the low response rate from clients, it is still useful to understand more about their perceptions and expectations. In response to the first respondent, the bank would benefit from implementing a customer feedback system for e-banking service quality in order to learn and modify the genuine expectations of customers over time. "The issue you chose for me is a hot topic for many people," the other stated, "and the bank, the client, likes it, and hopefully this survey will be a good reference for many users."

CHAPTER FIVE

FINDINGS, CONCLUSION, AND RECOMMENDATIONS

5.1. Finding of the Study

The following are the E-SERVQUAL Scores and their connections with demographic and educational factors as a result of the E-SERVQUAL service quality study: According to this survey, users' perceptions of CBE E-banking services differ from their expectations.

The weighted mean of CBE E-banking Service users' attitudes and expectations differ significantly. The negative consequence is due to the fact that E-banking Service users have higher service quality expectations than they really have. Users of the E-banking Service, on the other hand, demanded higher service quality, which does not match their actual experience. There is a negative difference between perception and expectation in all E- SERVQUAL assertions. The observed high point of mean expectation is between 4.69 and 3.94, while the recorded high point of mean perception is between 2.54 and 1.67.In all circumstances, however, the gap between an individual's perception and anticipation is large. This study's main focus has been on shortfalls service quality issues.

They also have differing views on the quality of the bank's service. When it came to the eight service characteristics, users of the e-banking service evaluated the weight of each service dimension in accordance to its usefulness for them. As a result, people saw privacy as extremely important (The degree to which the customer believes the site is safe).

Assurance/Trust, or the customer's trust in working with the site, is the second most important element for E-Banking customers. Important aspects of CBE E-banking service quality criteria were objectively examined using the E-SERVQUAL tool to investigate the problem and the results revealed deficiencies that contribute to low service quality as experienced by e-banking users. As a result, based on the data in the preceding section and the objectives of this research mentioned earlier.

5.2. Conclusions

Based on the study's findings, the following conclusions have been formed.

Service quality shortfalls have been the concern of this research. To explore the scenario, major aspects of service quality dimensions of CBE e-banking service quality has been measured objectively using the E-SERVQUAL instrument; and results have revealed gaps that contribute to poor quality of service as perceived by users of the e-banking. Consequently, in line with the objectives of this research outlined earlier and based on the findings in the preceding section, the conclusion is drawn concerning the service quality of CBE e-banking service quality.

For this situation, the E-SERVQUAL instrument was used to objectively examine the main components of CBE e-banking service quality and the results highlighted shortcomings that contribute to low service quality as experienced by e-banking users. In terms of CBE e-banking service quality, a decision is made.so,

Despite the very fact that the discrepancies (Gaps) between the expectations and perceptions of the CBE e-banking service users on the standard of the service is extremely on the brink of zero, Even yet, it falls short of what people anticipate from the service.

CBE e-banking customers have high expectations and want high levels of service quality.

It is critical that further research be conducted across the country in order to provide a larger view on the evaluation of E-banking service and accessibility. The administrative side of the E-Banking service, such as how to get it and who can get it, was not included due to time constraints; what specific collections are available at what level was also not handled and was one of the concerns. These and other undefined issues should be investigated further by interested scholars.

5.3. Recommendation

It is clear that electronic banking services not only provide convenience to customers, but also improve CBE's reach and profitability. The following Recommendation goes from to improving the quality of electronic banking services and increasing utilization among users of the service.

- Commercial banks should always check to see if the system is up and running. In this context, it is also necessary to make sure that there is a simple system to receive feedback in

the event of a system failure, especially for ATM systems that have proven to have a high level of complaints.

- To address the issue of device availability, the bank will need to collaborate with partners such as Ethio-telecom and the Ethiopian Energy Authority. It need to additionally have a look at and convey strategy to intra Problems consisting of not replenish sum of money on ATM machines all of the time.
- CBE must highly consider its customers privacy and in line with this the location of ATM machines must be in area where users feel secured and comfortable. So as to maintain its customers trust CBE must make sure that the system is as to the standard of assurance/Trust of E-SERVQUAL model. The reliability of the system transaction must be kept all the time.
- CBE must ensure that the system meets the E-SERVQUAL model's criteria of assurance/trust in order to preserve its customers' trust. The system transaction's reliability must be maintained at all times.
- By providing unlimited services for the customer, improved customer service delivery, improved transaction speed, reduced backlog, and created better relationships between banks and customers, the Assessment of E-banking service quality service benefits have facilitated the development of new products and new business in the banking industry.
- The adoption of E-Banking technology is progressing, as customer knowledge of the benefits of using E-banking products has increased over time at a low cost.
- The CBE must initiate vigorous and comprehensive public awareness efforts against e-banking, particularly mobile banking.

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E-SERVICE QUALITY SURVEY

QUESTIONNAIRE

APPENDIX - A: Questionnaire of the Research

Addis Ababa University

College of Business and Economics

Department of Management

Dear Sir/Madam,

My name is Yeshi Kassa, and I am an Addis Ababa University MA student in management science. For the partial fulfillment of the requirements for a master's degree in management science, I am conducting research on the topic "evaluation of e-banking service quality; the case of commercial bank of Ethiopia North Addis Ababa district."

The purpose of this survey is to find out how people rate the quality of e-banking services.; the case of commercial bank of Ethiopia. The results of the study have a paramount important to the institutions, owners, clients, concerned government offices and policy makers and others. To that purpose, this questionnaire is ready to collect relevant data.

I truly guarantee you that the records you offer have be used simplest for educational purposes. Your involvement is seemed as a top notch enters to the nice of the studies consequences. Your sincere and considerate reaction is invaluable. Please placed the tick mark (√) on the correct area as in keeping with your preference for every closed-ended query and the correct purpose for open-ended questions

. Yours faithfully,

Yeshi kassa

Tel Phone +251913139234

General Instruction

This questionnaire is intended to collect information on the quality of electronic banking e-services from Commercial Bank of Ethiopia e-baking users. The information is necessary for scholarly study. Your response will be kept private. The true response of e-banking consumers is critical since it helps to make the study more realistic.

The questionnaire has the following sections.

- The first segment consists of demographic questions in general.
- The second segment includes questions aimed at determining the level of service that e-banking customers expect from the bank's electronic service.
- The purpose of the third segment is to rank the importance of eight e-service quality features.
- The fourth portion includes questions aimed at capturing e-banking users' perceptions of the quality of e-service they actually receive received from the bank.

Finally, in the blank space provided, E-banking customers can add any extra personal comments that have not been addressed by the questions.

Please go through all four sections and answer all of the questions.

Thank you for your time and cooperation**!**

I. E-SERVICE QUALITY QUESTIONNAIR

• Please mark a 'X' in the box provided to indicate your answers

• You may mark more than one answer for question '4'.General information

1. Gender : Male Female
2. Level of Education :

   Less than High school ☐ High school ☐

   First Degree ☐ Masters ☐ PhD ☐
3. Occupation : Student ☐ private ☐

   Self employee ☐ Government employee ☐
4. Which E-banking channels do you mostly use?

   ATM (Automated Teller Machine) ☐

   Mobile Banking (MB) ☐

   POS (Point Of Sale) ☐
5. How often do use the e-banking channels?

   Daily ☐ Weekly ☐ Monthly ☐

Thank you for your time and cooperation!

II. E-banking Users' Expectation

Note: Below are lists of statements indicating the expected quality of e-services **(What you did expect).** Please indicate the extent to which the statements represent your expectations of e-service from the Commercial Bank of Ethiopia by selecting (X). The figures represent the following: 1=I strongly disagree (SDA) 2=I disagree (DA) 3= I am indifferent (N) 4 = I agree(A) 5=I strongly agree (SA)

No	Expectation statement	1	2	3	4	5
	Efficiency					
1	I am able to get on site quickly					
2	It is easy to find what I need on the website					
3	It is fast to complete transaction to banks Website					
4	Using the bank's website does not require a lot of effort					
5	The CBE'S online content is easy to follow					
	Fulfillment					
6	When CBE promises to do something by a certain time, it does so					
7	My online transactions with CBE are always accurate					
8	The service delivered through CBE's website is quick					
9	CBE's site makes accurate promises about the services being delivered.					
	System Availability					
10	The site is always available for business					
11	This site launches and runs right away					
	Privacy					
12	CBE does not misuse may personal information					
13	I feel safe in my transactions with CBE					
	Assurance/Trust					
14	I have confidence in CBE's service					
15	The name CBE is well known and has good reputation					
	Site Aesthetics					
16	The website design is aesthetically attractive					
	Responsiveness					
17	CBE gives prompt responses to my requests by e-mail or other means					
18	CBE quickly resolves problems I encounter with my online transaction					
	Contact					
19	CBE is easily accessible by telephone					

III. E-banking users' Perception

Note: Below are lists of statements indicating the **perceived** quality of e-services **(What you did get)** Please indicate the extent to which the statements represent your expectations of e-service from the Commercial Bank of Ethiopia by selecting (X). The figures represent the following: 1=I strongly disagree (SDA) 2=I disagree (DA) 3= I am indifferent (N) 4 = I agree(A) 5=I strongly agree (SA)

No	PERCEPTION STATEMENT	1	2	3	4	5
	Efficiency					
1	I am able to get on site quickly					
2	It is easy to find what I need on the website					
3	It is quick to complete a transaction through the bank's Website					
4	Using the bank's website does not require a lot of effort					
5	The CBE'S online content is easy to follow					
	Fulfillment					
6	When CBE promises to do something by a certain time, it does so					
7	My online transactions with CBE are always accurate					
8	The service delivered through CBE's website is quick					
9	CBE's site makes accurate promises about the services being delivered.					
	System Availability					
10	The site is always available for business					
11	This site launches and runs right away					
	Privacy					
12	CBE does not misuse					
13	I feel safe in my transactions with CBE					
	Assurance/Trust					
14	I have confidence in CBE's service					
15	The name CBE is well known and has good reputation					
	Site Aesthetics					
16	The website design is aesthetically attractive					
	Responsiveness					
17	CBE gives prompt responses to my requests by e-mail or other means					
18	CBE quickly resolves problems I encounter with my online transaction					
	Contact					
19	CBE is easily accessible by telephone					

V. E-Banking Features

Note: There are eight features related to e-banking services listed below. I'd like to know how significant each of these characteristics is to you. Please rate each feature on a scale of one to one hundred to the importance.

Make sure the points add up to 100.

No.	Features	Features Meaning	Points
1	***Efficiency***	The ease and speed of accessing and using the website	
2	***Fulfillment***	The extent to which the site's promises about order delivery and item availability are fulfillment	
3	***System Availability***	The correct technical functioning of the site	
4	***Privacy***	The degree to which the site is safe and protects customer information	
5	***Assurance/Trust***	The confidence the customer feels in dealing with the site and is due to the reputation of the site and the products or services it sells as well as clear and truthful information	
6	***Site Aesthetics***	The appearance of the site	
7	***Responsiveness***	Effective handling of problems and returns through the site	
8	***Contact***	The availability of assistance through telephone or online representatives.	
		Total:	100

OTHER COMMENT_____

_____

_____

Many thanks for your participation in this E-banking Service quality survey.

Appendix-B: Interview questions to Managers

1. Do you think the bank's E-banking service is efficient?

2. To what extent is the bank fulfill its promises?

3. What do you think about the functionality of the system?

4. Do you think the privacy of the customer's is kept?

5. Do you think customer trust the bank?

6. Can you tell me to what extent is the bank responsive?

7. Is there any person in charge of managing customers query?

Appendix-C:

DESCRIPTIVES VARIABLES=Accessibility Accebility P Website E Website P Transaction website E

Transaction website P Website effort E Website effort P Online content E Online content P

/STATISTICS=MEAN STDDEV VARIANCE MIN MAX.

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I am able to get on site quickly E	234	1	5	3.94	1.217	1.482
I am able to get on site quickly P	235	1	5	2.31	1.383	1.912
It is easy to find what I need on the website E	235	0	5	4.34	.782	.611
It is easy to find what I need on the website P	235	0	5	2.33	1.293	1.672
It is quick to complete a transaction through the bank's Website E	235	1	5	4.20	.746	.556
It is quick to complete a transaction through the bank's Website E	235	1	5	1.77	.880	.774
Using the bank's website does not require a lot of effort E	235	1	5	4.49	.730	.533
Using the bank's website does not require a lot of effort P	234	1	5	2.18	1.196	1.430
The CBE'S online content is easy to follow E	235	2	5	4.29	.642	.412
The CBE'S online content is easy to follow P	235	1	5	2.08	1.050	1.102
Valid N (listwise)	233					

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
The CBE'S online content is easy to follow P	235	1	5	2.08	1.050	1.102
When CBE promises to do something by a certain time, it does so E	235	1	5	4.57	.687	.472
When CBE promises to do something by a certain time, it does so P	235	1	5	2.04	.967	.935
My online transactions with CBE are always accurate E	235	2	5	4.66	.534	.285
My online transactions with CBE are always accurate P	235	1	5	2.03	.847	.717
The service delivered through CBE's website is quick E	235	2	5	4.69	.563	.317
The service delivered through CBE's website is quick P	235	1	5	2.38	1.158	1.340
CBE's site makes accurate promises about the services being delivered E	235	1	5	4.52	.729	.532
CBE's site makes accurate promises about the services being delivered P	235	1	5	2.14	.961	.923
Valid N (listwise)	235					

```
DESCRIPTIVES VARIABLES=siteavailabilityE siteavailabilityP
  /STATISTICS=MEAN STDDEV VARIANCE MIN MAX.
```

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
The site is always available for business E	235	2	5	4.59	.526	.277
The site is always available for business P	235	1	5	2.43	1.361	1.851
Valid N (listwise)	235					

```
DESCRIPTIVES VARIABLES=SitelaunchE SitelaunchP PersonalinfoE PersonalinfoP
  /STATISTICS=MEAN STDDEV VARIANCE MIN MAX.
```

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
This site launches and runs right away E	235	1	5	4.27	1.022	1.045
This site launches and runs right away P	235	1	5	2.20	1.175	1.380
CBE does not misuse may personal information E	235	1	5	4.29	.953	.907
CBE does not misuse may personal information P	235	1	5	2.22	1.140	1.299
Valid N (listwise)	235					

DESCRIPTIVES VARIABLES=SafetransactionE SafetransactionP serviceconfidenceE serviceconfidenceP

/STATISTICS=MEAN STDDEV VARIANCE MIN MAX.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
I feel safe in my transactions with CBE E	235	1	5	4.28	1.011	1.021
I feel safe in my transactions with CBE P	235	1	5	2.54	1.240	1.537
I have confidence in CBE's service E	235	1	5	4.30	.805	.648
I have confidence in CBE's service P	235	1	2	1.86	.348	.121
Valid N (listwise)	235					

DESCRIPTIVES VARIABLES=ReputationE ReputationP

/STATISTICS=MEAN STDDEV VARIANCE MIN MAX

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
The name CBE is well known and has good reputation E	234	1	5	4.44	.763	.583
The name CBE is well known and has good reputation P	235	1	5	1.79	.407	.166
Valid N (listwise)	234					

DESCRIPTIVES VARIABLES=AestheticsE AestheticsP

/STATISTICS=MEAN STDDEV VARIANCE MIN MAX.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
The website design is aesthetically attractive E	235	2	5	4.36	.661	.437
The website design is aesthetically attractive P	235	1	5	1.91	.952	.906
Valid N (listwise)	235					

DESCRIPTIVES VARIABLES=PromptresponseE PromptresponseP ResolveproblemsE ResolveproblemsP

/STATISTICS=MEAN STDDEV VARIANCE MIN MAX.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
CBE gives prompt responses to my requests by e-mail or other means E	235	1	5	4.42	.725	.526
CBE gives prompt responses to my requests by e-mail or other means P	235	1	5	1.67	.654	.428
CBE quickly resolves problems I encounter with my online transaction E	235	1	5	4.33	.708	.501
CBE quickly resolves problems I encounter with my online transaction P	235	1	5	1.68	.617	.381
Valid N (listwise)	235					

DESCRIPTIVES VARIABLES=AccessbytelephoneE AccessbytelephoneP

/STATISTICS=MEAN STDDEV VARIANCE MIN MAX.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
CBE is easily accessible by telephone E	235	2	5	4.39	.624	.389
CBE is easily accessible by telephone P	235	1	5	1.78	.712	.507
Valid N (listwise)	235					

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I am able to get on site quickly	71.45	93.282	.206	.819
It is easy to find what I need on the website	71.25	92.238	.296	.814
It is quick to complete a transaction through the bank's Website	71.45	93.436	.209	.819
Using the bank's website does not require a lot of effort	71.74	90.159	.344	.812
The CBE'S online content is easy to follow	71.28	90.158	.482	.805
When CBE promises to do something by a certain time, it does so	71.44	89.769	.394	.808
My online transactions with CBE are always accurate	71.52	86.362	.514	.801

The service delivered through CBE's website is quick	71.90	90.550	.275	.817
CBE's site makes accurate promises about the services being delivered.	71.53	88.028	.451	.805
The site is always available for business	71.48	90.268	.357	.811
This site launches and runs right away	71.44	90.375	.382	.809
CBE does not misuse my personal information	71.45	92.855	.277	.814
I feel safe in my transactions with CBE	71.10	92.636	.383	.810
I have confidence in CBE's service	71.50	89.610	.465	.805
The name CBE is well known and has good reputation	71.58	89.031	.372	.810
The website design is aesthetically attractive	71.20	89.229	.565	.801
CBE gives prompt responses to my requests by e-mail or other means	71.35	88.091	.534	.801
CBE quickly resolves problems I encounter with my online transaction	71.32	87.143	.624	.797
CBE is easily accessible by telephone	71.31	88.550	.520	.802