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COLLEGE OF BUSINESS AND ECONOMICS

SCHOOL OF COMMERCE, GRADUATE STUDIES PROGRAM

DEPARTMENT OF MARKETING MANAGEMENT

**ANALYZING THE EFFECT OF DIGITAL TRANSFORMATION IN IMPROVING
CUSTOMER EXPERIENCE: AWASH BANK S. C.**

**A MASTER'S THESIS SUBMITTED TO ADDIS ABABA UNIVERSITY, SCHOOL OF
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Declaration

This section provides an introduction to the originality of my works. When others are involved, I will make every effort to clearly disclose this information, refer to relevant documents, and welcome collaborative research and discussion. Information obtained from published or unpublished articles is indicated in the text with sources indicated. I declare that this is my original research and that I have not completed graduate studies at any other institution. This study was carried out under the supervision of **Hailemariam Kebede (PHD)**, Department of Marketing Management, Addis Ababa University.

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Statement of Certification

This is to certify that Bezawit Asefa has carried out this thesis work on the topic entitled with “analyzing the effect of digital transformation in improving customer experience: awash bank S. C.” under my supervision. This work is enough for submission for the partial fulfillment for the award of masters of Art Degree in Marketing Management (MA).

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LIST OF ACRONYMS

ANOVA: Analysis of Variance

ATM: Automatic Teller Machine

CEM: Customer Experience Management

CX: Customer Experience

DB: Digital Banking

E-Banking: Electronic or Internet Banking

M-Banking: Mobile Banking

NBE: National Bank of Ethiopia

NPS: Net Promoter Score

POS: Point of Sale

SPC: Service Profit Chain

SPSS: Statistical Packages for Social Science

TAM: Technology Acceptance Model

VIF: Variance Inflation Factors

WOM: Word-Of-Mouth

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Abstract

In the financial sector, digital transformation is critical, driven by the need to provide superior customer experiences and stay competitive. digital banking channels like ATMs, internet banking, and mobile banking have become integral to modern banking services. Trust, ease of use, and usefulness of digital banking platforms are critical factors in enhancing customer experience. The main objective of this study is to analyze the impact of trust, ease of use and usefulness of digital banking services (ATM, mobile banking and internet banking) on customer experience. The study took 328 sample customers of Awash bank and collected data from them using structured questionnaire. Likert scale data was collected on the independent variables and customer experience and then transformed to continuous data so that it can be analyzed using multiple linear regression model. The study used frequencies and percentages to describe the data and multiple linear regression model to analyze the effect of digital transformation on customer experience. The results obtained from multiple linear regression model revealed that trust on ATM, trust on mobile banking, trust on internet banking, ease of use of internet banking and usefulness of internet banking have statistically significant positive effect on customer experience. Enhancing trust on ATM, trust on mobile banking, trust on internet banking, ease of use of internet banking and usefulness of internet banking improves customers experience in the banking sector. Hence, it is recommended to the bank to work more on securing and adopt user-friendly digital banking platforms with services which meet its customers' needs to stay competitive in the banking sector.

Key words: Customer experience, trust, ease of use, usefulness, digital transformation, Awash bank.

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Digital transformation, often known as disruption, is not a singular event; rather, it is a series of events that have happened during the 1990s, disrupting different types of industrial fragmentation. S. Shrivastava (2017) initially, new players and participants who were embracing computerized and digital innovation completely upended the music, photography, and video.

The digital revolution started to upend various business arrangements in the 2000s, including television, travel, and recruitment. (A. J. Isaksson and colleagues, 2018). In the retail sector, there have been a third wave of digital disruption during the 2000s. The digital disruption can be explained by the shift in the brands that consumers desire to associate with (Valenduc&Vendramin, G.).

The growth of e-commerce has made it necessary for businesses to offer smooth marketing experiences across a range of digital platforms in order to succeed (Izogo and Jayawardhena, 2018). Nevertheless, a lot of businesses have not linked their investments in employee experiences to financial gains. Traditional banking methods are facing competition from digital channels, which have grown in importance within the financial services industry. DB affects client interfaces, which means that it has a big impact on banks' marketing campaigns that aim to give interactive services. With fewer customers, UK banks have been forced to close branches and have been able to offer multi-channel services, which has changed the way they interact with customers (Payne et al., 2017).

Businesses are being forced by consumer demands to pay attention to what customers want and invest in order to deliver superior services, boost productivity, and establish their brand (Pekovic et al., 2016; Fritz et al., 2017). DB has made it possible for banks to surprise customers with speedy services through a range of distribution channels (Oliveira and Tam, 2017). One potential disadvantage of this field of study is the preponderance of customer-focused research. However, bank employees who regularly interact with clients are the most important link when it comes to

providing services, building trust, and influencing consumer behavior (Karatepe and Aga, 2016). Since managers are in charge of implementing database services, it is crucial to examine the impact on financial performance and customer experience by paying attention to how they engage and respond to customers.

The process of digital transformation implementation to improve customer experience is intricate. According to Westerman and Bonnet (2015), it entails managing shifting customer behaviors, comprehending complex customer information, streamlining customer processes, improving business models, integrating technologies, and responding to shifting market conditions. To ensure the effective digital transformation implementation in organizations and improve customer experience, a deeper understanding of the important success criteria is necessary. Hence, this study examined the effect of trust, ease of use and usefulness of digital channels (ATM, mobile banking and internet banking) on customer experience in Awash bank.

The purpose of this study is to examine how Awash Bank S.C.'s customer experience has been impacted by digital transformation.

1.2. Statement of the Research Problem

Despite the rapid growth and success of Awash Bank, there is a need to continuously improve and adapt to the changing banking landscape. One of these changes is the digital transformation, which has revolutionized the banking industry globally. Digital transformation is a means of integrating digital technology into every aspect of a company, radically changing how it operates and provides service to its clients. (Vial, 2019). However, implementing digital transformation comes with its own set of challenges. It requires significant investment, change management, and a shift in organizational culture. Furthermore, there is a risk that if not implemented correctly, it could lead to customer dissatisfaction, operational inefficiencies, and financial losses (Phillips & Klein, 2022). In the case of Awash Bank, it is crucial to understand how digital transformation affects customers' experience. The problem lies in identifying the specific areas of improvement and understanding how to effectively implement digital transformation strategies to enhance customer experience while maintaining operational efficiency and profitability.

According to the bank internal Market Intelligence Report, as per the analyzed data, 59% of the industry's total digital channels and/or subscribers are inactive, while the remaining 41% are active. Similarly, the average activation rate of Awash Bank's digital channels (cards, internet, mobile/wallet) is only 8%, while the remaining 92% is ultimately inactive. The aggregate DC performances of the Awash Bank in the industry and among the private banks were only 2% and 10.26%, respectively (Awash bank report, 2023). New market entrants such as Ethio-telecom are gaining remarkable success in terms of subscriptions and transactions made through its Telebirr. Currently, Safaricom's M-PESA, the largest mobile service provider in Kenya, has entered the market and is expected to be a strong competitor in the mobile payment and lending market shortly. The objective of this research is to investigate the impact of digital transformation on the customer experience at Awash Bank in order to deal with this issue. While previous research has explored the impact of digital banking on consumers' experiences, this study examined specifically at the effects of ATM, mobile, and internet banking platforms on customers' experiences. Awash bank is selected for this study because is a leading private bank in Ethiopia and is working on digital transformation. Digital channel platforms (ATM, mobile banking and internet banking) are selected to study the effect of digital transformation on customers' experience as these platforms are being most commonly used in Ethiopian banks, including Awash bank. Trust towards the use, ease of use and usefulness of these digital banking platforms was considered as independent variables and their effect on customer experience (dependent variable) was studied.

1.3. Research questions

1. What is the effect of trust on digital banking platforms (ATM, Mobile banking and internet banking) on customer experience?
2. What is the effect of ease of use of digital banking platforms (ATM, Mobile banking and internet banking) on customer experience?
3. What is the effect of usefulness of digital banking platforms (ATM, Mobile banking and internet banking) on customer experience?

1.4. Objectives of The Study

1.4.1. General Objective

The main objective of this study is to analyze the effects of digital transformation on customer experience in Awash Bank S. C.

1.4.2. Specific Objectives

1. To evaluate how customer experience is impacted by trust on digital banking platforms (ATM, Mobile banking and internet banking).
2. To investigate how customer experience is impacted by digital banking platforms' (ATM, Mobile banking and internet banking) ease of use.
3. To investigate how the customer experience is impacted by the usefulness of digital banking platforms (ATM, Mobile banking and internet banking).

1.5. Significance of the study

The findings of this study will play a great role in improving customer experience in the banking industry. The bank can better serve its clients by identifying areas for improvement in customer service based on the study's findings. Moreover, the results of the study will also help finance-related policy makers to identify and give more attention in making policies to digital banking platforms that have significant impact on customers' experience. The study is also important for the bank to review its current digital transformation strategies and their effect on customers' experience. Researchers might possibly refer to this work in the future while doing other investigations.

1.6. Scope of the study

Using Awash Bank's South Addis Ababa Region as a case study, the study examined the impact of digital transformation on customer experience.

1.7. Limitations of the study

This study was conducted using sample respondents from five branches of one bank. The Results obtained from the quantitative analysis were not triangulated with qualitative data due to time and budget constraints.

1.8. Definition of terms

Digital banking: is an online platform that allows users to select and utilize a range of banking services, including deposits, transfers, bill payment, and investing (Borst et al., 2020).

Customer experience: refers to the reaction that a customer has on an internal and personal level following a direct or indirect engagement with a corporate organization (Meyer and Schwager, 2007).

Ease of use: is the extent to which an innovation is regarded as being easy to understand, use, or

Customer satisfaction: is that a customer is generally satisfied when the product or service purchased is better than expectation and is dissatisfied when performance does not match expectations or when actual experience supersedes expectations (Bolton and Drew, 1991 as cited in Eshetie, 2021).

Customer loyalty: is a form of favoritism towards a brand that is resultant for consistent purchasing by the customer over a period of time (Engel & Blackwell, 1982 as cited in Eshetie, 2021).

Customer recommendation: which is also known as advocacy or word-of-mouth (“WOM”) can be either positive or negative with correlation with the customer’s satisfaction (Anderson et al., 1994 as cited in Eshetie, 2021).

Customer effort: is simplistic term mean how much effort is required from the customer to get an issue resolved or to obtain a product or service that a business has to offer (Rogers, 1983 as cited in Eshetie, 2021).

1.9. Organization of the Study

There are five chapters in this work. The background, problem of statement, research questions, study objectives, significance, study scope, and study organization are all covered in the first chapter. The second chapter presents literature reviews on various works of literature relevant to the study dealt with adequate depth. The third chapter covers the materials and methods used in the research, including the study area, research design, population and sample size calculations,

sampling strategies, methods for collecting and analyzing data, data quality control, and ethical considerations. Results and discussion are also covered in chapter four, while conclusion and recommendations are covered in chapter five.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Digitization is affecting how we handle personal data and how we connect with one other in daily life. Numerous organizations are pushed to adapt their existing techniques and protocols in reaction to the arrival of digital assistants (Shlega et al., 2022). Particularly financial institutions need to adjust to the "digitalize or die" philosophy.

Digital banking (DB) is essential for banks to help their customers (Martínez-Navalón et al., 2023). With the exception of PayPal, which is used by intermediaries (like e-Bay) to link with banks, the Digital Banking (DB) scope covered covers electronic banking services via digital devices (such as t-banking, e-banking, m-banking, contactless cards (like tap and go), ATMs, and point-of-sale). Internet banking enables users to conduct financial services from the comfort of their homes, whereas telephone banking only permits transactions over phones (Liu et al., 2023). Financial services can be managed via mobile devices thanks to mbanking (Almaiah et al., 2023).

According to Vial (2019), digital transformation helps organizations make substantial changes to their business models, operational processes, products and services, and consumer interaction. It entails redesigning an organization's income structure (Westerman and Bonnet, 2015). Digital transformation promotes agility, increases dependability, and brings transparency (Kugeler et al., 2013; Westerman et al., 2015).

Digital transformation enhances customer interactions (Vial, 2019). The goal of the customer experience is to meet and surpass the end user's expectations through all communication channels (Bowden & Mirzaei, 2021). Ultimately, this increases advocacy and referrals, which helps the bank boost its revenue (Ahmad et al., 2022). Consumers still desire personalized products, real-time information, transaction alerts across all channels, and anytime, anywhere access to cash (Zhen, 2018). By managing customer interactions with real-time information and delivering exceptional customer experiences that result in lifetime loyalty from the customer, a comprehensive end-to-end approach to customer service produces benefits (Lemon & Verhoef, 2016). An organization-wide effort is required to connect the various channels (Nymark et al.,

2021). A comprehensive customer experience can only be achieved by managing client interactions across all channels (DiBenigno, 2022).

A paradigm shift in targeting operating module, service culture, and service delivery consequences that are both desired and profitable is being brought about by digital banking's delivery of a personalized and consistent brand experience across all channels and customer touch points, highlighted by analytics and automation (Chen et al., 2012). According to a study done in 2000 by Jayawardhena and Foley, banks see the digital revolution as a way to get a competitive advantage that will eventually boost their market share and save operating expenses. Digitalization has made it possible for banks to offer their customers services that are more dependable, affordable, faster, and simpler (Aladwani, 2001).

2.1. Theoretical Review

The banking sector has made digital transformation a top goal in an effort to enhance client interaction with its services. Various theoretical frameworks have been developed to investigate how digital transformation might enhance the customer experience within the banking industry (Verhoef et al., 2021). These frameworks provide helpful direction on how banks might use digital tools to boost customer satisfaction and loyalty.

The Technology Acceptance Model (TAM) is a well-known theory that is frequently used to investigate digital transformation in the banking sector (Aburbeian et al., 2022). TAM was developed by Fred Davis in the 1980s to explain how people accept and use technology. TAM can assist banks in understanding how their clients feel and behave when using digital banking products and services. By considering aspects such as usability and ease of use, banks may develop and provide digital solutions that clients are more likely to adopt.

When examining the digital transformation of the banking industry, the Customer Relationship Management (CRM) theory is equally pertinent (Alshurideh, 2023). CRM emphasizes the value of forging and maintaining close relationships with customers. This idea emphasizes how crucial it is to use client data and analytics in the digital sphere in order to tailor interactions, anticipate needs, and offer appropriate services via digital channels. The Unified Theory of Acceptance and Use of Technology (UTAUT) offers a comprehensive framework for understanding how

individuals accept and use technology (Lawan & Ringim, 2020). Numerous factors are taken into consideration by this theory, such as the social influence, performance expectations and effort levels, and supportive settings. UTAUT can provide information on clients' real usage habits and the reasons for their use of digital banking services.

The theory of Resource-Based View (RBV) can also be employed to examine how banks might leverage their internal resources and competencies to accomplish digital transformation initiatives that are successful (Ozdemir et al., 2023). This idea emphasizes the strategic value of assets like customer data, human capital, and technology infrastructure in creating a long-lasting competitive advantage through digital innovation. In conclusion, these theories offer insightful perspectives for researching the digital transformation of the banking industry, with an emphasis on enhancing the client experience. Through the application of these theoretical frameworks, banks can enhance their understanding of customer behavior, perceptions of service quality, adoption of technology, relationship management, and resource usage in the context of digital transformation initiatives.

2.1.1. Digital Banking

A. The Development of Digital Banking

According to Borst et al. (2020), digital banking is an online platform that gives customers the option to choose from and make use of a number of banking services, such as deposits, transfers, bill payment, and investing. It is the process of using state-of-the-art technology to digitize data so that it can be presented and used for transactions via the Internet, mobile devices, ATMs, and other technology-based channels. Digital banking offers more practical, cheap, and error-free services. Digitalization helps banks financially, but it also benefits consumers by lowering costs, improving customer service, and producing more user-friendly products (Balkan, 2021).

These days, banks monitor customer account management processes through digital platforms and channels (Pogacnik et al., 2017). To market their products and services, banks primarily communicate with their customers through electronic channels (Costanza et al., 2014). In spite of this, a variety of factors, such as technology, trust, security, and product knowledge, greatly impact digital banking solutions. This implies that banks should improve safety procedures and protections in order to raise the bar for the digital banking interface that they offer to their customers (Akilandeswari and Velumoni, 2021).

The best way to understand how technology, like digital banking (DB), is employed in service innovation to satisfy client needs is to understand how it affects service users and how they perceive the service (Baba, 2012). According to Lee and Greenley (2008), a theory in marketing studies is a theoretically self-consistent model that explains the behavior of connected phenomena. The study of marketing theory and models examines how internal and external factors interact to shape consumers' perceptions of a company's profitability and quality of service (Grönroos, 1982). Two methods exist for increasing profitability through attribute enhancement: the Service Profit Chain (SPC) model (Heskett et al., 2008) and the Net Promoter Score (NPS) (Reichheld, 2003).

B. Determinants of digital banking

A. Trust and security

A service is merely an intangible good or service that is given to another person without giving them ownership of anything, according to Pikkarainen, Karjaluoto, and Pahnla (2004). Since clients may perceive a service as risky because they won't know what to expect until they use it, trust is essential to any business. When a partner has the same level of dedication, the need for trust becomes evident since it entails managing risk, instability, and helplessness and encompasses attributes like consistency, honesty, quality, and desire. Trust and security were given a lot of emphasis in the showcasing writing because of their important role in the development of enduring and mutually beneficial relationships (Morgan, 1994). Customers see trust as the largest barrier to adoption of digital banking systems since they involve the exchange of sensitive information. It's complex and includes several components, including competence, integrity, goodwill, institutional trust, self-awareness, competency, and the capacity to trust others (Pikkarainen, Karjaluoto, and Pahnla, 2004).

B. Ease of Use

The opportunity to interact in a state-of-the-art, novel virtual environment that enhances and promotes bankers', customers', and operational process learning is provided by the Internet. The ease of use of these new technologies is the primary element determining an individual's intention to adopt digital banking. The perceived ease of use of the technology has proven to be a significant factor in the informational acceptance tests. The degree to which an innovation is thought to be simple to comprehend, use, or learn is known as its perceived ease of use (Rogers, 1983). Furthermore, customers' perception of a new product or service's perceived ease of use as described by Rogers (1983) is the extent to which they think it is superior to that of its rivals.

The term "ease of use" in the context of digital banking describes how simple and user-friendly the digital services are to use (Akther and Nur, 2022). According to Abassi et al. (2015), system adoption and information systems success can be effectively measured by ease of use. Incorporating this idea into an online banking setting requires banks to concentrate on their websites and relevant features in order to satisfy their clients (Pham et al., 2022). This is because consumers are more likely to recognize apps that they find more user-friendly than others, which enhances their ability to apply innovation or achieve objectives.

C. Usefulness

Internet banking is growing increasingly complex and sophisticated these days as a result of the way information technology is continually changing the face of modern development and advancement. Numerous characteristics, such as a customer's demographic background, motives and behaviors toward various financial breakthroughs, and personal preferences and hopes for the new technology, can predict their views about online banking (Abdullah, 2011). Consumers that utilize online banking worry about privacy, hackers, data encryption, and the safety of their personal information (Li, 2022). It is impossible for the services to be widely adopted or for clients to be satisfied if the concerns outweigh the apparent benefit of the offering.

2.1.2. The Concept and Definition of Customer Experience

Consumer experience, according to Meyer and Schwager (2007), is the internal and personal response a consumer has to a direct or indirect interaction with a business entity. Businesses should embrace technological changes, create customer-centric strategies for all organizational sectors, and concentrate on attracting new customers while maintaining existing ones in order to raise the overall value of their client base (Peppers and Rogers, 2016).

A customer's experience, according to Lemon and Verhoef (2016), is the culmination of all of their logical, sentimental, sensuous, bodily, and spiritual interactions with a company, a good, and other people, as well as the benefits these encounters offer. It also takes into account the purchase habits of the clients (Inoue and Todo, 2023). Customers assess companies' products and services as well as their interactions with them in a variety of service contexts.

Understanding the customer experience across the customer journey is essential for firms to improve performance, claim Lemon and Verhoef (2016). In order to determine whether the needs of the clientele are being satisfied, Berry et al. (2002) state that the first step in CEM should be to identify every cue that a business employs to communicate with its customers.

A. Customer satisfaction

Although it has been extensively studied on many occasions, customer satisfaction is usually associated with marketing. Customers are often satisfied when a product or service meets or exceeds their expectations; they are not so satisfied when performance is below their expectations or when their real experience exceeds their expectations (Bolton and Drew, 1991). According to Kotler et al. (2006), a purchase's ability to live up to a buyer's expectations determines how happy they are with it. Customers' expectations extend beyond the goods they buy to include the actions of service providers and how they interact with touch points; if a pleasant interaction goes above and beyond what is expected, then the level of satisfaction is high.

B. Customer loyalty

Long-term performance in the banking sector depends on retaining customers (Mohammad et al., 2022). In order to accomplish this, banks employ a variety of strategies and procedures designed to forge close relationships with clients, provide exceptional support, and meet their evolving requirements. Excellent customer service, tailored financial solutions (Hwang et al., 2021), trust and transparency (Siepmann & Chatti, 2023), a seamless digital banking experience (Chauhan et al., 2022), rewards and incentives (Silvia, 2021), community involvement (Rijal, 2023), effective communication (None, 2023), and continuous improvement efforts (Zegeye et al., 2022) are the factors that contribute to customer loyalty in the banking industry.

C. Customer recommendation

Word-of-mouth ("WOM"), also known as consumer advocacy, is linked to a customer's level of happiness and can be either good or negative (Jaiswal et al., 2023). Robust suggestions possess the ability to reduce a client's options and streamline their decision-making process (Rosen and Olshavsky, 1987). This can result in lower costs and income in the banking industry, especially when it comes to attracting new customers. Brown and Reingen (1987) assert that word-of-mouth (WOM) is a key factor in customer adoption or product switching. According to Anderson et al., happy customers are more inclined to recommend a company's products or services (1994).

D. Customer effort

Cardozo and Bramel (1969) suggest that effort is a component that influences behavioral commitment during purchasing decisions. Woodside and Parish (1972) found that the amount of work consumers have to put in to research a product or service before making a purchase may not always correlate with the pleasure they get from it. "Customer effort" refers to the amount of work a customer must perform to get a product or service from a business, or to remedy an issue. It's a simple technique for forecasting future consumer behavior (CEB, 2015). 81% of customers who said they made a significant effort are likely to give the business a bad review to others, according to CEB.

2.2. Empirical Review

Trust, usability, and perceived usefulness are critical components of a better customer experience in the banking industry, according to empirical evidence. Ahmed et al. (2017) investigated how consumers' happiness was impacted by perceived value, customer trust, and the use of technology in banking services. They discovered that the total level of customer satisfaction is significantly impacted by the modified SERVQUAL model. They also discovered that in the banking industry, technology serves as a moderating factor. In their 2017 study, Ong et al. examined how customer satisfaction in Islamic banking is affected by digitalization as a service quality factor. With the exception of tangibles, they discovered a strong and positive correlation between the key aspects of customer satisfaction and the quality of the services provided.

The degree to which risk considerations influence consumer satisfaction with digitalized banking services and products was investigated by Zouari and Abdelhedi (2020). They discovered that consumers of digital banking are extremely happy with the caliber of services received, and that the risk variables that have the biggest effects on customer happiness are timeliness, tangibility, and reliability. During the COVID-19 epidemic, Dash and Chakraborty (2021) looked study how customer satisfaction and retention intentions were affected by digital transformation and high-quality digital banking services. They discovered a strong correlation between client retention decisions and the happiness with digital banking services. Features including dependability, efficiency, privacy/security, and ease of use had an impact on consumer satisfaction and retention intentions.

Filotto, Caratelli, and Fornezza (2020) examined the Kenyan banking sector's present customer satisfaction trends. They found that the most crucial element influencing customer satisfaction was the widespread availability of bank branches, while high costs for goods and services were associated with dissatisfied customers. The function of consumer-based virtual brand personality (CBVBP) in the context of online banking was also examined in this paper. Customer satisfaction partially mediates the association between CBVBP and brand loyalty, according to the article, which revealed positive relationships between CBVBP, customer happiness, and brand loyalty (Ong et al., 2017; Ahmed et al., 2017). According to the report, the banking industry's digital transformation has greatly increased consumer satisfaction by improving the quality, dependability, and general banking experience of its services.

According to a UK study by MBAMA et al. (2018), the following factors influence the experience of digital banking: employee-customer engagement, brand trust, perceived value, service customization, service speed, functional quality, service quality, perceived usability, and perceived risk. These characteristics have an impact on financial performance as well as customer experience, loyalty, and satisfaction. Customer satisfaction, loyalty, and profitability could all rise as a result. Digitalization and technological advancements make financial services easier to obtain, improve their quality, and drive down their costs (Balkan, 2021).

Customer satisfaction is positively correlated with transaction speed; thus, digital banking is a dependable and speedy means of facilitating quick transactions for bank clients. Wondwossen and Dhiraj (2020) found that customer knowledge, subjective norms, and perceived utility all positively correlated with bank customers' intention to adopt financial technology. Customers are certain that the unparalleled speed at which digital banking processes transactions distinguishes it from traditional banking (Kevin et al., 2015).

Combining consumer knowledge with subjective norms with the technology acceptance model yields a parsimonious model for assessing the intention of financial technologies to be accepted. Bank management should focus on reducing service error rates and unsuccessful transactions to minimize negative word-of-mouth among referent groups. They should also design a reliable and trustworthy system (Wondwossen and Dhiraj, 2020).

The use of digital banking is significantly impacted by a few demographic traits of bank clients. The majority of digital banking users are employed, educated, youthful, and students. According to Worku et al. (2016), the use of digital banking has resulted in increased customer satisfaction, decreased reliance on bank halls for banking services, shorter wait times for consumers, the ability for clients to manage their account transactions, and a significant potential for service expansion.

Samuel et al. conducted a study in 2023 to determine how customer happiness and loyalty are affected by the quality of digital banking services. The study claims that responsiveness, dependability, security and privacy, speed, and convenience have a significant influence on customer satisfaction. Client loyalty is directly impacted by a client's level of satisfaction with the quality of digital banking services. We believe that responsiveness, reliability, system availability, and speed are critical components that banks should prioritize to increase client satisfaction and loyalty. If digital banking services are provided that provide relevant assurances, promptly handle issues, deliver services as promised, and guarantee continuous availability and prompt delivery, customers will be more content and loyal (Samuel et al., 2023).

Most of the reviewed literature indicates that trust in the use of digital banking, ease of use, and usefulness of digital banking, among other things, have a large impact on the customer experience in various worldwide banks. The purpose of this study is to determine whether these variables significantly affect Awash Bank customers' experiences. The goal of this study is to examine the impact of distinct digital banking platforms—such as ATMs, mobile banking, and online banking—on consumer experiences. The researcher has created the theories listed in Section 2.4 based on the revised empirical researches.

2.3. Conclusion and gaps

The traditional banking system is being influenced by the digital banking platforms. Digital banking is essential for banks enhance their customers' experience. The digital banking platforms enable users to conduct financial services from the comfort of their homes. Customers experience is important in the banking sector to stay competitive. Customers experience might be affected by various factors including digital transformation. The quality and security of the digital channels matters in improving customers' experience. The reviewed theoretical and empirical literature

revealed that ease of use, usefulness and trust on digital channels have impact on customer experience. There are studies conducted on related area in Ethiopia. However, the current study examined the effect of ease of use, usefulness and trust on ATM, Mobile banking and internet banking on customers experience separately.

2.4. Conceptual framework of the study

The conceptual framework of this study is presented in Figure 1. Figure 1 shows that the independent variable, digital banking, will have three dimensions (trust, ease of use, and usefulness), whereas the dependent variable, customer experience, has four dimensions (customer satisfaction, customer loyalty, customer recommendation, and customer effort). These dependent and independent variables are selected after reviewing various related literatures. The researcher used both theoretical and empirical literature to develop the framework. The study considered the effect of each digital banking (ATM, mobile banking and internet banking) on customers' experience separately. The conceptual framework is developed based on the reviewed literature in the previous sections and a master's thesis conducted by Eshetie (2021).

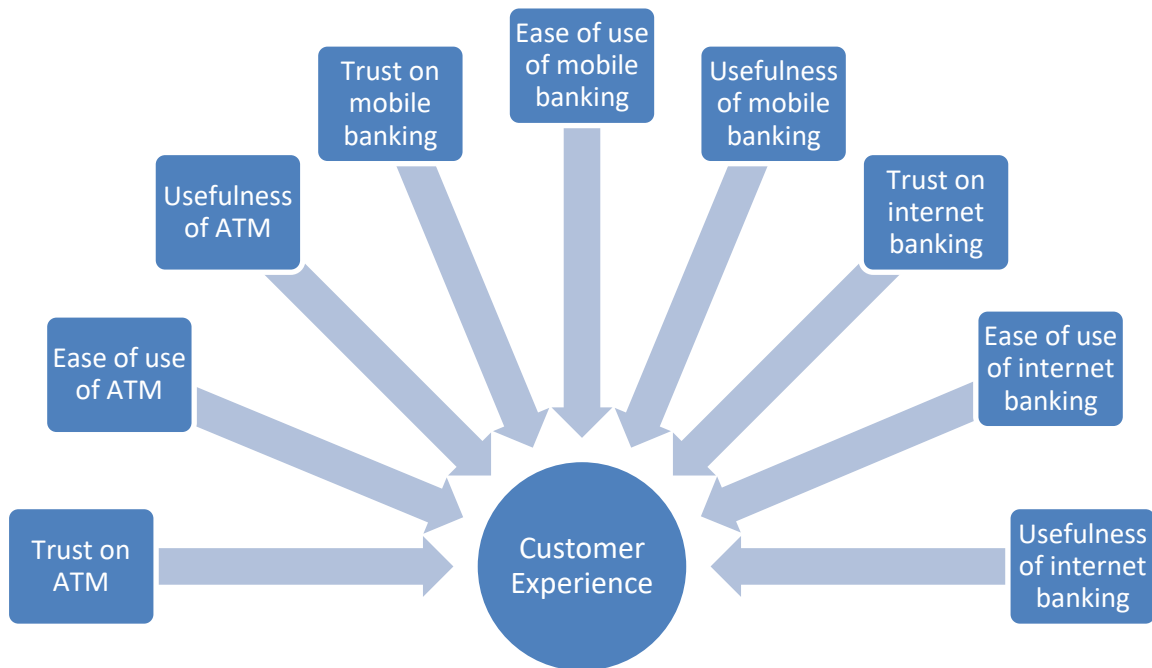


Figure 1: Conceptual framework

2.5. Hypotheses

It is evident that the three aspects of digital banking services trust, convenience of use, and usefulness have a direct and substantial impact on customer experience. Following a survey of relevant literature, the researcher has formulated the following hypotheses.

H1: Trust on ATM has significant impact on customer experience.

H2: Ease of use of ATM has significant impact on customer experience.

H3: Usefulness of ATM has significant impact on customer experience.

H4: Trust on mobile banking has significant impact effect on customer experience.

H5: Ease of use of mobile banking has significant impact on customer experience.

H6: Usefulness of mobile banking has significant impact on customer experience.

H7: Trust on internet banking has significant impact on customer experience.

H8: Ease of use of internet banking has significant impact on customer experience.

H9: Usefulness of internet banking has significant impact on customer experience.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter outlines the methodology for data collection, including the study's population, sample size, and sampling procedure. It also covers the research design, data sources and types, and data analysis methods.

3.1. Description of the Study Area

Awash Bank was founded on February 13, 1995, by 486 shareholders, and it began operations with a paid-up capital of Birr 24.2 million. Since its founding, Awash Bank has experienced remarkable growth. As one of its core values, the bank is striving to improve accessibility through a range of service delivery channels. Provide customers with the convenience of 24/7 service through branch networks, mobile devices, ATMs, POS terminals, the internet, and agency banking. The bank has 13 districts and more than 820 branches. The researcher selected the South Addis Ababa Region, which consists of 104 branches, for this study.

3.2. Research Approach

The quantitative research approach was used in this work, which entails producing data in a quantitative form that can be rigorously analyzed quantitatively (Kotari, 2004). This method was employed by the researcher in this instance to evaluate how the digital transformation has affected the customer experience. It can provide a more thorough insight of how the digital transformation is affecting the customer experience in various banking business areas. It also allows for the use of statistical analysis to find patterns and relationships between variables (Linton et al., 2020).

3.3. Research Design

Kotari (2004) states that the conceptual framework for research design acts as a guide for data collecting, measurement, and analysis as well as the conduct of the study. Study designs come in three varieties: exploratory, descriptive, and causal. This study employed both explanatory and descriptive research designs. Finding and elucidating the causal links between variables is the goal of the explanatory approach in quantitative research (Sanna et al., 2019). The researcher was able to determine how particular digital transformation projects impact various parts of the customer

experience with the use of the explanatory technique. Researchers can quantify the impact of digital transformation on customer experience and identify the primary drivers of customer experience in the context of digital banking by employing statistical methods and regression analysis. Conversely, in quantitative research, the descriptive technique concentrates on clearly describing and presenting data (Sarka, 2021). Using a descriptive method, pertinent data on customer experience and features of digital banking platforms were gathered and analyzed. The researcher demonstrated how the implementation of digital transformation has changed the consumer experience by utilizing descriptive statistics and data visualization tools

3.4. Population and sample

Awash bank has above 820 branches and 13 regions with 4 grades. For this research, the researcher will select 1 region which is South Addis Ababa Region that has 104 branches from which 5 branches which are grade 1 considered in this study. As the population is diverse the researcher concentrated on certain subgroups and selected grade 1 branches. The researcher used convenience sampling to collect data fast. The sample size needed for this study was calculated using the following formula.

$$n = \frac{Z^2 \times (P) \times (1-P)}{d^2}$$

Where

- ✓ n= sample size;
- ✓ Z = Z-score value at 95% confidence level: 1.96, when squared equals to (3.841)
- ✓ P = Population proportion (assumed to be .50 since this would provide the maximum sample size),
- ✓ d= degree of accuracy or margin of error, degree to which the sampling error occurs expressed as a decimal (0.05 or 0.10 in general). We used 0.05.

Replacing the above values,

$$\Rightarrow n = \frac{1.96^2 \times (0.50) \times (1-0.50)}{0.05^2}$$

$$\Rightarrow n = \frac{3.841 \times 0.25}{0.0025} = 384.16$$

$$\Rightarrow n \approx 385$$

Hence, the researcher took 385 Awash bank's customers conveniently from the selected 5 branches in South Addis Ababa Region.

3.5. Data Sources and Types

Using convenient sampling, the main data for this study was gathered from corporate and retail digital banking users, including those who utilize internet, ATM, and mobile banking. The researcher used convenient sampling technique to easily reach customers who often visit the bank or those who have recently used the bank's digital platforms. This method is easy and effective, making it fit for studies where access to the whole population is not possible (Liang et al., 2023). Structured survey questionnaire which is developed based on literature including Eshetie (2021) was used to collect data from sample respondents.

Secondary data was also used during literature review. The results of various literatures were used to triangulate and discuss the findings of this study. In studying the effect of digital transformation on customer experience in the bank, the secondary sources were used to review the industry trends, best practices in digital banking, customer behavior patterns, and previous research findings related to similar topics.

3.6. Data Collection Procedures

3.6.1. Quantitative data collection

The data was collected from conveniently selected 328 sample customers of the bank from 5 branches of Awash Bank S.C in Addis Ababa. The researcher conveniently selected the customers of Awash bank from these five branches. In general, the researcher followed the following procedures to collect the data.

1. Prepared the research instruments (questionnaire)
2. Upload the quantitative survey questionnaire to Kobo Toolbox
3. Contacted relevant body (from Awash bank) to get permission of data collection
4. Got consent of the respondents to participate in the study

5. Conducted pilot survey to test the research instruments
6. Having the research instruments tested, conducted the actual data collection.
7. Exported the data from Kobo Toolbox to SPSS and did the analysis.

The quantitative survey questionnaire was uploaded to the online data collection platform called **Kobo Toolbox** to facilitate the data collection and ensure real time data collection monitoring. The platform helped the researcher to quickly collect data and easily export it to SPSS and clean, code and analyze the data.

3.7. Reliability and validity of data collection instruments

Reliability in quantitative research refers to the results' consistency, stability, and repetition; in other words, a study's findings are deemed credible if they consistently yield results under similar but distinct conditions (Mohajan, 2017). Validity refers to how well differences detected by a measuring tool represent actual variations among the subjects of the test (Kotari, 2004). The methods used to collect data on how the digital transformation affects customer experience are examined in terms of validity and reliability concepts and principles. In this study, the validity of the research instruments is verified by comparing the research results with other literature and use Cronbach's alpha to assess the reliability of the research instruments (presented in Chapter Four, section 4.2).

3.8. Methods of data analysis

The Statistical Package for the Social Sciences (SPSS) version 26 was utilized to evaluate the data that was gathered from 328 randomly chosen sample customers of Awash Bank. The data were described using both descriptive and inferential data analysis techniques, which were also utilized to examine how the independent factors affected the customers' experiences. Likert scale data were gathered for this study on both independent and dependent variables. As a result, data on the respondents' demographics, independent factors, and dependent variables were described using descriptive statistics like frequency, percentage, mean, and standard deviation. Additionally, by taking the mean of each variable's responses, the data obtained on the independent and dependent variables was converted to continuous data, and correlation coefficients were used to verify the linear relationship between each independent and dependent variable. To investigate the impact of

independent factors on customers' experiences at Awash Bank, a multiple linear regression model was also employed.

3.8.1. Variable Specification of the multiple linear regression model

- **Dependent variable:** The dependent variable for this study is customer experience which is measured in the form customer satisfaction, customer loyalty, customer recommendation and customer effort.
- **Independent variables:** the independent variables considered as factors that affect customer experience are trust on ATM, ease of use of ATM, usefulness of ATM, Trust on mobile banking, ease of use of mobile banking, usefulness of mobile banking, trust on internet banking, ease of use of internet banking and usefulness of internet banking.

3.8.2. Model Specification

The multiple linear regression model used by this study is given by:

$$CE = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + \beta_7X_7 + \beta_8X_8 + \beta_9X_9 + e_i$$

Where CE = Customer Experience

β_0 = constant (intercept)of the regression model, β_1, \dots, β_9 are the regression coefficients (slopes) of the corresponding independent variables

X_1 = Trust on ATM, X_2 = Ease of use of ATM, X_3 = Usefulness of ATM, X_4 =

Trust on mobile banking, X_5 = Ease of use of mobile banking X_6 =

Usefulness of mobile banking, X_7 = Trust on internet banking, X_8 =

Ease of use of internet banking, X_9 = Usefulness of internet banking and e_i = Error term

3.9. Ethical considerations

Prior to the commencement of the questionnaire, research participants were asked if they would be willing to participate. The respondents were made fully aware by the researcher that the survey would only be carried out for academic purposes. Customers (respondents) of the chosen Awash Bank S.C. were assured that the research report would not reveal their identities. Lastly, proper acknowledgement has been made for all the materials used in this study.

Chapter Four

Results and Discussion

The study's findings and discussions are included in this chapter. The respondents' demographic details, the proportion of respondents who agreed with each variable at different degrees, and the findings and explanations of the multiple linear regression are all provided.

4.1. Response Rate

The sampling plan of the researcher was to take a sample of 385 digital banking customers of Awash bank. However, due to various reasons including shortage of time, the researcher was able to collect data from 328 respondents. This implies that the response rate is 85.2%.

4.2. Reliability Test

The reliability test result given in Table 1. The values of the Cronbach's Alpha for all variables are greater than 85% which suggests that the items in each category have relatively high internal consistency.

Table 1: Reliability test result

Variables	Number of items	Cronbach's Alpha
Trust on ATM	5	0.894
Ease of Use of ATM	5	0.891
Usefulness of ATM	5	0.896
Trust on Mobile Banking	5	0.886
Ease of Use of Mobile Banking	5	0.915
Usefulness of Mobile Banking	5	0.903
Trust on Internet Banking	5	0.895
Ease of Use of Internet Banking	5	0.902
Usefulness of Internet Banking	5	0.916
Customer Experience	17	0.962

4.3. Demographic Characteristics of the Respondents

The sex composition of the respondents is presented in Table 2. The results in the Table show that most of the respondents (51.5%) considered in this study are females. Males comprises 48.5% of the respondents.

Table 2: Sex of the respondents

Sex	Frequency	Percent
Male	159	48.5
Female	169	51.5
Total	328	100

Table 3 given below shows the age composition of respondents. The Table depicts that higher number of the respondents (43.3%) are between ages of 31 and 40 years followed by respondents (38.4%) in the age group of 21-30 years. The rest 8.2% and 10.1% of the respondents lie in the age groups of under 20 years and over 50 years, respectively.

Table 3: Age of the respondents

Age	Frequency	Percent
Under 20 years	27	8.2
21-30 years	126	38.4
31-40 years	142	43.3
Over 50 years	33	10.1
Total	328	100

The educational status of the respondents of this study is summarized in Table 4. The results in the Table depict that most of the respondents are 1st (43%) and 2nd (20.7%) degree holders. 17.1% of the respondents are diploma holders and the rest of 10.1% and 9.1% of the respondents are less than secondary school and other educational status holders, respectively.

Table 4: Educational status of the respondents

Educational Qualification	Frequency	Percent
Less than secondary school	33	10.1

Diploma	56	17.1
1st Degree	141	43
2 nd Degree and Above	68	20.7
Other	30	9.1
Total	328	100

Depending on the results given in Table 5, it can be said that the respondents are well-experienced in which higher number of respondents (44.2%) have more than five years of experience in using digital banking. 64 (19.5%) of the respondents have less than two years of experience and the rest 119 (36.3%) of the respondents have between three and five years of experience of using digital channels of Awash bank (ATM, mobile banking, internet banking...).

Table 5: Experience in years of customers of using digital channel

Experience	Frequency	Percent
≤ 2 years	64	19.5
3-5 years	119	36.3
Above 5years	145	44.2
Total	328	100

16.2% of the respondents use digital banking services rarely, 19.2% occasionally, 26.8% frequently, 18.9% very frequently and the rest 18.9% of Awash bank's customers always use digital services such as ATM, mobile banking and internet banking (Table 6).

Table 6: Frequency of using digital banking services

How often respondents use digital banking services	Frequency	Percent
Rarely	53	16.2
Occasionally	63	19.2
Frequently	88	26.8
Very frequently	62	18.9
Always	62	18.9
Total	328	100

Table 7 depicts that 60.1% of the respondents use digital banking to check account balance 55.5% use the digital channels for transferring funds. 47.6% of the respondents use the digital banking services to pay bills and 30.8% uses these services for other purposes.

Table 7: Digital banking activities

What digital banking activities you prefer?	Frequency	Percent
Checking account balance	191	60.1
Transferring funds	182	55.5
Paying bills	156	47.6
Other	101	30.8

The level of happiness of the respondents with availability and responsiveness of customer support through digital channels is presented in Table 8. 41.5% of the respondents witnessed that they are happy with the support given through the digital channels and 22% are also very happy. The rest 7.3% and 29.3 of the respondents are unhappy and neutral (neither happy nor unhappy) with the supports given through the digital channels.

Table 8: How happy you are with the availability and responsiveness of customer support through digital channels

Level of happiness	Frequency	Percent
Unhappy	24	7.3
Neutral	96	29.3
Happy	136	41.5
Very Happy	72	22
Total	328	100

4.4. Digital channel services of Awash bank

The responses of Awash bank's customers on both of the dependent and independent variables are described in this section. It will help the bank to focus on relevant and specific activities in improving its digital banking services. Respondents were asked about the trustfulness, ease of use and usefulness of Awash bank's digital channels (ATM, mobile banking and internet banking) using structured questionnaire. The results obtained on the ATM service of Awash bank are summarized in Table 9. More than half (51.5%) of the respondents agree and strongly agree that they are confident that their personal and financial information is safe when using the bank's Automated Teller Machine. The other 14.3% of the respondents strongly disagree and disagree on this. 54 % of the respondents agree and strongly agree that the bank's Automated Teller Machine gives them the required security measures to safeguard their assets. More than 60% of the respondents witnessed that they rely on the bank's Automated Teller Machine to handle their financial transactions and the bank's Automated Teller Machine is dependable and trustworthy.

Table 8 also shows that higher number of respondents agreed and strongly agreed that they find the bank's Automated Teller Machine easy to use, the bank's Automated Teller Machine is simple and intuitive, they can navigate through the bank's Automated Teller Machine with ease, the bank's Automated Teller Machine gives clear and understandable instructions and the bank's Automated Teller Machine offers a smooth and trouble-free experience, Although most of the respondents said this, the rest of the respondents who disagreed and strongly disagreed, and neither agreed nor disagreed need high consideration in order to bring them to their optimum satisfaction with the bank's digital channel services. This may include awareness creation on the services and considering their needs during the adoption of new digital channel technologies including ATMs.

It is also observed from the descriptive analysis that significant number of respondents gave their witness on the bank's Automated Teller Machine is a useful tool for managing their finances, they find the bank's Automated Teller Machine useful in achieving their financial goals, the bank's Automated Teller Machine saves them time and effort compared to traditional banking methods, they would suggest the bank's Automated Teller Machine to others and they think that the bank's Automated Teller Machine is a helpful resource for their financial needs.

Table 9: Awash bank's ATM

Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Trust					
I am confident that my personal and financial information is safe when using the bank's Automated Teller Machine.	10 (3%)	37 (11.3%)	112 (34.1%)	124 (37.8%)	45 (13.7%)
The bank's Automated Teller Machine gives me the required security measures to safeguard my assets	12 (3.7%)	29 (8.8%)	110 (33.5%)	139 (42.4%)	38 (11.6%)
I rely on the bank's Automated Teller Machine to handle my financial transactions	11 (3.4%)	25 (7.6%)	83 (25.3%)	164 (50%)	45 (13.7%)
The bank's Automated Teller Machine is dependable and trustworthy	9 (2.7%)	25 (7.6%)	92 (28%)	145 (44.2%)	57 (17.4%)
I have confidence in the bank's ability to protect my information through their Automated Teller Machine	18 (5.5%)	61 (18.6%)	122 (37.2%)	103 (31.4%)	24 (7.3%)
Ease of Use					
I find the bank's Automated Teller Machine easy to use	7 (2.1%)	15 (4.6%)	51 (15.5%)	160 (48.8%)	95 (29%)
The bank's Automated Teller Machine is simple and intuitive	5 (1.5%)	22 (6.7%)	65 (19.8%)	167(50.9%)	69 (21%)
I can navigate through the bank's Automated Teller Machine with ease	9 (2.7%)	26 (7.9%)	73 (22.3%)	163 (49.7%)	57 (17.4%)
The bank's Automated Teller Machine gives clear and understandable instructions	11 (3.4%)	33 (10.1%)	102 (31.1%)	133 (40.5%)	49 (14.9%)
The bank's Automated Teller Machine offers a smooth and trouble-free experience	12 (3.7%)	28 (8.5%)	115 (35.1%)	134 (40.9%)	39 (11.9%)
Usefulness					
The bank's Automated Teller Machine is a useful tool for managing my finances	10 (3%)	32 (9.8%)	106 (32.2%)	133 (40.5%)	47 (14.3%)
I find the bank's Automated Teller Machine useful in achieving my financial goals	9 (2.7%)	37 (11.3%)	108 (32.9%)	134 (40.9%)	40 (12.2%)
The bank's Automated Teller Machine saves me time and effort compared to traditional banking methods	10 (3%)	28 (8.5%)	117 (35.7%)	137 (41.8%)	36 (11%)
I would suggest the bank's Automated Teller Machine to others	4 (1.2%)	21 (6.4%)	64 (19.5%)	165 (50.3%)	74 (22.6%)
I think the bank's Automated Teller Machine is a helpful resource for my financial needs	5 (1.5%)	31 (9.5%)	100 (30.5%)	155 (47.3%)	37 (11.3%)

Source: Own survey (2024)

Table 10: Awash bank's Mobile Banking

Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Trust					
I am confident that my personal and financial information is safe when using the bank's mobile banking service	6 (1.8%)	37 (11.3%)	114 (34.8%)	123 (37.5%)	48 (14.6%)
The bank's mobile banking service gives me the required security measures to safeguard my assets	5 (1.5%)	25 (7.6%)	88 (26.8%)	159 (48.5%)	51 (15.5%)
I rely on the bank's mobile banking service to handle my financial transactions	1 (0.3%)	18 (5.5%)	86 (26.2%)	170 (51.8%)	53 (16.2%)
The bank's mobile banking service is dependable and trustworthy	5 (1.5%)	11 (3.4%)	76 (23.2%)	143 (43.6%)	93 (28.4%)
I have confidence in the bank's ability to protect my information through their mobile banking service	6 (1.8%)	18 (5.5%)	100 (30.5%)	147 (44.8%)	57 (17.4%)
Ease of Use					
I find the bank's mobile banking service easy to use	4 (1.2%)	9 (2.7%)	59 (18%)	163 (49.7%)	93 (28.4%)
The bank's mobile banking service is simple and intuitive	3 (0.9%)	18 (5.5%)	64 (19.5%)	164 (50%)	79 (24.1%)
I can navigate through the bank's mobile banking service with ease	4 (1.2%)	20 (6.1%)	67 (20.4%)	153 (46.6%)	84 (25.6%)
The bank's mobile banking service gives clear and understandable instructions	6 (1.8%)	29 (8.8%)	109 (33.2%)	128 (39%)	56 (17.1%)
The bank's mobile banking service offers a smooth and trouble-free experience	4 (1.2%)	21 (6.4%)	108 (32.9%)	128 (39%)	67 (20.4%)
Usefulness					
The bank's mobile banking service is a useful tool for managing my finances.	3 (0.9%)	19 (5.8%)	78 (23.8%)	151 (46%)	77 (23.5%)
I find the bank's mobile banking service useful in achieving my financial goals	5 (1.5%)	21 (6.4%)	101 (30.8%)	136 (41.5%)	65 (19.8%)
The bank's mobile banking service saves me time and effort compared to traditional banking methods	5 (1.5%)	21 (6.4%)	83 (25.3%)	149 (45.4%)	70 (21.3%)
I would suggest the bank's mobile banking service to others	1 (0.3%)	12 (3.7%)	61 (18.6%)	163 (49.7%)	91 (27.7%)
I think the bank's mobile banking service is a helpful resource for my financial needs	7 (2.1%)	20 (6.1%)	100 (30.5%)	143 (43.6%)	58 (17.7%)

Source: Own survey (2024)

In regarding with trust on mobile banking, 52.1% of the respondents agree and strongly agreed that they are confident that their personal and financial information is safe when using the bank's mobile banking. 64% of the respondents also agreed and strongly agreed that the bank's mobile banking gives them the required security measures to safeguard their assets. This implies that the bank still has gaps in giving the required security measures to its customers to safeguard their assets. The bank needs to use robust technologies to secure its customers in using mobile banking. 68% of the respondents witnessed that they rely on the bank's mobile banking service to handle their financial transactions.

Table 10 depicts that more than half of the respondents agreed and strongly agreed that they find the bank's mobile banking service easy to use, the bank's mobile banking service is simple and intuitive, they can navigate through the bank's mobile banking service with ease, the bank's mobile banking service gives clear and understandable instructions and the bank's mobile banking service offers a smooth and trouble-free experience. More than half of the also witnessed that the bank's mobile banking service is a useful tool for managing their finances, they find the bank's mobile banking service useful in achieving their financial goals, the bank's mobile banking service saves them time and effort compared to traditional banking methods, they would suggest the bank's mobile banking service to others and they think the bank's mobile banking service is a helpful resource for their financial needs

Table 11: Awash bank's Internet Banking

Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Trust					
I am confident that my personal and financial information is safe when using the bank's internet banking	6 (1.8%)	31 (9.5%)	113 (34.5%)	128 (39%)	50 (15.2%)
The bank's internet banking gives me the required security measures to safeguard my assets	4 (1.2%)	26 (7.9%)	116 (35.4%)	135 (41.2%)	47 (14.3%)
I rely on the bank's internet banking to handle my financial transactions	5 (1.5%)	25 (7.6%)	82 (25%)	157 (47.9%)	59 (18%)
The bank's internet banking is dependable and trustworthy	4 (1.2%)	27 (8.2%)	93 (28.4%)	140 (42.7%)	64 (19.5%)
I have confidence in the bank's ability to protect my information through their internet banking	11 (3.4%)	36 (11%)	119 (36.3%)	121 (36.9%)	41 (12.5%)
Ease of Use					
I find the bank's internet banking easy to use	6 (1.8%)	18 (5.5%)	84 (25.6%)	148 (45.1%)	72 (22%)
The bank's internet banking is simple and intuitive	3 (0.9%)	26 (7.9%)	81 (24.7%)	166 (50.6%)	52 (15.9%)
I can navigate through the bank's internet banking with ease	8 (2.4%)	25 (7.6%)	95 (29%)	144 (43.9%)	56 (17.1%)
The bank's internet banking gives clear and understandable instructions	7 (2.1%)	32 (9.8%)	130 (39.6%)	121 (36.9%)	38 (11.6%)
The bank's internet banking offers a smooth and trouble-free experience	7 (2.1%)	23 (7%)	113 (34.5%)	137 (41.8%)	48 (14.6%)
Usefulness					
The bank's internet banking is a useful tool for managing my finances.	4 (1.2%)	35 (10.7%)	112 (34.1%)	136 (41.5%)	41 (12.5%)
I find the bank's internet banking useful in achieving my financial goals	10 (3%)	28 (8.5%)	115 (35.1%)	135 (41.2%)	40 (12.2%)
The bank's internet banking saves me time and effort compared to traditional banking methods	10 (3%)	38 (11.6%)	107 (32.6%)	134 (40.9%)	39 (11.9%)
I would suggest the bank's internet banking to others	3 (0.9%)	25 (7.6%)	80 (24.4%)	153 (46.6%)	67 (20.4%)
I think the bank's internet banking is a helpful resource for my financial needs	5 (1.5%)	30 (9.1%)	116 (35.4%)	139 (42.4%)	38 (11.6%)

Source: Own survey (2024)

Although significant number of the respondents expressed their trust on the internet banking service of Awash bank, the results from the descriptive analysis in Table 11 revealed that there is still a gap in building trust on the service. More than half of the respondents ensured that they are

confident that their personal and financial information is safe when using the bank's internet banking and it gives them the required security measures to safeguard their assets, they rely on the bank's internet banking to handle their financial transactions, the bank's internet banking is dependable and trustworthy and they have confidence in the bank's ability to protect their information through their internet banking.

The majority of respondents agreed and strongly agreed that they find the bank's online banking to be easy to use, straightforward, and intuitive, that they can easily navigate the bank's online banking, that it provides instructions that are easy to understand, and that it provides a seamless and trouble-free experience.

Providing mobile banking services that meet its customers' financial needs is also vital to enhance customers experience and expand the service. Table 11 indicates that while a majority of respondents agreed and strongly agreed that the bank's online banking is a helpful tool for managing their finances, a significant number of respondents disagreed and strongly disagreed that the bank's online banking is a useful tool for managing their finances, they find the bank's online banking useful in reaching their financial goals, the bank's online banking saves them time and effort in comparison to traditional banking methods, they would recommend the bank's online banking to others, and they believe the bank's online banking is a helpful resource for their financial needs. These findings highlight the bank's shortcomings in offering mobile banking services that satisfy its clients.

Table 12: Awash Bank’s Customers’ experience

Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Customer Satisfaction					
You are completely happy with your bank providing digital banking	2 (0.6%)	23 (7%)	71 (21.6%)	145 (44.2%)	87 (26.5%)
You are satisfied with the customer support provided on Awash bank’s website	6 (1.8%)	29 (8.8%)	104 (31.7%)	139 (42.4%)	50 (15.2%)
You are satisfied with the payment and money transfer system provided via the digital banking	6 (1.8%)	23 (7%)	106 (32.3%)	139 (42.4%)	54 (16.5%)
Awash bank’s digital banking is user friendly	1 (0.3%)	13 (4%)	83 (25.3%)	142 (43.3%)	89 (27.1%)
Awash bank provides clear transaction price information	3 (0.9%)	23 (7%)	94 (28.7%)	137 (41.8%)	71 (21.6%)
Customer Loyalty					
You say positive things about digital banking to other people	5 (1.5%)	19 (5.8%)	79 (24.1%)	156 (47.6%)	69 (21%)
You will recommend digital banking service to someone who seeks your advice	4 (1.2%)	32 (9.8%)	111 (33.8%)	134 (40.9%)	47 (14.3%)
You consider digital banking is the first choice to buy goods and services	2 (0.6%)	13 (4%)	104 (31.7%)	148 (45.1%)	61 (18.6%)
You will use digital banking more in the next few years	3 (0.9%)	17 (5.2%)	69 (21%)	142 (43.3%)	97 (29.6%)
Customer Recommendation					
You will mention to others that you do business using digital banking	4 (1.2%)	27 (8.2%)	88 (26.8%)	151 (46%)	58 (17.7%)
You are the one who speak positive about digital banking service and product to others	7 (2.1%)	34 (10.4%)	113 (34.5%)	128 (39%)	46 (14%)
You will strongly recommend your family members to use digital banking	1 (0.3%)	26 (7.9%)	99 (30.2%)	140 (42.7%)	62 (18.9%)
You will strongly recommend your close personal friends to use digital banking	3 (0.9%)	29 (8.8%)	112 (34.1%)	129 (39.3%)	55 (16.8%)
Customer Effort					
Awash bank’s digital banking experience has been fantastic for me	0	29 (8.8%)	70 (21.3%)	143 (43.6%)	86 (26.2%)
The digital banking service has resulted in me saving money for my business in a facile manner	4 (1.2%)	36 (11%)	92 (28%)	154 (47%)	42 (12.8%)
The digital banking has been able to clear all my doubts about the bank services and products with minimal effort on my side	12 (3.7%)	41 (12.5%)	119 (36.3%)	123 (37.5%)	33 (10.1%)
Less effort is request to handle your issue or to get your issue resolved	1 (0.3%)	21 (6.4%)	77 (23.5%)	154 (47%)	75 (22.9%)

Source: Own survey (2024)

Seventy-seven percent of respondents (agree and strongly agree) reported being entirely satisfied with their bank's provision of digital banking services (Table 12). The statement "You are satisfied with the customer support provided on Awash bank's website" was agreed upon or strongly agreed upon by 57.6% of the respondents, indicating their satisfaction with the bank's support. Additionally, 58.9% of respondents agreed, with 58.9% strongly agreeing, that they are happy with the payment and money transfer system offered by Awash Bank's digital banking.

The majority of Awash Bank customers who participated in this study agreed or strongly agreed that they would recommend digital banking to others, that they think digital banking is the best option when making purchases, that they will use digital banking more in the coming years, and that they would speak well of digital banking to others. Nonetheless, there is no minimum number of those who did not agree, disagree, or strongly disagree. In order to remain competitive in today's business world, the bank must consider these clients when implementing new technology and modernizing its current digital channels.

The majority of respondents also acknowledged that they will tell others that they use digital banking for business purposes, that they are the ones who promote the benefits of digital banking services and products to others, and that they will strongly advise their friends and family to use digital banking. This suggests that in addition to adopting Awash Bank's digital banking services, its clients are eager to encourage others to do the same.

More than half of the respondents agreed and strongly agreed that their experience with Awash Bank's digital banking has been excellent; the service has enabled them to easily save money for their business; it has cleared up all of their doubts about the bank's services and products with little effort on their part; and it requires less effort to handle or resolve issues.

4.5. Pearson Correlation Analysis

The correlation analysis results are presented in Table 13. The results revealed a strong positive and statistically significant linear relationship between customer experience and the independent variables.

Table 13: Correlation analysis results

Independent variables		Customer Experience
TrustonATM	Pearson Correlation	.672**
	Sig. (2-tailed)	0
	N	328
EaseofUseofATM	Pearson Correlation	.685**
	Sig. (2-tailed)	0
	N	328
UsefulnessofATM	Pearson Correlation	.689**
	Sig. (2-tailed)	0
	N	328
TrustonMobileBanking	Pearson Correlation	.688**
	Sig. (2-tailed)	0
	N	328
EaseofUseofMobileBanking	Pearson Correlation	.690**
	Sig. (2-tailed)	0
	N	328
UsefulnessofMobileBanking	Pearson Correlation	.639**
	Sig. (2-tailed)	0
	N	328
TrustonInternetBanking	Pearson Correlation	.736**
	Sig. (2-tailed)	0
	N	328
EaseofUseofInternetBanking	Pearson Correlation	.723**
	Sig. (2-tailed)	0
	N	328
UsefulnessofInternetBanking	Pearson Correlation	.715**
	Sig. (2-tailed)	0
	N	328

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

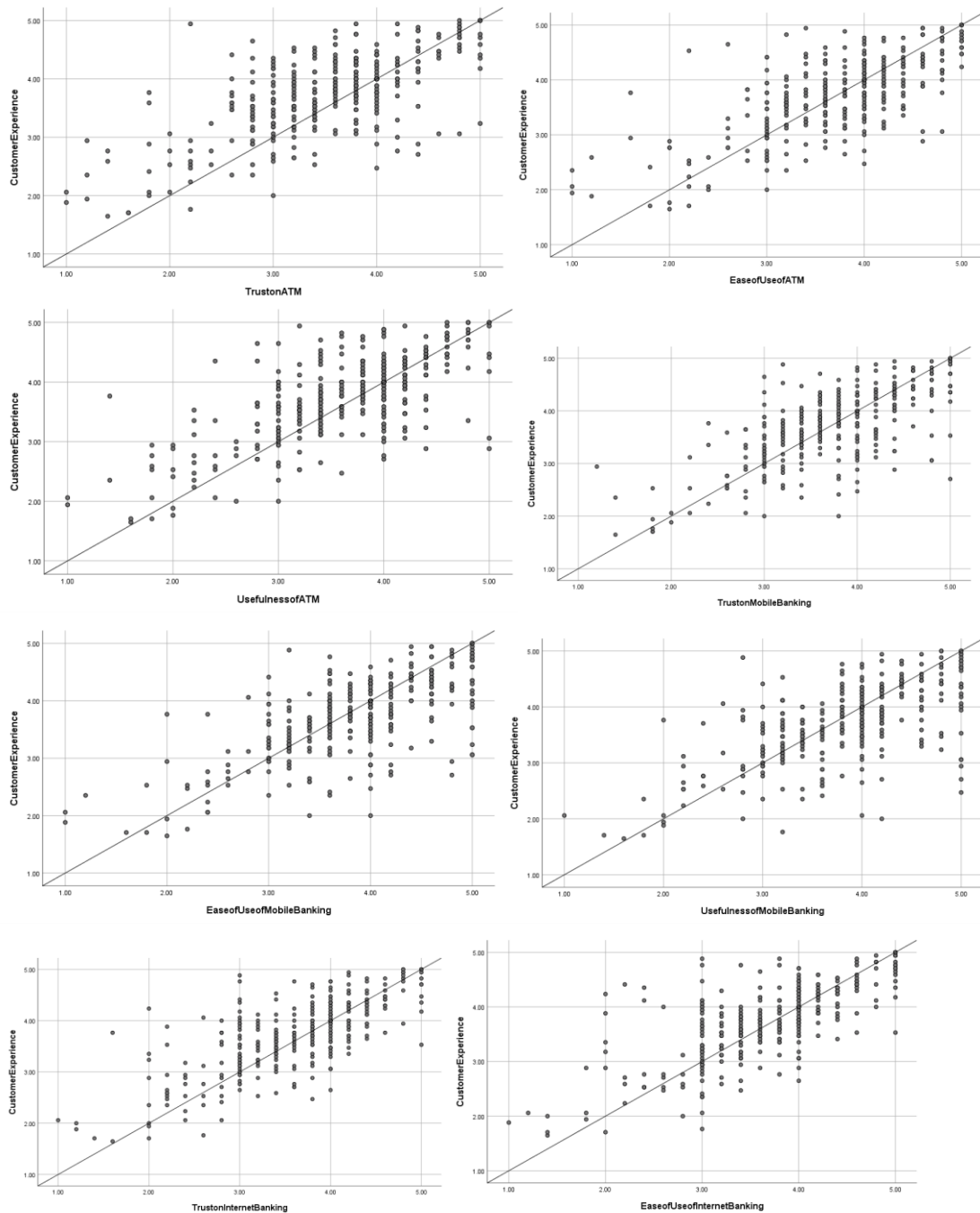
Source: Own survey data (2024)

4.6. Multiple Linear Regression Model Results

4.6.1. Checking the Assumptions of Multiple Linear Regression Model

1. Linearity: the relationship between the dependent and independent variables is linear.

- The scatter plots in Figure 2 show approximately linear relationship between customers' experience and the independent variables.



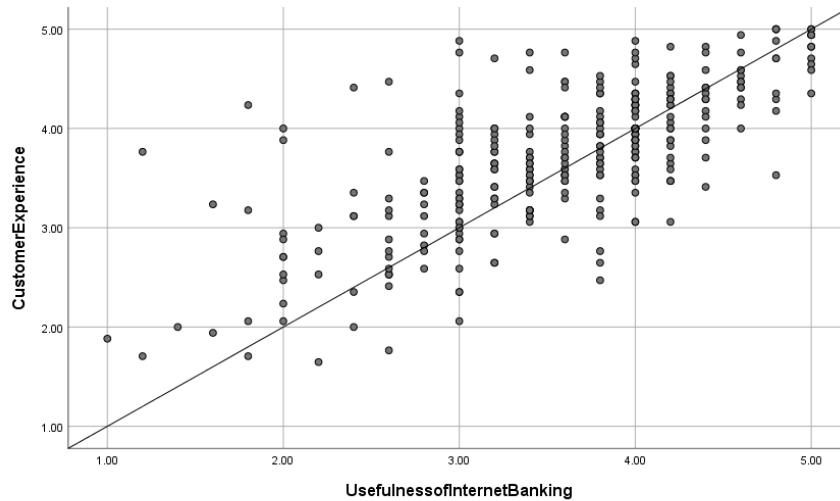


Figure 2: Scatter plots between the dependent and independent variables

2. There is independence of errors: there is no relationship between the independent variables and the residual variable
 - The Durbin-Watson value presented in Table 14 is 1.726 which is between 1.5 and 2.5 which indicates that there is no relationship between the independent variables and the residual variable. Therefore, this assumption is satisfied.
3. Homoscedasticity: The dependent variable has the same variance for all the values of the independent variables.

- The plot in Figure 3 showed that the residuals' spread is about constant. This suggests that the homoscedasticity assumption is met.

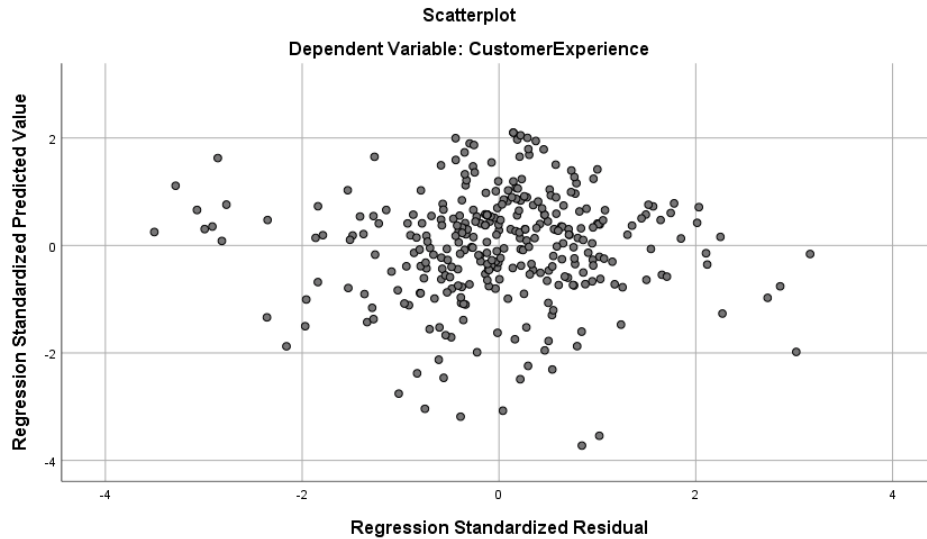


Figure 3: Scatter Plot of the residuals against the predicted values

4. The residual variable is approximately normally distributed.
 - The Normal P-P plot plots given in Figure 4 suggests an approximate normal distribution for the residual as the points fall approximately along the 45-degree reference line.

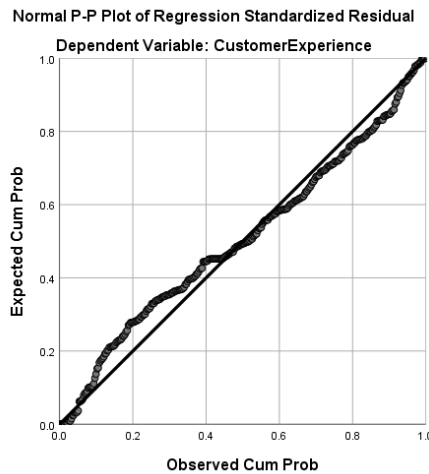


Figure 4: Normality assumption checking plot

5. There is no multicollinearity: The independent variables are not strongly correlated.
 - All of the VIF values given in Table 16 are less than 10 which indicates that there is no multicollinearity.

Therefore, as the main assumptions of the multiple linear regression model are satisfied, we can use and interpret the multiple linear regression model results.

4.6.2. Results of the Multiple Linear Regression Model

Table 14: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.83	0.688	0.680	0.39775	1.726

Table 14 provides the model's R-square value. It can be inferred from the value (0.688) that the independent variables of trust in ATMs, their ease of use and usefulness, trust in mobile banking and its ease of use and usefulness, and trust in internet banking and its ease of use and usefulness account for 68.8% of the variation in customer experiences.

Table 15: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	111.136	9	12.348	78.051	.000
	Residual	50.310	318	0.158		
	Total	161.446	327			

The ANOVA result in Table 15 indicates that the overall regression is significant (p-value=0.000), indicating a significant difference from zero in at least one of the independent variables' regression coefficients. One or more of the nine independent factors significantly affects the experience of the customers.

Table 16: Model Coefficients

Model	Factors	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.472	0.13		3.639	0		
	Trust on ATM	0.15	0.05	0.171	3.025	0.003	0.306	3.265
	Ease of Use of ATM	0.075	0.06	0.083	1.255	0.21	0.226	4.416
	Usefulness of ATM	0.026	0.061	0.028	0.42	0.675	0.223	4.483
	Trust on Mobile Banking	0.12	0.061	0.124	1.986	0.048	0.25	4.002
	Ease of Use of Mobile Banking	0.075	0.065	0.082	1.158	0.248	0.195	5.116
	Usefulness of Mobile Banking	-0.006	0.057	-0.006	-0.103	0.918	0.264	3.793
	Trust on Internet Banking	0.132	0.058	0.144	2.271	0.024	0.244	4.091
	Ease of Use of Internet Banking	0.194	0.058	0.21	3.331	0.001	0.247	4.05
	Usefulness of Internet Banking	0.128	0.056	0.143	2.298	0.022	0.254	3.944

The p-value of trust on mobile banking (0.048) implies that, at 5% level of significance, it has positive and significant effect on customers' experience. The other factor which has statistically significant effect on customers' experience is trust on internet banking.

With P-values of 0.001 and 0.022, respectively, the usability and usefulness of internet banking have a substantial impact on customers' experiences.

4.7. Discussion of the results

In this subsection the analysis results obtained from the multiple regression model are discussed. The results of the multiple linear regression coefficient estimates are presented in Table 15. With a p-value of 0.003 and a coefficient of 0.15, the results demonstrate that consumers' experiences are significantly impacted by trust on ATM. This suggests that a unit change in ATM trust modifies consumers' experience by 0.15, holding all other variables constant. This implies that enhancing the Bank's safety system on the personal and financial information of its customers improves customers' overall experience. The bank's Automated Teller Machine should also give the required security measures to safeguard the assets of its customers. Working on the bank's Automated Teller Machine to be trusted by its customers in handling their financial transactions,

dependable and trustworthy and able to protect customers' information improves the bank's customers' experience. Ensuring that customers are able to access their funds anytime without issues and ATMs perform consistently without technical errors have significant effect on customers experience. The findings of a study conducted by Dash and Chakraborty (2021) coincides with the findings the current study. The authors found that there is a strong correlation between client retention decisions and the happiness with digital banking services. Features including dependability, efficiency, privacy/security, and ease of use had an impact on consumer satisfaction and retention intentions.

Keeping the other independent variables constant, a unit change in trust on mobile banking changes customer experience by 0.12. If trust on mobile banking increases by one unit, then customers' experience also increases by 0.12. If it decreases by one unit the customers' experience also decreases by 0.12. Ensuring that customers rely on the bank's mobile banking system and secure the use of the bank's mobile banking by protecting customers' information will enhance customers' experience. Improving the security of bank's mobile banking system helps customers' to be feel safe when using the system and improve their experience. Mobile banking platforms which function correctly and efficiently in checking deposits, bill payments and fund transfers have positive contribution to enhance customers' experience. These findings are aligned with the findings of Samuel et al. (2023) who conducted a study to determine how customer happiness and loyalty are affected by the quality of digital banking services and claimed that responsiveness, dependability, security and privacy, speed, and convenience have a significant influence on customer satisfaction.

Keeping the other variables constant, a unit change in trust on internet banking changes customers' experience by 0.132. Working hardly on the internet banking system to be trusted by its customers helps the bank to enhance the experience of the customers. Customers need to be secured and safe when using self-service banking systems. The way that the bank promotes the internet banking and the security of the service it provides on the platform matters.

If all other variables remain unchanged, a one-unit change in the internet banking's usability affects customers' experiences by 0.194. An intuitive interface, straightforward navigation and simple

process in using internet banking positively affects customers' experience. User friendly internet banking platforms are likely to be continuously used by customers and recommended to others. Customers' experience will be also changed by 0.128 for a unit change in the usefulness of internet banking. Internet banking platforms which meet customers banking needs and have features for quick transactions, access to account information and other customer-based banking services will enhance customers' experience. The design of the internet banking platform should be in a way that save time and efforts of customers to enhance customer experience. The results of this study are in line with the findings of John et al (2021) which states that the customers' adoption of self-service technologies is influenced by their perception of self-service technologies usefulness and ease of use, which increases their satisfaction level

The findings of this study are in line with the findings of MBAMA et. Al (2018) who identified employee-customer engagement, brand trust, perceived value, service customization, service speed, functional quality, service quality, perceived usability, and perceived risk as factors that affect experience of digital banking.

The hypothesis testing results on significance effect of the independent variables on customers experience are given as follows. The hypotheses are tested based on the t-test results given in Table 14.

1. H_0 : Trust on ATM has no significant effect on customer experience ($\beta_1 = 0$)
 H_1 : Trust on ATM has significant effect on customer experience ($\beta_1 \neq 0$)

The T-test result given in Table 15 allows us to reject H_0 since p-value =0.003 is less than 0.05. Therefore, at 5% level of significance we can conclude that Trust on ATM has positive ($\beta_1 = 0.15$) and statistically significant effect on customer experience.

2. H_0 : Ease of use of ATM has no significant effect on customer experience ($\beta_2 = 0$)
 H_1 : Ease of use of ATM has significant effect on customer experience ($\beta_2 \neq 0$)

The p-value for the T-test of the regression coefficient of ease of use of ATM is 0.210 which is greater than 0.05. Therefore, we do not reject H_0 at 5% level of significance and conclude that ease of use of ATM has no statistically significant effect on customer experience.

3. H_0 : Usefulness of ATM has no significant effect on customer experience ($\beta_3 = 0$)

H_1 : Usefulness of ATM has significant effect on customer experience ($\beta_3 \neq 0$)

The T-test result given in Table 15 allows us not to reject H_0 since p-value =0.675 is greater than 0.05. Therefore, at 5% level of significance we can conclude that usefulness of ATM has no statistically significant effect on customer experience.

4. H_0 : Trust on mobile banking has no significant effect on customer experience ($\beta_4 = 0$)

H_1 : Trust on mobile banking has significant effect on customer experience ($\beta_4 \neq 0$)

The p-value for the T-test of the regression coefficient of trust on mobile banking is 0.048 which is less than 0.05. Therefore, we can reject H_0 at 5% level of significance and conclude that trust on mobile banking has positive ($\beta_4 = 0.12$) and statistically significant effect on customer experience.

5. H_0 : Ease of use of mobile banking has no significant effect on customer experience ($\beta_5 = 0$)

H_1 : Ease of use of mobile banking has significant effect on customer experience ($\beta_5 \neq 0$)

The T-test result given in Table 15 allows us to not reject H_0 since p-value =0.248 is greater than 0.05. Therefore, at 5% level of significance we can conclude that ease of use of mobile banking has no statistically significant effect on customer experience.

6. H_0 : Usefulness of mobile banking has no significant effect on customer experience ($\beta_6 = 0$)

H_1 : Usefulness of mobile banking has significant effect on customer experience ($\beta_6 \neq 0$)

The p-value for the T-test of the regression coefficient of usefulness of mobile banking is 0.918 which is greater than 0.05. Therefore, we do not reject H_0 at 5% level of significance and conclude that usefulness of mobile banking has no statistically significant effect on customer experience.

7. H_0 : Trust on internet banking has no significant effect on customer experience ($\beta_7 = 0$)
 H_1 : Trust on internet banking has positive and significant effect on customer experience ($\beta_7 \neq 0$)

The p-value for the T-test of the regression coefficient of trust on internet banking is 0.024 which is less than 0.05. Therefore, we can reject H_0 at 5% level of significance and conclude that trust on internet banking has positive ($\beta_7 = 0.132$) and statistically significant effect on customer experience.

8. H_0 : Ease of use of internet banking has no significant effect on customer experience ($\beta_8 = 0$)
 H_1 : Ease of use of internet banking has significant effect on customer experience ($\beta_8 \neq 0$)

The p-value for the T-test of the regression coefficient of ease of use of internet banking is 0.001 which is less than 0.05. Therefore, we can reject H_0 at 5% level of significance and conclude that ease of use of internet banking has positive ($\beta_8 = 0.194$) and statistically significant effect on customer experience.

9. H_0 : Usefulness of internet banking has no significant effect on customer experience ($\beta_9 = 0$)
 H_1 : Usefulness of internet banking has significant effect on customer experience ($\beta_9 \neq 0$)

The p-value for the T-test of the regression coefficient of usefulness of internet banking is 0.022 which is less than 0.05. Therefore, we can reject H_0 at 5% level of significance and conclude that usefulness of internet banking has positive ($\beta_9 = 0.128$) and statistically significant effect on customer experience.

Chapter Five

Summary, Conclusions and Recommendations

This Chapter mainly includes the summary of major findings, conclusion and recommendation.

5.1. Summary of Major Findings

The main objective of this study is to examine the effect of digital transformation on customer experience. 328 customers of Awash bank S.C were included in the study. Among these respondents 169 were females and 159 males. The effect of trust on ATM, ease of use of ATM, usefulness of ATM, trust on mobile banking, ease of use of mobile banking, usefulness of mobile banking, trust on internet banking, ease of use of internet banking and usefulness of internet banking on customer experience in Awash bank S.C. was examined in the study.

The study's findings showed that consumer experiences are positively impacted by statistically significant levels of trust in ATMs, mobile banking, online banking, convenience of use, and utility of online banking. The results show that trust on ATMs has a considerable impact on consumers' experiences, with a p-value of 0.003 and a coefficient of 0.15. This indicates that, while keeping all other factors equal, a unit change in ATM trust affects customers' experiences by 0.15. This suggests that improving the Bank's security measures for its clients' financial and personal data enhances the clientele's overall experience.

Customer experience is altered by 0.12 for every unit change in trust on mobile banking, holding the other independent variables constant. Customers' experience also improves by 0.12 if trust in mobile banking rises by one unit. The customers' experience also declines by 0.12 if it drops by one unit. Customers' experiences are altered by 0.132 for every unit change in confidence in internet banking, holding all other variables constant. The bank can improve customer experience by working minimally on the online banking system in order to earn the trust of its clients. Users of self-service banking systems must feel safe and secure. It affects how the bank markets its online banking and how secure the services it offers on the platform.

Customers' experiences are impacted by 0.194 when the usability of the internet banking is changed by one unit, assuming all other factors stay constant. Customers' experiences are improved by an easy-to-use design, clear navigation, and a smooth online banking procedure. Customers are more inclined to utilize and promote user-friendly online banking solutions to others. A one-unit change in the utility of online banking will also result in a 0.128 difference in the customer experience.

5.2. Conclusion

The findings of the study from the multiple linear regression model revealed that trust on ATM, mobile banking and internet banking, ease of use of internet banking and usefulness of internet banking have statistically significant and positive effect on customers' experience. Trust, ease of use and usefulness of internet banking are crucial factors that significantly affect customer experience. This implies that enhancing security, user-friendliness and usefulness of internet banking improves customer experience of Awash bank. Furthermore, trust in ATM and mobile banking services is crucial for customer experience. These findings highlight the vital role of digital transformation in enhancing customer experience and maintaining competitiveness in the banking sector. Digital transformation is necessary to bridge the gap between traditional banking and the demand of digital services. Banks must leverage to date technology to expand their services and provide easy, trustful and useful digital banking services to their customers and enhance customer experience. Building trust in the digital channels an important factor in enhancing customers' experience.

5.3. Recommendation

Based on the findings of this study, the researcher gives the following recommendations.

1. **Build trust on the digital Channels:** In regarding with the digital banking, the researcher recommends the bank to implement strong security procedures to protect customer data and transactions, communicate these security measures to customers to build their confidence of using the services, provide reliable and prompt support to customers' concerns. The researcher also recommends the bank to ensure regular maintenance and upgrade of ATMs to prevent technical issues and enhance security. Continuous

communication with the local communities is important to build trust and demonstrate the benefits and security of digital banking.

- 2. Enhance ease of use of the digital channels:** Improve the user interface of all of the digital channels to make sure that they are easy to use and navigate and simplify the processes for common transactions like transfers, bill payments and account inquiries to reduce the time and effort required by customers. The researcher recommends the bank to focus on clear instructions and easily navigable menus in its internet banking services. Actively get and incorporate customers' feedback to continuously improve the digital banking experience.
- 3. Increase usefulness of the digital channels:** update and add new features to the digital channels based on customers' feedback and technological advancements. It includes offering comprehensive range of services in the digital channels including loan applications, investment advice, provide educational contents on financial literacy, saving, investment and credit management, etc.

Moreover, the researcher recommends consideration of customers behavior in leveraging digital transformation in the banking sector to adopt channels that can be trusted and easily used by customers. Continuous assessment on the usage of these digital channels by the bank's customers is also important to fill gaps in the digital transformation and address customers' concerns on the digital banking services. Creating awareness on the use of the digital channels to the customers will also play a vital role to ensure continuous usage of the digital channels and enhance customers' experience.

5.4. Suggestions for future Research

The findings of this study are based on 328 customers selected from only five branches of one bank and emphasize on trust, ease of use and usefulness of digital channels as factors affecting customer experience. However, there might be other important factors missed that may have significant effect on customers' experience. Hence, we recommend researchers consider more banks and variables in their future researches to have more reliable findings.

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Annexes

Annex II: Survey Questionnaire

Part I: General Information Questions

Please put the tick “√” mark under the choice at appropriate place.

1. Gender: Male Female
2. Age: under 20 years 21-30 years 31-40 years 41-50 years Over 50 years
3. Educational status: Less than secondary school Diploma 1st Degree
2nd Degree and Above If others, please specify _____
4. Your Experience Using Digital Channel: ≤ 2 years 3-5 years above 5 years
5. How often uses Digital banking services Rarely Occasionally Frequently Very frequently Always
6. What digital banking activities you prefer? Checking account balance transferring funds paying bills other _____
7. How happy you are with the availability and responsiveness of customer support through digital channels Very Happy Happy Neutral Unhappy

Part II: Effect of Digital Transformation in Customer Experience

Please indicate your level of agreement on the following statements by tick (√) number that best represents your opinion. **1** indicates strongly disagree (SDA), **2** indicates disagree (DA), **3** indicates neutral (N), **4** indicates agree (A), and **5** indicates strongly agree (SA)

Automated Teller Machine (ATM)

Trust	1	2	3	4	5
	SDA	DA	N	A	SA

I am confident that my personal and financial information is safe when using the bank's Automated Teller Machine.					
The bank's Automated Teller Machine gives me the required security measures to safeguard my assets.					
I rely on the bank's Automated Teller Machine to handle my financial transactions.					
The bank's Automated Teller Machine is dependable and trustworthy.					
I have confidence in the bank's ability to protect my information through their Automated Teller Machine.					
Ease of Use					
I find the bank's Automated Teller Machine easy to use.					
The bank's Automated Teller Machine is simple and intuitive.					
I can navigate through the bank's Automated Teller Machine with ease.					
The bank's Automated Teller Machine gives clear and understandable instructions.					
The bank's Automated Teller Machine offers a smooth and trouble-free experience.					
Usefulness					
The bank's Automated Teller Machine is a useful tool for managing my finances.					
I find the bank's Automated Teller Machine useful in achieving my financial goals.					
The bank's Automated Teller Machine saves me time and effort compared to traditional banking methods.					
I would suggest the bank's Automated Teller Machine to others.					
I think the bank's Automated Teller Machine is a helpful resource for my financial needs.					

Mobile Banking

Trust	1	2	3	4	5
	SDA	DA	N	A	SA
I am confident that my personal and financial information is safe when using the bank's mobile banking service.					
The bank's mobile banking service gives me the required security measures to safeguard my assets.					
I rely on the bank's mobile banking service to handle my financial transactions.					

The bank's mobile banking service is dependable and trustworthy.					
I have confidence in the bank's ability to protect my information through their mobile banking service.					
Ease of Use					
I find the bank's mobile banking service easy to use.					
The bank's mobile banking service is simple and intuitive.					
I can navigate through the bank's mobile banking service with ease.					
The bank's mobile banking service gives clear and understandable instructions.					
The bank's mobile banking service offers a smooth and trouble-free experience.					
Usefulness					
The bank's mobile banking service is a useful tool for managing my finances.					
I find the bank's mobile banking service useful in achieving my financial goals.					
The bank's mobile banking service saves me time and effort compared to traditional banking methods.					
I would suggest the bank's mobile banking service to others.					
I think the bank's mobile banking service is a helpful resource for my financial needs.					

Internet Banking

Trust	1	2	3	4	5
	SDA	DA	N	A	SA

I am confident that my personal and financial information is safe when using the bank's internet banking.					
The bank's internet banking gives me the required security measures to safeguard my assets.					
I rely on the bank's internet banking to handle my financial transactions.					
The bank's internet banking is dependable and trustworthy.					
I have confidence in the bank's ability to protect my information through their internet banking.					
Ease of Use					
I find the bank's internet banking easy to use.					
The bank's internet banking is simple and intuitive.					
I can navigate through the bank's internet banking with ease.					
The bank's internet banking gives clear and understandable instructions.					
The bank's internet banking offers a smooth and trouble-free experience.					
Usefulness					

The bank's internet banking is a useful tool for managing my finances.					
I find the bank's internet banking useful in achieving my financial goals.					
The bank's internet banking saves me time and effort compared to traditional banking methods.					
I would suggest the bank's internet banking to others.					
I think the bank's internet banking is a helpful resource for my financial needs.					

Part II: Customer experience

Customer Satisfaction	1	2	3	4	5
	S	D	N	A	SA
	D	A			
	A				
You are completely happy with your bank providing digital banking?					
You are satisfied with the customer support provided on Awash bank's website					
You are satisfied with the payment and money transfer system provided via the digital banking					
Awash bank's digital banking is user friendly					
Awash bank provides clear transaction price information					

Customer Loyalty					
You say positive things about digital banking to other people					
You will recommend digital banking service to someone who seeks your advice					
You consider digital banking is the first choice to buy goods and services					
You will use digital banking more in the next few years					
Customer Recommendation					
You will mention to others that you do business using digital banking					
You are the one who speak positive about digital banking service and product to others					
You will strongly recommend your family members to use digital banking					
You will strongly recommend your close personal friends to use digital banking					
Customer Effort					
Awash bank's digital banking experience has been fantastic for me					
The digital banking service has resulted in me saving money for my business in a facile manner					
The digital banking has been able to clear all my doubts about the bank services and products with minimal effort on my side					
Less effort is request to handle your issue or to get your issue resolved					