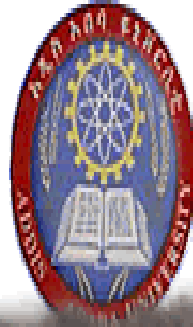


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Faculty of Business and Economics

Factors Influencing Customer satisfaction of e-banking Service: The case of
Bunna International Bank S.C

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Business and Economics

This is to certify that the thesis is prepared by Azeb Kedir for partial fulfillment of the requirements for the Award of: Master of Business Administration (MBA) In Management, entitled; Factors Influencing Customer satisfaction of e-banking Service: The case of Bunna International Bank S.C.

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DECLARATION

I declare that the thesis entitled “Factors Influencing Customer satisfaction of e-banking Service: The case of Bunna International Bank S.C” is my original work and have not been presented in Addis Ababa University or any of University for the award of any degree. Furthermore, all source of materials used for this thesis have been duly acknowledged.

Azeb Kedir

Signature_____

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Abstract

Understanding and Knowing major factors that influencing customer satisfaction has become a critical for business strategy since customer retention for long term is critical to business success, profitability and it is cheaper to retain existing customers than attracting new ones. It is important for the banks to know the factors that influence the customer satisfactions on Internet Banking so that to improving their banking service quality since they are the main sources of the competitive advantage now a days. The study was conducted to analyze and empirically test the main factors that influence customer satisfaction in Bunna International Bank S.C. Factors examined in this study include: Website design, Content, E-trust, E-convenience, E-cost effectiveness, and E- response well-being taken as variables for customer satisfaction. The data was collected using a structured questionnaire administered through a simple random sampling technique from Addis Ababa branch offices of Bunna International Bank customers. Pearson Correlation and Linear regression analysis were used to establish the relationship between the independent and dependent constructs of the research. The main findings of the study include; customer satisfactions on Internet Banking are influenced by Website design, Content, E-trust, E-convenience, E-cost effectiveness, and E- response. Thus Bunna Bank should further give attention to these factors to enhance and maintain its customer satisfaction.

Keywords: Customer satisfaction, e-banking service, Bunna Bank.

Chapter One

1. Introduction

This chapter will include background of the study, background of the Organization, statement of the problem, basic research questions, objective of the study, significance of the study and limitation of the study.

1.1. Background of the study

Now a day, customers have an opportunity to perform various activities online depending on their preference like shopping, access information and transferring fund that traditionally required a visit to the bank.

In order to enhance the level of customer satisfaction and to pursue with the globalization, organization had no option but to be forced change their activity from traditional way to newly technological way of doing business. To be a better competitive and attract their customer, also banking industry has no option but to change gradually based on the technology advancement like internet.

Now a times, serves providers are well aware the importance of time and competitive advantage in the industry; therefore, internet banking has been rising to provide convenience way of doing banking transactions outside of bank hours and from anywhere if internet access is available. (Sohail, Sadiq M and Shaikh N. (2008). Therefore, the objective of the study is to explore factors influencing customer satisfaction of e-banking in case of Bunna International Bank S.C.

1.2. Background of the Organization

Bunna International Bank S.C. has joined the Banking industry of Ethiopia following the favorable economic developments witnessed in the country during

the last decade and the incessantly growing needs for Financial Services. The bank has obtained its license from the National Bank of Ethiopia (NBE) on June 25, 2009 in accordance with Licensing & Supervision of Banking Business Proclamation No. 592/2008 and the 1960's Commercial Code of Ethiopia. The Bank officially commenced its operation on October 10, 2009 with subscribed & paid up capital of 308 Million Birr and 156 Million Birr, respectively.

Bunna International Bank Share Company (BIB) runs its operations with modern information technologies for its value adding customer services. Furthermore, BIB is running different ICT projects to create more convenience for the customers to reach them anytime and anywhere. BIB has deployed more than 50 ATMs and many POS terminals; it continues product and service innovations along with technology adoptions to the satisfaction of its customers.

1.3. Statement of the problem

Financial services industry is changing rapidly due to technology change, government regulation, and increasing customer desire or sophistication (Firdaus, 2011). Therefore, it is vital that service companies' measure and monitor service quality and satisfaction with a view of influencing the behavioral intentions of their customers (Saha and Theingi, 2009).

Customer satisfaction and desire has been taken seriously in all industry to be a better competitive and profitable. In a competitive world, it is not easy to gain customer confidence and one ways to gain their trust is by providing facility to the customers to deal their financial transaction from anywhere and anytime.

Banking industries recognized the importance of customer satisfaction and relation among the entities and their customers. Obviously, customer expected a fast, quality and less cost service from available markets and banking industries try to address those need by introducing different systems.

Financial institutions across the globe are re-examining how they are meeting their customer's needs today and developing business plans needed to align them strategically to remain competitive and profitable in the future. (Bowen and Hedges, 1993). However, there are many factors affecting smooth delivery of the banking service. There is customer's dissatisfaction over the service offered and the available services don't match the expectation of the customer (Mesay, 2012). Research suggests that customer dissatisfaction is still the major reason of bank customers' switch to other banks (Manrai, 2007). Few studies have been conducted on satisfaction of e-banking customers in Ethiopia. For instances, in Hawassa, Southern Ethiopia, a study on private banks by Shanka (2012) which described a relationship between service quality, customer satisfaction and loyalty showed that high quality service increases customer satisfaction. Another study in Shashemene district, Ethiopia revealed the direct influence of service quality on customers' satisfaction and loyalty (melaku, 2013). In Mekelle, northern Ethiopia, study on Wegagen bank by (Kibrom, 2010) study on customer satisfaction and service loyalty this study revealed that the dimensions of service quality vary in the degree to which they drive customer satisfaction and service loyalty. The results also show that there was significant positive relationship in between service quality and customer satisfaction. Because satisfaction varies and changes among individuals and over time, there is a need for continuous research in the area. Therefore, the aim of this study attempts to assess factors influencing customer satisfaction of E banking service in case of Bunna International Bank.

1.4. Research questions

In this part of the research, we study the factors influencing customer satisfaction of e-banking service in case of Bunna International Bank. The following questions are used to assess the studies:

- What are the factors affecting customer satisfaction with online banking

services in Bunna International Bank?

- Is there a significant relationship between service quality and customer satisfaction with online banking services in Bunna International Bank?
- Is there a significant relationship between security and customer satisfaction with online banking services in Bunna International Bank?

1.5. Research Objectives

In line with the above problems and research questions the general and specific objectives are the following.

1.5.1 General Objectives of the study

The main objective of this study is to examine factors influencing customer satisfaction of e-banking service in case of Bunna International Bank.

1.5.2 Specific Objectives of the study

- To determine factors affecting customer satisfaction with online banking services in case of Bunna International Bank.
- To investigate the relationship between service quality and customer satisfactions with online banking services in case of Bunna International Bank.
- To investigate the relationship between security and customer satisfaction with online banking services in case of Bunna International Bank.

1.6. Significance of the study

The outcome of this study will be developing the service quality of the bank in order to meet the customers' needs and their satisfaction. In addition it will help to:

- Understand the factors influencing customer satisfaction of e-banking service.
- Formulate appropriate strategic in building customer satisfaction.

- Realize the existence limitations of e-banking.
- Add value to the existing knowledge related to e-banking and customer satisfaction.

1.7. *Limitations of the study*

This research is useful for banks in order to improve customer satisfaction and retain/gain a share of the market in a highly competitive industry.

The fact that, this study focused only on Bunna International bank which limits the generalization of the research findings.

Chapter Two

2. Literature review

2.1 *Electronic Banking*

Electronic banking is the ability to provide competes, optimal, coordinate activity of a bank thought well organized IT that all the requirement of the customer can be fulfilled. Internet banking also provide a convenience service to its customer and allowed to save time, and helps the customer to access its account twenty four seven (Polatoglu & Ekin, 2001). In addition it allows the customer to carry out banking transaction such as transfer, to take control bank account, pay bills, and to make various transactions without physical present via their mobile or computer anywhere and anytime (Polatoglu & Ekin, 2001).

Now a time, Banks are at fierce competitive to attract and retain their customer by providing a convenient service to the customers and one way of doing this is by adapting internet service to their product or services. Beside, internet banking changes the service providing activities significantly and being preference to youthful customers (Leichtfuss, 2007). Furthermore, the ultimate aim of using electronic banking system is to enhance the performance of the service quality of the bank and minimize the movement of the customer to the location of the bank branch. As it is mention above, electronic banking allows bank customers with convenient access to manage their financial affairs to put them to the least inconvenience possible, so that a quick and convenient way was provided to perform a variety of banking transactions through the Internet Banking website, from the house, office, or elsewhere that is available (Faziharrowdin, 2010).

2.2 Customer Satisfaction

Customer satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999). Satisfaction of customers with products and services of a company is considered as most important factor leading toward competitiveness and success (Hennig-Thurau and Klee, 1997). Customer satisfaction is actually how customer evaluates the ongoing performance (Gustafsson, Johnson and Roos, 2005). According to Kim, Park and Jeong (2004) customer satisfaction is customer's reaction to the state of satisfaction, and customer's judgment of satisfaction level. Customer satisfaction is very important in today's business world as according to Deng , (2009) the ability of a service provider to create high degree of satisfaction is crucial for product differentiation and developing strong relationship with customers.

Hom (2000), defined customer satisfaction as refers to a temporary optimistic approach that can change owing to various position or circumstance. Bruhn, (2003) defines customer satisfaction the customer experience and expectation to overall functionality or the service received. It is largely revealed that customer satisfaction is shown as a result of repeat purchasing, tireless effort in obtaining the product in question. Pairot (2008), defined customer satisfaction as the company's ability to fulfill the business, emotional and psychological needs of its customers.

Kotler and Keller (2012) clarified that customer satisfaction as the customer's judgment compares with their pre-purchase expectations with post purchase observation. Oliver (1997) defines satisfaction as "the consumer's final response about their consumption", after utilization choice by the consumer that a service provided an enjoyable level of consumption-related fulfillment, including under or over-fulfillment. Oliver (1997) point of view Customer satisfaction is the assessment a customer makes to a certain exchange, which reflect the relationship of the customer's anticipation and their real opinion to

products and services they receive (Rahman, Khan, & Haque, 2012).

Oliver's definition of customer satisfaction in 1980, suggests that customer satisfaction is achieved after the combined assessment of the service factors that constituted that service. This therefore goes to point out the relevance of identifying the various antecedents that best influences a customer's experience and improving upon them at all times. It has been proven also that there is the need to always aim to affect both the expectations and experiences of customers when seeking to attain customer satisfaction leadership. This assertion is true because research shows that customer service interaction first begins with what the customer's expectations are. These expectations are subject to change over time as the customer makes use of the service. Customer satisfaction is seen to be a state of mind that customers have about a company when their expectations have been met over the lifetime of the product or service, it is then noticeable that satisfaction appears to be between pre exposure and post-exposure of attitudinal components and serves as a link between the various stages of customer buying behavior (Jamal and Naser, 2002).

In Banking industry customer satisfaction is ability of the bank to fulfill or meeting the customers expectation; it is also said to be a feeling or attitude formed by bank customer after service, which connects the various purchasing behavior (Jamal and Naser, 2002). Now a time, customer is no longer a passives customer but they are aggressive person more and more demanding fast, accurate, flexibility, empowerment, customization, reliable service and efficiency in terms of cost, time and convenience. This shows that they are not only focused or interested just the product or service they get but also the way it is delivered to them and offered by the bank. As the banking industry expands customers are not only very demanding but also sometimes not very forgiving. They need and demand instant information anywhere and anytime. Banks are meeting these challenges by the way they design their web sites with advanced technology. The goal of bankers is to keep customers happy and

provide timely service for achieving their business growth targets (Bansal A.K.).

2.3 E- Banking Customer Satisfactions

When considering the construct of satisfaction in the online context, Anderson and Srinivasan (2003) defined electronic satisfaction as the contentment of the customer with respect to their prior purchasing experience with a given electronic commerce corporation. In this way e-satisfaction is defined as the positive experience that the customer sense due to the online service facility. Various studies have suggested that customers may need more satisfaction and can easily move toward more convenient financial institution despite their positive experience with current bank or financial institutions. According to Casalo, (2008) satisfaction in terms of previous experience is considered a key antecedent of customer loyalty about an online financial services provider. As customers face a growing range of banking products and services, their choice are mainly determine by the perception of quality service and value. So banks need to evaluate the performance and understand the determinants of customer satisfaction to retail loyalty which is the most important for the growth of the bank revenue. As increased customer satisfaction leads to behavioral outcomes such as commitment, loyalty, intention to stay and post purchase behavior (Newman 2000). It is essential for banks that offer e-banking services to regularly and consistently measuring the degree of satisfaction of their customers.

2.4 Factors influence customer satisfaction on e-banking service

Customers are keys to keep business in operation and future performance. Because satisfaction varies and changes among individuals and over time, there is a need for continuous research in the area. Understanding and Knowing major factors that influencing customer satisfaction has become a critical for business strategy since customer retention for long term is critical to business success, profitability and it is cheaper to retain existing customers than attracting new ones. The state of satisfaction depends on a number of

both psychological and physical variables which correlate with satisfaction behaviors such as return and recommend rate. The level of satisfaction can also vary depending on other options the customer may have and other products against which the customer can compare the organization's products (David, 2010).

As we can see, customer satisfaction is an ambiguous and abstract concept. Actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service. From many factors that influence customer satisfaction, the quality of service is one of the major determining factors of the customer satisfaction on online banking, which can be enhanced by using ICT available to survive (Vijay, 2012). The service delivery process also plays a key role in customer satisfaction. When the process of service delivery is too long, it lengthens customer waiting time. When electronic devices like computers are used, they tend to speed up the processing time of transactions. System and processes solely do not create satisfaction. Furthermore, the security of customers and their deposits is an area of concern to customers. When customers are assured of protection from external threats they feel secured and happy (Sasraku, 2007). The internal security is equally important to customer who will want to deal with personnel with integrity and good moral values especially, the financial institutions.

2.5 E-Service Quality Dimension

E-service quality has been regarded as possessing the potential to not only deliver strategic benefits but also to enhance operational efficiency and profitability. With the advancement in technology, sophistication of customers' needs and the environment change becoming more competitive, the focus point leads towards the quality of the online service. The online service functions as a window through which users have their initial interaction with the organization (Zhang & Von Dran, 2002). As I previously mention due to globalization, banks have realized the importance of service quality in order to

survive with the fierce competition. The financial sector is becoming more conscious about the performance evaluation regarding the quality of products/services according to customers' expectations. Thus, it is important for the banks to know the factors that influence the customer satisfactions on Internet Banking so that to improving their banking service quality since they are the main sources of the competitive advantage (Hassan 2012).

According to Sathiyavany and Shivany (2018), the key factors influencing e-banking service qualities are:

2.5.1 Website design

The website design relates to the visual aesthetics of web pages, graphics, quality of images and videos, symbols, colors, animations are of a paramount importance for the attractiveness and success of the website. According to Chen & Dibb (2010), further Rajaobecins (2011) found empirically that website's design positively influences customer's online trust towards financial institutions. Particularly website design refers to all interactive components of the website with the customer such as user navigation, providing adequate information & customer order processes, information content, information nature & the type of graphics are other components of this indication which in turn positively affect e-satisfaction (Kim 2005). Young & Hyunjoo (2012) have described website design quality showed positive direct effects on pleasure arousal & perceived information quality and on satisfaction.

2.5.2 Content

It points out the desirability of website information in customers' viewpoints. Content impacts on customers' behavior. Hence, many studies consider information content as a benchmark of website quality (Yoon, 2010). Websites should provide relevant information on the type of provided services for facilitating users' better conception (La &Kandampully, 2002; Cho & Park, 2001). Furthermore, users need to have supplementary Information on banks,

recommendations by experts, financial reports, relevant links and contact information such as address and telephone number(s) (Van Riel ,, 2001). Overall, content profitability depends on value, confidence and correct information (Yanga, 2005).

2.5.3 E-trust

Conducting business through internet, ways involves risk; the most important feature is the lack of trust between organization & the customer because of none physically market place existence in every mutual relationship trust is considered as first thing. In this way if an organization wants to be success in providing e-services it needs to buildup trust with customers in a proper manner. According to Yap , (2010) the lack of trust can be overcome with a better understanding of factors that can boost customers' trust for e-banking and convincing the customer. Kim (2005) has suggested e-trust itself is affected by two indicators as fulfillment or reliability & security /privacy. Further, Ribbink, (2004) has defined e-trust is the degree of customer security in online transactions.

2.5.3.1 Fulfillment / Reliability

Wolfinbarger & Gilly (2003) defined fulfillment is as a receiving appropriate service in a specific time period and providing accurate information for inside website services in a way that fulfills customers' expectations.

2.5.3.2 Security / Privacy

It refers to website security in its interactions with customers, credit & payments and encrypting shared data. Guaranteeing privacy / security play a crucial role in building up e-trust because it can reduce customers' concern about any kind of personal information abuse. In this way Kolsaker & Payne (2002), Dong-Her , (2004) suggested that security plays an important role in internet banking and so there are several protocols for internet security of encrypted data packets & further said customers are not aware of encryption,

even though, only certain versions of popular internet browsers are acceptable to some banks due to their security limitations. Kua (2009) identified consumer needs for global electronics found out that there is quite a lot of attention by customers to the issue of security while conducting their purchase and privacy with regarding their personal information. The issue is that customers worry about when conducting business online are faithfulness (security/privacy) especially with their confidential personal information. Further as per Rajaobelina (2011) online trust positively affects these three aspects of customer loyalty to their financial institutions. In this way trust plays a vital and central role in increasing loyalty which that follow maintain & increase market share. A set of specific beliefs deal especially with strength, humanitarian, and ability of another party is as per the findings of Doney& cannon 1997. So trust is a desire of the customers to individual experience one person is sure and a specified set of beliefs considered as important in developing long term customer relationship by the determinants of eoyalty in the context of e-banking now a days.

2.5.4 E-convenience

According to Supinaha (2008), the provision of customer service delivery is an important criterion that attracts users in the delivery of Electronic Banking. Today, convenience is considered to be one of the influential factors of the customer service delivery of e-base banks. Research has proven that, positive relationship between convenience and service delivery as a critical factor on the use of Electronic Banking. As a result, it is confirmed that convenience has a significant influence on customer service delivery. Thus, the same study also indicated that the perceived convenience was the most influential variable of overall adoption of all three service delivery activities investigated. Thus, having reviewed the logic of customer service delivery, it is imagined that convenience has a positive effect on customer service delivery on electronic banking services; because it is easy to use. The measure for the convenient in this context consists of: Ease of use, awareness, internet access anytime and

anywhere, no queue, save time as compared to conventional banking, user friendly, easy login, check transaction details, efficiency.

2.5.5 E-cost effectiveness

Cost is one of the major factors that influence consumers' adoption of innovation. Aliyu & Tasmin (2012) stated that for consumers to use new technologies, the technologies must be reasonably priced relative to alternatives. Otherwise, the acceptance of the new technology may not be viable from the standpoint of the customer. Providing high quality services at lower cost is potential competitive advantage in e-banking concept. By the way cost savings help e-based banks to offer lower or no service fees, & offer higher rates on interest bearing accounts than traditional banks as per the suggestions given by Gerlach 2000, Jun &Cai 2001. Therefore, offering high quality services to satisfy consumers' needs, at lower cost and fees, will be the potential competitive advantage of electronic banking sustainability and growth in the future. At present, studies show that electronic banking has successfully reduced operating and administrative cost and fees (Ahmad, 2011; Migdadi, 2008; Suganthi, 2010 and Bankole , 2011) while at the same time research has proven that, cost and fees savings have helped e-based banks offer lower or no service cost/fees (Ahmad, 2008). Cost was once considered as the major competitive priority and a key aspect for the future development in every organization (Burgess, 1998).

2.5.6 E- Response / support

This refers to the customers' representative services offered to fulfill their requirement, handle their quarries and solve complains etc. customer representative services are very attractive and helpful in solving their problems. It also involves the timeliness i.e. prompt action to the customers' complains, mailing transactions slips immediately and calling the customer back quickly in order to resolve their matter (Wolfenbarger, Gilly (2002)). In other words, one of the vital variables that will prompt most of the customers to patronize e-Banking product or package is responsiveness, which is defined as willingness

or readiness to help customers and provide prompt service. Garvin (1988) defines responsiveness in general as the ability to repair the product or modify service when problems occur, because the consumer does not have sufficient expertise for processing and repair. Responsiveness in traditional service centered around the ability of the service to answer customers questions, respond to them without errors in minutes plus immediate delivery to the customer (Zeithaml , 2002), and electronic service responsiveness known as rapid response and get help in case of a problem or a question.

2.6 Empirical Studies on E-Banking and Customer Satisfaction

Kumbhar (2012) study evaluates major factors (i.e. service quality, brand perception and perceived value) affecting on customers' satisfaction in e-banking service settings. This study also evaluates influence of service quality on brand perception, perceived value and satisfaction in e-banking. Required data was collected through customers' survey. For conducting customers' survey Likert scale based questionnaire was developed after review of literature and discussions with bank managers as well as experts in customer service and marketing. Collected data was analyzed using principle component (PCA) using SPSS 19.0. A result indicates that, Perceived Value, Brand Perception, Cost Effectiveness, Easy to Use, Convenience, Problem Handling, Security/Assurance and Responsiveness are important factors in customers satisfaction in e-banking it explains 48.30 per cent of variance. Contact Facilities, system availability, fulfillment, efficiency and compensation are comparatively less important because these dimensions explain 21.70 per cent of variance in customers' satisfaction. Security/Assurance, Responsiveness, Easy to Use, Cost Effectiveness and Compensation are predictors of brand perception in e-banking and Fulfillment, Efficiency, Security/Assurance, Responsiveness, Convenience, Cost Effectiveness, Problem Handling and Compensation are predictors of perceived value in e-banking.

Sisay Abebe Balcha (2016), the study indicates that customers of bank were satisfied by electronic banking service quality and the five service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy). The finding of the study also indicates that, customers were most satisfied with the assurance dimensions of service quality. However, customers were less satisfied empathy dimensions of service quality. The correlation result shows that all service quality dimensions (tangibility, assurance, empathy, responsiveness and reliability) are positively and significantly related with customer satisfaction. All service quality dimensions tangibility, responsiveness, assurance and empathy have positive and significant effect on customer satisfaction. The findings of this study also indicated that assurance is the most important factor to have a positive and significant impact on customer satisfaction. In addition to this, responsiveness and tangibility the three service quality dimensions significantly explain the variations in customer satisfaction. The study also indicates that, customers are satisfied by e-banking service quality of the bank as the result from logistic regression indicates predictor variables such as Speedy and Quick service, adequate Amount of cash limit to be withdrawn in a day, Employees readiness to response quickly, easiness to regain the captured card, Easiness to regain the expired and lost cards, Machines simple and clear language, Appearance And Attractiveness of the ATM facility, availability of statement printing for E-Banking users are significant at determining the likelihood or the probability of customer satisfaction increase.

From the finding of this study the researcher concludes that electronic banking has positive and significant relationship with customer satisfaction. And also electronic banking has positive and significant effect on customer satisfaction. Sathiyavany, N, Shivany, S,(2018), the increasing digitalization makes the service industry like banks provide e-banking services or online banking in order to access the competitive advantage and dedicate much market share for themselves as it has crucial role in increasing the organizational profitability and customers' satisfaction and loyalty, the quality of e-banking services is of

great importance in e-banking studies. Little attentions were given to review of literature to formulate model as a guide for empirical test. This is a research paper in progress paper discussing the interaction among the E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty from the customers' point of view. The reviews of literatures covers the trends in internet banking ,E service quality dimensions relating to e-banking services, e-Service Quality Dimension Measurement in Internet Banking, Key e-service quality factors influencing e-banking success, Interaction between e-Service Quality and e-Customer Satisfaction , Interaction between e-Customer Satisfaction and e-Loyalty, Interaction among e-Banking Service Quality, e-Customer Satisfaction and e-Customer Loyalty, Influence of Personal Demographic Factors on online banking, and conceptual model is formulated from the reviewed literatures. It is a concept paper formulated a research conceptual framework, and model to show the interactions among the E-service quality, e-satisfaction, and e-loyalty among the internet banking customers. Eden Abdu¹, Li Jing² (2017) the main aim of this research is to assess the level of customer satisfaction on E-banking, in relation with demographic characteristic find out the major and main problems in online banking services to satisfy the customer in the study area on commercial bank of Ethiopia Addis Ababa city. The test of significant impact on the dependent variable results shows that from seven variables three variables (customer support, service content, and ease of use) have a significant effect on online customer satisfaction of bank in the study area. The research analysis result shows that 46.2% of the variance is explained by the stated independent variables on the dependent variable which is online banking customer satisfaction and the remaining 53.8% is predicted by others. Therefore the bank should work on other variables which have direct relationship with online banking customer satisfaction and the stated variables too.

2.7 Conceptual frame work

It helps to visualize ideas and allow to clearly illustrate how thing are related.

According to Kotler (2012), Customer satisfaction is happy or disappointment felling of customers due to the received of product or service performance. This means whether the product or service received by the customer met their expectation or below expectations.

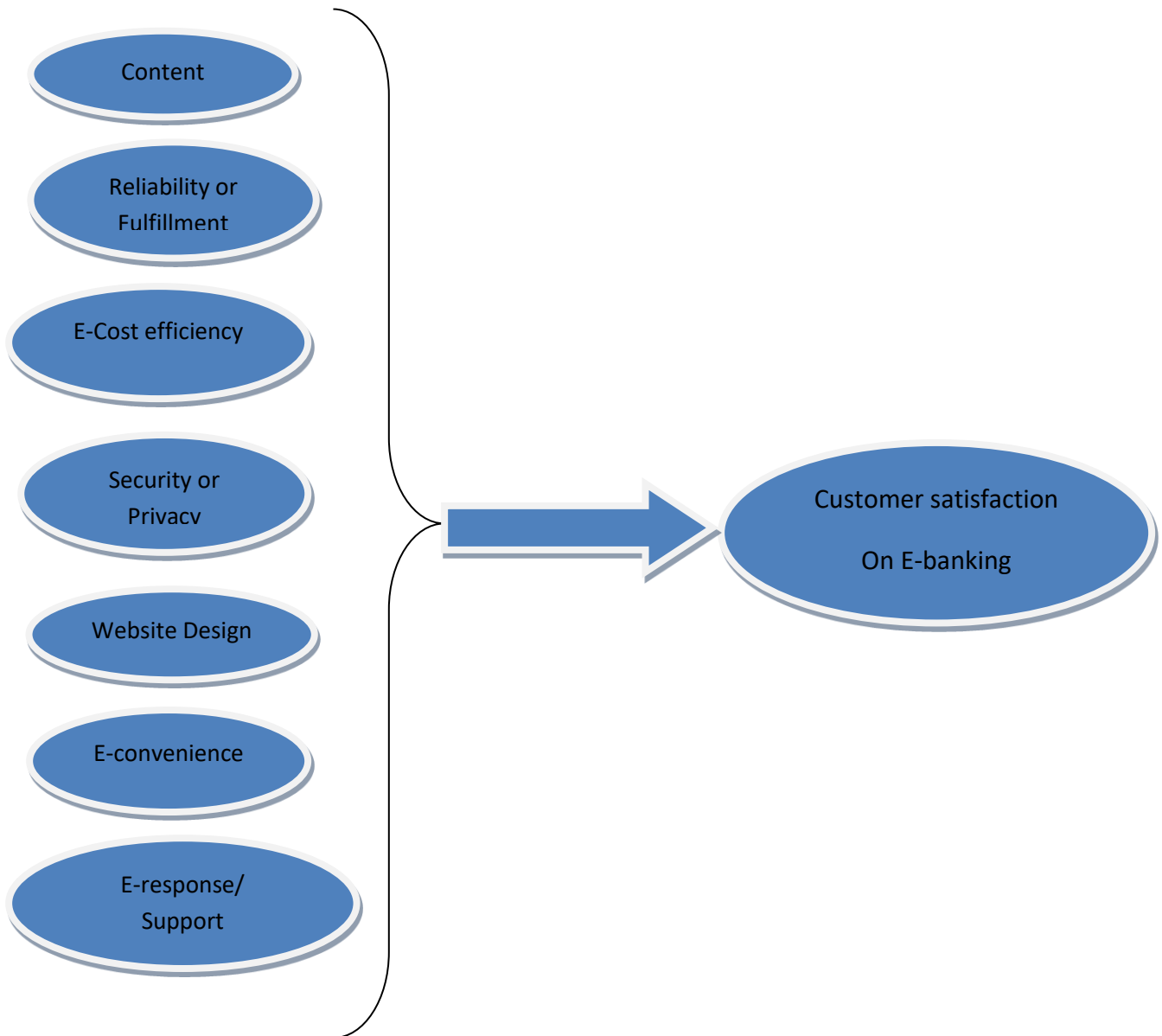


Figure2.1: Conceptual framework of the study (Source: Own literature review)

Chapter Three

3. Research Methodology

3.1 Introduction

Generally, we can say that to conduct a good research appropriate research methodology is a prerequisite. Accordingly, this chapter discusses about the methodology by which the researcher are used to conduct this study. Thus, background of the study area, research design and approach, sampling, data source and method of collection and method of data analysis are presented below respectively.

3.2 Background of the Study Area

Addis Ababa is the capital city of Ethiopia and the diplomatic capital of Africa with an estimated population of greater than 6 million. It is situated at 2,380 meters above sea level on a well-watered plateau and is the seat of the national government.

It was chosen as a study area because: the head office of Bunna Bank located here, it is a place where large number of user (out of 14879, 9133 were found in this area according to Bunna Bank, Jun 2018 annual report), and most ATM and POS machine located here.

3.3 Research Design and approach

There are many methods employed depending on different things a research should take in to consideration. Based on research question to be studied, the descriptive and explanatory research approach is used for the research under study. Descriptive research includes surveys and fact-finding enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs as it exists at present (Kothari, 2004). Description is the process

of defining, classifying, or categorizing certain circumstance by Taking the research questions and problem as a starting point. There are enormous types of research to carry out educational and social science research. The explanatory research examines the relationship between the independent and the dependent variables.

3.4 Target Population and Sampling Design

The sample size of customer is determined by using simple random sampling method. Out of 9133 customers using online banking systems, our sampling size is 383 as a sample. The samples size of the customers determined as follows based on population's size; according, to Taro Yamane (1967).

$$n = N / (1 + (e)^2)$$

Where n is the sample size,

N is the population size, and e is the level of precision or sampling error = (0.05)

$$\begin{aligned} n &= 9133 / (1 + 9133(0.05)^2) \\ &= 383 \end{aligned}$$

Hence, the total sample size is 383.

3.5 Source of Data

The source of the primary data for this study is e-banking customers of Bunna international Bank SC via questioners adopted from previous researches done like, Roksana J, Amani M and Amna A (2016), The Factors influencing Customer's Satisfaction with e-Banking Services: A Study on Bank Muscat, Sisay Abebe (2016), The Effect of Electronic Banking Service Quality on Customer Satisfaction: In the case of Commercial Bank of Ethiopia, Jamil Hammoud, Rima M. Bizri, and Ibrahim El Baba (2018), The Impact of E-Banking Service Quality on Customer Satisfaction: Evidence from the Lebanese Banking Sector and Ulas Akkucuk (2016), Assessing service quality in online banking services. The

questionnaire is developed by using 5-point Likert Scale, where 5 is the highest degree of agreement (strongly agree) and 1 is the least degree of agreement (strongly disagree).

3.6 Method of Data Collection

Data were collected through questionnaire for Bunna International Bank customers. Respondents were randomly selected from different branches. In all 383 customer's filled up the questionnaire and deliver the form.

3.7 Method of data analysis

The study is designed to examine factors influencing customer satisfaction of e-banking service in case of Bunna International Bank S.C. After the data collected through structured questionnaire; computation and analysis is done by using SPSS (Statistic Package for Social Science) version 21 software and the multiple linear regression analyses. Descriptive statistics percentages, tables, mean and standard deviation used to address the initial research question of the study. The regression model is specified as follows.

$$Y = a_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + e$$

Where Y represents the dependent variable customer satisfaction, X1 to X7 represent web design, content, fulfillment or reliability, security or privacy, E-convenience, E-cost and E-response, respectively, and e is the error term of the regression model.

3.8 Reliability of data

Validity and reliability tests are tests that were done before the actual data collection goes on to check the functionality of the data collection instruments. Different scholars defined and described reliability and validity as follows; According to Creswell, Validity is one of the strengths of research and is based on determining whether the findings are accurate from the standpoint of the researcher, the participant, or the readers of an account (Creswell, 2014). Fraenkel, Wallen & Helen (2014), also defined validity as referring to the

appropriateness, correctness, meaningfulness, and usefulness of the specific inferences researchers make based on the data they collect. Cronbach's alpha is a coefficient that is used to measure reliability or internal consistency of items; it indicates how closely the items are related to each other, and how free they are from bias (Sekaran and Bougie, 2009). If Cronbach's alpha value is more than 70% for all variables, then reliability is assumed. The below table shows that Cronbach's Alpha coefficients for all variables are more than 70%, therefore reliability is assumed. (Tavakol and Dennick, 2011). See Table 4.1

Table 3.1 : Reliability of Data; Cronbach's Alpha Result

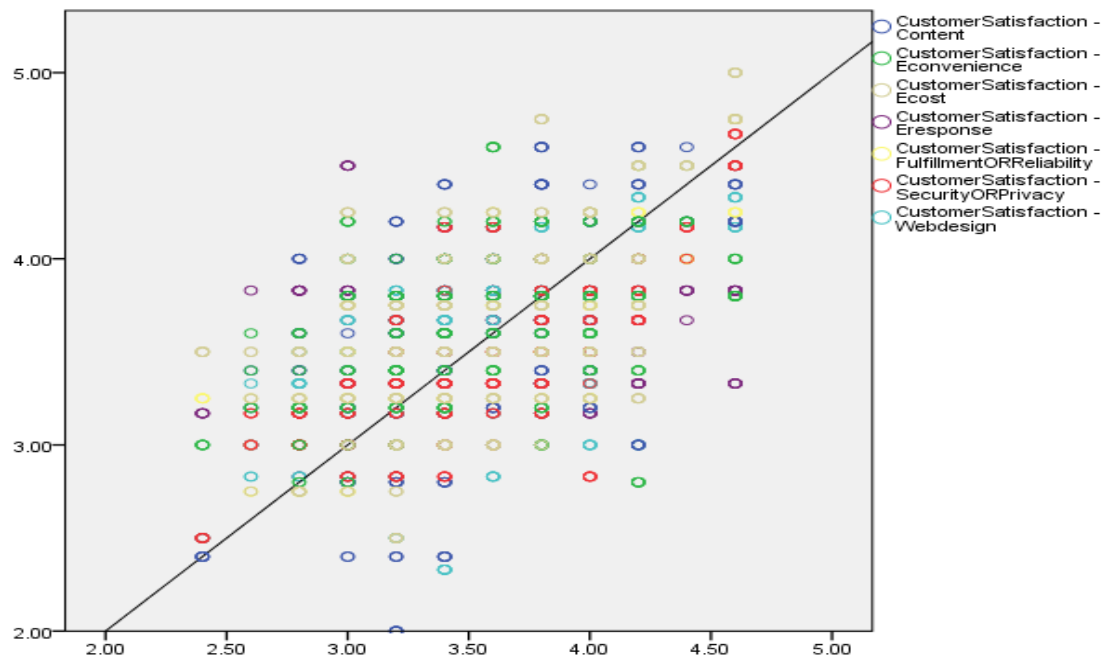
Item	Cronbach's Alpha	No of Items
Web design	0.85	6
Content	0.89	5
Fulfillment OR Reliability	0.84	4
Security OR Privacy	0.90	6
E-convenience	0.86	5
E-cost	0.87	4
E-response	0.85	6
Customer Satisfaction	0.84	5

3.9 Regression model assumptions

In this research we have run the following multiple regression assumptions to test the reliability and validity of our data.

1. Linearity Assumption

Linearity Assumption According to SPSS data analysis the scatterplot shows that this linear assumption had been met.



2. There is no multicollinearity

Analysis of collinearity statistics show this assumption has been met, as VIF scores were well below 10, and tolerance scores above 0.2 (statistics = 1.36 and .74 respectively).

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.352	.175		-2.008	.045		
	Web design	-.222	.063	-.215	-3.504	.001	.219	4.572
	Content	.181	.039	.204	4.666	.000	.430	2.326
	Fulfillment OR Reliability	.426	.056	.383	7.590	.000	.323	3.095
	Security OR Privacy	.492	.067	.419	7.373	.000	.254	3.938
	E convenience	-.150	.059	-.118	-2.525	.012	.376	2.663
	E cost	.199	.041	.212	4.839	.000	.427	2.343
	E response	.182	.059	.125	3.096	.002	.506	1.977

a. Dependent Variable: Customer Satisfaction

3. The values of the residuals are independent.

The Durbin-Watson statistic showed that this assumption had been met, as the obtained value was close to 2 (Durbin-Watson = 2.025).

Model Summary^b

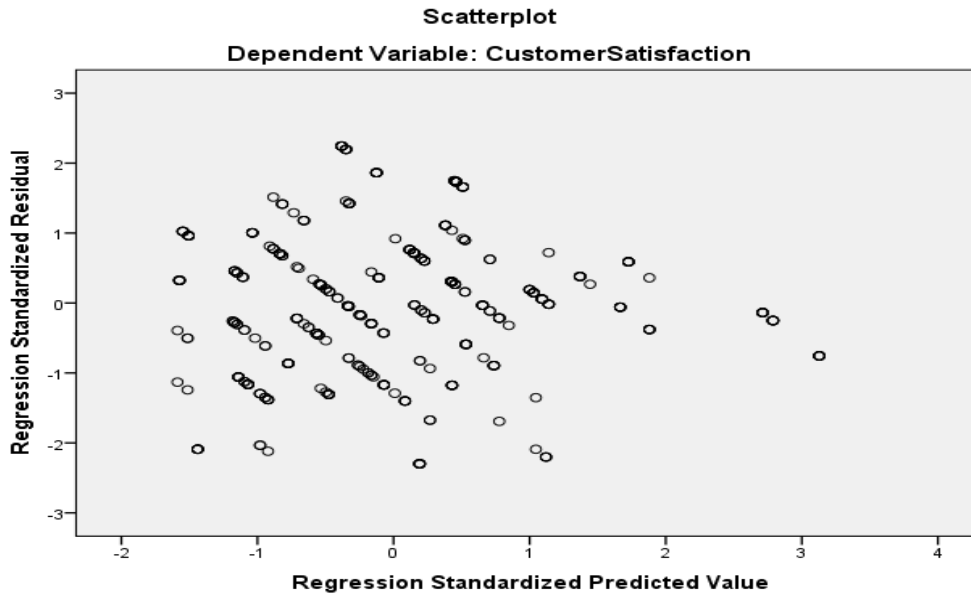
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.832 ^a	.692	.686	.27094	2.025

a. Predictors: (Constant), E response, Security OR Privacy, E cost, Content, Fulfillment OR Reliability, E convenience, Web design

b. Dependent Variable: Customer Satisfaction

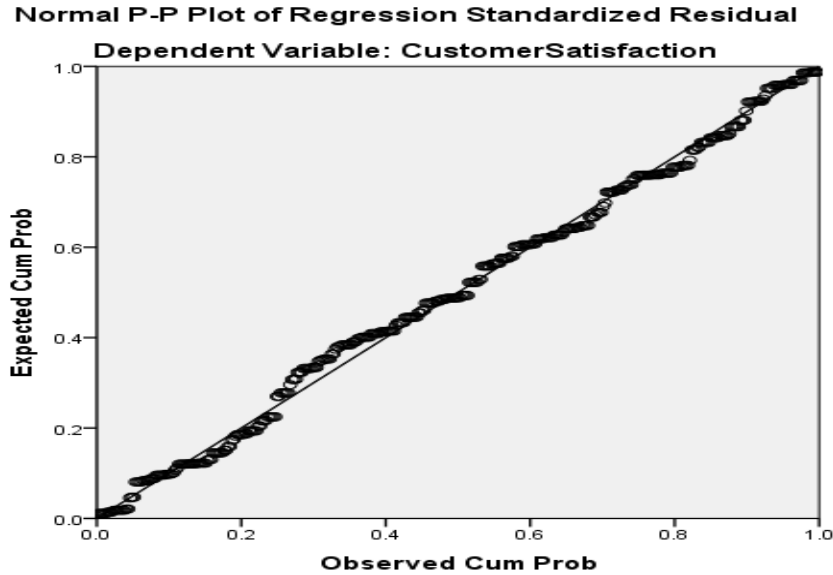
4. The variance of the residuals is constant

- Our plot of standardized residuals vs standardized predicted values showed no obvious signs of funneling; suggesting the assumption of homoscedasticity has been met.



5. The values of the residuals are normally distributed.

The P-P plot for the model suggested that the assumption of normality of the residuals has been met.



6. There are no influential cases biasing our model.

Cook's Distance values were all under 1, suggesting individual cases were not unduly influencing the model.

Web design	Content	Fulfillment OR Reliability	Security OR Privacy	E convenience	E cost	E response	Customer Satisfaction	COO_1
3.67	3.60	3.75	3.33	4.00	3.50	3.50	3.20	0.00190
3.00	3.60	3.00	3.17	3.40	3.50	3.33	3.40	0.00028
3.33	3.40	3.50	3.67	4.20	4.00	4.00	3.80	0.00029
4.17	4.00	3.75	4.17	4.00	3.25	3.67	3.60	0.00243
3.83	4.00	3.50	3.50	3.20	3.00	3.83	3.80	0.00275
3.50	2.80	3.25	3.33	3.20	2.75	3.33	3.00	0.00021
3.50	4.00	4.00	3.50	4.00	4.00	3.67	3.80	0.00018
3.50	3.60	3.25	3.33	4.00	3.75	3.50	3.00	0.00242
4.17	4.20	4.25	4.00	4.00	4.00	3.67	4.20	0.00011

3.10 Ethical Considerations

According to William d.cranon and Marilyn b. brewer (2002) research ethics includes deception and participant well-being, explaining the study to participants at the end, protecting confidentiality of data, and methodology as ethics (Honesty in Reporting Methods and Results). To keep the privacy of the data given by respondents, it was not required to write their name and assured that their responses were treated in secrecy. The purpose of the study was disclosed in the introductory part of the questionnaire for their information.

Chapter Four

4. Analysis and Data Presentation

4.1 Introduction

In this research work 383 customers were participated by filling the survey questionnaire that is used as primary data, and analyzed using different statistical techniques such as frequency distribution, one-sample t-test, Pearson Moment correlation, and linear regression analysis.

4.2 Respondents' Background

Out of the total customers participated in the survey, twice as many male respondents 255(66.6%) were filled the survey instrument as the female respondents 128(33.4%). This shows that in a randomly identification of respondents the chance of getting male respondents was double to the chance of engaging women in such type of research.

According to the age distribution of respondents, the relatively highest number of participants was in the age range between 31 to 40 years of age, with a ratio of 40.7%. Respondents in the age group 26-30 constituted 28.2% of the sample. The youngsters, in the age group of 19-25, that made up 19.6% of the sample were participated in the survey. There was relatively less number of respondents, 11.5%, who were beyond the forty years of age. The sample composition may not be in proportion of the demographic distribution of the country, Ethiopia, but a considerable respondent across the age groups had

been involved in the survey. This would enable the researcher to accommodate the views of youngsters, adults, and aged people.

Respondents possess at least diploma degree; where the majority 68% were 1st degree graduates and 24% were master's degree holders. The rest 7.6% of the respondents were diploma graduates. This showed that respondents were capable of understanding the questions and were able to provide educated evaluation of the project under study.

Table 4.1: **Background Information of Respondents'**

Respondents' Background Information		Frequency	Percent
Gender	Male	255	66.6
	Female	128	33.4
Age Group	18-25	75	19.6
	26-30	108	28.2
	31-40	156	40.7
	51-60	44	11.5
Educ. level	Diploma	29	7.6
	Degree	262	68.4
	Masters	92	24.0
Marital Status	Married	200	52.2
	Unmarried	183	47.8
Profession	Gov't employee	123	32.1
	Private employee	245	64.0
	Business	15	3.9
Monthly Income Category	3001-7000	55	14.4
	7001-10000	106	27.7
	10001-15000	119	31.1
	15001-20000	61	15.9
	20001-30000	27	7.0
	Above 30000	15	3.9
Length of use	<1 yr.	68	17.8
	1-2 yrs.	72	18.8
	2-3 yrs.	243	63.4
Most valued attribute	e-trust	148	38.6
	e-convenience	220	57.4
	e-response/support	15	3.9
Total		383	100.0

The respondents were either married, 52.2%, or not married yet, 47.8%. They are composed of government employees, 32%, and private employees, 64%. Businessmen represent nearly 4% of the sample. The relative majority, 31.1%, of respondents earn monthly income of up to 10001-15000 birr; where 27.7% fall under the income bracket of 7001-10000.

Regarding experience of using the e-banking, the majority of the respondents had used it for two or more years. They are about 63.4%. This entails that respondents had good knowledge of the e banking and were able to give informed responses.

Asked about the attribute of the e-banking that appeals most to them, the majority 57.4% favored the e-convenience feature of the service; and 38.6% prioritize the e-trust attribute. Only 3.9%v considered the e-response/support feature, among others.

4.3 Assessment of the Service Quality

The service qualities were evaluated for its expected components; website design, content, e-trust (security & reliability), e-convenience, e-cost-effectiveness and e-responsiveness. Each of the quality dimensions of the services were assessed using certain specific group of questions rated with the respondents' agreement level. The average responses to these groups of questions were used as the measure of the service quality.

One sample t-tests were used to compute these qualities and used to ascertain the significance of the service quality vis-à-vis the respondents' assessment. The following tables will present these test for each dimension of the e-banking.

4.3.1 The website Design

The design feature of the website was assessed using six specific statements of expected quality standards. The average response to these statements range from 3.18 to 4.06; these ratings were significantly above the moderate level (i.e

3.0) rating as indicated by the respective p-values $0.000 < 0.05$. These results indicated that the design feature of the website was found to have been agreed by the respondents positively.

From the 95% CI of the difference, one can have interval estimate to the quality of this website. For example, regarding statement 1, the website was found to have met this specific measure of design within the 95% CI range of 3.11-3.26.

The overall design feature of the website was rated with average agreement level of $M = 3.49$. This result with p-value $0.000 < 0.05$ indicated that the design feature was considerably agreed by the respondents within the 95% CI of 3.39-3.59. However, the evaluation of the design entails that the expected specific features were not met up to the highest standard required.

Table 4.2: Website Design-One-sample statistics

One-Sample Statistics				Test Value = 3					
				t	df	p-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std. Deviation	Lower					Upper	
WebsiteDesign1	383	3.1828	.76782	4.658	382	.000	.18277	.1056	.2599
WebsiteDesign2	383	3.4961	1.00489	9.661	382	.000	.49608	.3951	.5970
WebsiteDesign3	383	3.4047	1.23249	6.426	382	.000	.40470	.2809	.5285
WebsiteDesign4	383	3.5117	1.15964	8.636	382	.000	.51175	.3952	.6283
WebsiteDesign5	383	4.0627	.76318	27.250	382	.000	1.06266	.9860	1.1393
WebsiteDesign6	383	3.2637	.94116	5.484	382	.000	.26371	.1692	.3583
<i>Website Design</i>	383	3.49	0.98	10.35	382	0.00	0.49	0.39	0.59

4.3.2 The content Dimension of E- Banking

Regarding the contents of the E-banking, five statements were used to assess the quality of e-banking contents. Respondents had rated these statements in the range 3.31 up to 3.91, on average. These ratings were tested and found to be significantly above the moderate rating (p-values < 0.05). This indicated that, the specific statement was evaluated and assured by the respondents.

From the 95% CIs, one can learn that the specific content standards were met to considerably high level rating by the respondents. Overall, the content attribute was rated with M=3.65 average agreement level, which falls within

95% CI of 3.56-3.75 this indicates high level of agreement of the respondents.

Table4.3 Content-One-sample Statistic

One-Sample Statistics				Test Value = 3					
				t	df	p-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std. Deviation	Lower					Upper	
Content1	383	3.3133	.85981	7.131	382	.000	.31332	.2269	.3997
Content2	383	3.9060	.75995	23.332	382	.000	.90601	.8297	.9824
Content3	383	3.5326	1.04273	9.997	382	.000	.53264	.4279	.6374
Content4	383	3.6005	1.06329	11.053	382	.000	.60052	.4937	.7073
Content5	383	3.9034	.95915	18.433	382	.000	.90339	.8070	.9998
Content	383	3.65	0.94	13.99	382	0.00	0.65	0.56	0.75

4.3.3 E-trust:

4.3.3.1 The Reliability attribute of e-banking

The reliability dimension was also evaluated for its above average standard expected from such product/service. The reliability of e-banking assessed using four specific statements was found to have met the expectation of the customers to a certain level.

The overall reliability of the e-banking was evaluated with M=3.52 within the 95% CI of 3.44-3.60. The result indicated that, the reliability dimension expected from e-banking had been agreed by the customers and found to be better than (more reliable than) what is expected from an average level.

Table4.4: Fulfillment OR Reliability-One-sample statistics

One-Sample Statistics				Test Value = 3					
				t	df	P-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std	Lower					Upper	
Fulfillment OR Reliability1	383	3.5587	.76649	14.266	382	.000	.55875	.4817	.6358
Fulfillment OR Reliability2	383	3.4047	.82543	9.595	382	.000	.40470	.3218	.4876
Fulfillment OR Reliability3	383	3.4700	.95089	9.673	382	.000	.46997	.3744	.5655
Fulfillment OR Reliability4	383	3.6501	.69988	18.179	382	.000	.65013	.5798	.7204
Fulfillment OR Reliability	383	3.52	0.	12.93	382	0.00	0.52	0.44	0.60

4.3.3.2 The Security Feature of e-banking

Table 4.5: Security OR Privacy-One-sample Statistics

One-Sample Statistics				Test Value = 3					
				t	df	P-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std. Deviation	Lower					Upper	
Security OR Privacy1	383	3.6762	.84670	15.630	382	.000	.67624	.5912	.7613
Security OR Privacy2	383	3.4569	1.09142	8.193	382	.000	.45692	.3473	.5666
Security OR Privacy3	383	3.2742	1.21532	4.415	382	.000	.27415	.1521	.3963
Security OR Privacy4	383	3.4047	1.07357	7.377	382	.000	.40470	.2968	.5126
Security OR Privacy5	383	3.9452	.75517	24.494	382	.000	.94517	.8693	1.0210
Security OR Privacy6	383	2.8329	.72232	-4.527	382	.000	-.16710	-.2397	-.0945
Security OR Privacy	383	3.43	0.95	9.26	382	0.00	0.43	0.34	0.53

The security aspect was assessed using six statements that were evaluated with the minimum M=2.83 to the maximum M=3.94. Each of the six specific security features were met to the level beyond the moderate level feature (p- values 0.000<0.05). The assessment result was M=3.43 within

the 95% CI of 3.34-3.53. This result indicated that customers are secured to a considerably level; which, however, doesn't guarantee them with a high absolute level security.

4.3.4 The E-Convenience aspect of the E-Banking

Overall, the convenience of the e-banking was evaluate with M=3.64 average agreement within the 95% CI in the range 3.54-3.74. The result indicated and justified for being highly convenient to the customers. This is also consistent with the majority 57.4% of the respondents responded the convenience quality dimension of the e-banking was the most appealing attribute compared to the other e-banking quality attributes.

Table4.6: e-Convenience- One-Sample Statistics

One-Sample Statistics				Test Value = 3					
				t	df	P-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std. Deviation	Lower					Upper	
e-Convenience1	383	3.54	1.099	9.532	382	.000	.535	.42	.65
e-Convenience2	383	3.43	1.015	8.254	382	.000	.428	.33	.53
e-Convenience3	383	3.91	.958	18.507	382	.000	.906	.81	1.00
e-Convenience4	383	3.49	.834	11.579	382	.000	.493	.41	.58
e-Convenience5	383	3.83	.963	16.880	382	.000	.830	.73	.93
e-Convenience	383	3.64	0.97	12.95	382	0.00	0.64	0.54	0.74

4.3.5 The Cost-effectiveness of E-banking

The Cost aspect of E-Banking was the most favored by the customers as they were found to have significantly agreed to the four specific statements; with 3.48 – 3.90 levels. Overall, the cost of the e-banking was evaluate with M=3.66 average agreement within the 95% CI in the range 3.57-3.75. The result indicated and justified for being highly cost effective to the customers.

Table 4.7: Cost effective-One-Sample Statistics

One-Sample Statistics				Test Value = 3					
				t	df	P-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std. Deviation	Lower					Upper	
e-Cost1	383	3.9034	.95915	18.433	382	.000	.90339	.8070	.9998
e-Cost2	383	3.4935	.99176	9.738	382	.000	.49347	.3938	.5931
e-Cost3	383	3.7572	.98472	15.048	382	.000	.75718	.6582	.8561
e-Cost4	383	3.4804	.75127	12.515	382	.000	.48042	.4049	.5559
Cost effective	383	3.66	0.92	13.93	382	0.000	0.66	0.57	0.75

4.3.6 The Responsiveness of E-banking

The responsiveness dimension of e-banking was among the required features that the customers wanted to be fulfilled. And customers made their evaluation of this feature using six specific statements. The average agreements for these statements ranged from the least, 3.18, to the highest, 3.83. The overall responsiveness of the system was measured to the level $M=3.51$, which fall within 3.42-3.59 range for the 95% CI. The result indicated that E-banking exhibited considerable level of responsiveness, which still needs to ascertain much better level.

Table 4.8: E-Response- one-sample statistics

One-Sample Statistics				Test Value = 3					
				t	df	P-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std. Deviation	Lower					Upper	
E-responsiveness 1	383	3.6397	.96845	12.927	382	.000	.63969	.5424	.7370
E-responsiveness 2	383	3.4935	.83405	11.579	382	.000	.49347	.4097	.5773
E-responsiveness 3	383	3.1828	.76782	4.658	382	.000	.18277	.1056	.2599
E-responsiveness 4	383	3.4804	.75127	12.515	382	.000	.48042	.4049	.5559
E-responsiveness 5	383	3.4282	.81507	10.281	382	.000	.42820	.3463	.5101
E-responsiveness 6	383	3.8303	.96261	16.880	382	.000	.83029	.7336	.9270
E-Response	383	3.51	0.85	11.47	382	0.00	0.51	0.42	0.59

4.3.7 E-banking service quality dimension

The overall e-banking service quality dimension towards customer satisfaction was only the aggregate of the seven quality dimensions presented above. The e-banking service quality was then computed by averaging the responses given to the quality attributes. It was calculated with mean value, $M=3.55$ and within the 95% CI in the range 3.46-3.64. The quality of the e-banking service, however, is not absolute and can be improved to a better level that would appeal to customers.

Table 4.9: E-banking service quality-One- Sample Statistics

One-Sample Statistics				Test Value = 3					
				t	df	p-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std. Deviation	Lower					Upper	
E-banking service quality	383	3.55	0.92	11.91	382	0.00	0.55	0.46	0.64

4.3.8 Customer Satisfaction on E-Banking

The customers' satisfaction on the e-banking product/service was assessed and evaluated positively to the five specific statements presented to them. Aggregating the five statements, the overall satisfaction of customers was computed with $M=3.55$ average rating. The satisfaction level falls in the 95% CI of 3.45-3.64. These estimates indicated that customers have an above moderate level rating. The satisfaction level, however, was not regarded as the highest.

Table 4.10: Customer Satisfaction- One-Sample Statistics

One-Sample Statistics				Test Value = 3					
				t	df	P-Value	Mean Difference	95% Confidence Interval of the Difference	
N	Mean	Std. Deviation	Lower					Upper	
Satisfaction1	383	3.3864	1.08151	6.993	382	.000	.38642	.2778	.4951
Satisfaction2	383	3.5718	.74808	14.959	382	.000	.57180	.4966	.6470
Satisfaction3	383	3.5875	.89035	12.913	382	.000	.58747	.4980	.6769
Satisfaction4	383	3.5457	1.05472	10.125	382	.000	.54569	.4397	.6517
Satisfaction5	383	3.6397	.96845	12.927	382	.000	.63969	.5424	.7370
Customer Satisfaction	383	3.55	0.95	11.58	382	0.000	0.55	0.45	0.64

4.3.9 Correlation Analysis

In the previous sections we have seen how the customers evaluated the e-banking with its quality dimensions. In this section, the level of customer satisfaction and its relation with the quality dimensions was analyzed using Pearson moment correlation and presented as in the table below.

The overall service quality was found to have significantly and directly correlated with customer satisfaction, at a correlation value of $r = 0.825$. This showed very direct relationship between the two variables. An improvement in the overall quality of the service will have direct and significant impact in increasing the customer satisfaction. Considering the coefficient of determination, $r^2 = 0.681$, the quality of the service will have the power of influencing 68.1% of customer satisfaction.

In the following table each of the quality dimension relation with the customer satisfaction was computed with Pearson correlation coefficient. The highest correlated quality dimension, with $r = 0.736$, was the Security OR Privacy dimension; followed by the Fulfillment OR Reliability attribute that had correlated with $r = 0.725$. The 3rd and 4th quality attributes with their relative correlations were the E-cost aspect and Web design attributes of the service quality. They were correlated with $r = 0.601$ and $r = 0.576$ respectively. The Content dimension of the e-banking was also have correlation with customer

satisfaction; which can be expressed with the correlation value, $r=0.559$.

The least related, but with significant correlation, were the E-convenience and E-response dimensions have correlations coefficient of $r=0.415$ and $r=0.299$ respectively. In the correlation matrix, the quality dimensions were also found to have significantly correlated with each other.

Table 4.11: Correlation Analysis result

		Web design	Content	Fulfillment OR Reliability	Security OR Privacy	E-convenience	E-cost	E-responsiveness	Customer Satisfaction
Web design	Pearson Correlation	1	.668**	.703**	.789**	.325**	.252**	.315**	.576**
	P-value		.000	.000	.000	.000	.000	.000	.000
	N		383	383	383	383	383	383	383
Content	Pearson Correlation		1	.430**	.631**	.431**	.400**	.280**	.558**
	P-value			.000	.000	.000	.000	.000	.000
	N			383	383	383	383	383	383
Fulfillment OR Reliability	Pearson Correlation			1	.723**	.408**	.517**	.333**	.725**
	P-value				.000	.000	.000	.000	.000
	N				383	383	383	383	383
Security OR Privacy	Pearson Correlation				1	.357**	.475**	.179**	.736**
	P-value					.000	.000	.000	.000
	N					383	383	383	383
E-convenience	Pearson Correlation					1	.598**	.648**	.414**
	P-value						.000	.000	.000
	N						383	383	383
E-cost	Pearson Correlation						1	.279**	.601**
	P-value							.000	.000
	N							383	383
E-responsiveness	Pearson Correlation							1	.299**
	P-value								.000
	N								383
Customer Satisfaction	Pearson Correlation								1
	P-value								
	N								

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

4.3.10 Regression Analysis

In addition to the correlations analyses presented above, the quality dimensions were used to regret the customers' satisfaction. A linear regression analysis was used to see the relative impact of each quality dimension on customer satisfaction.

Per table 13, the regression analyses results from Enter method, and Stepwise method extracted together. The regression analyses identified the coefficients of each quality dimension that are significant ($p\text{-value } 0.000 < 0.05$) in the fitted regression line. The regression line result with Adjusted R Square is 0.686, entailed that 68.6% of the customer satisfaction was influenced by these quality dimensions altogether.

Table 4.12: Regression analyses results from Enter method, and Stepwise method

Model	Unstandardized Coefficients		Standardized Coefficients	t	p-Value	Collinearity Statistics		Model stepwise	R	R Square	Adjusted R Square	Change Statistics	
	B	Std. Error				Beta	Tolerance						VIF
1	(Constant)	-.352	.175		-2.008	.045							
	Web design	-.222	.063	-.215	-3.504	.001	.219	4.572	1	.736 ^a	.542	.541	.542
	Content	.181	.039	.204	4.666	.000	.430	2.326	2	.789 ^b	.623	.621	.081
	Fulfillment OR Reliability	.426	.056	.383	7.590	.000	.323	3.095	3	.816 ^c	.666	.663	.043
	Security OR Privacy	.492	.067	.419	7.373	.000	.254	3.938	4	.822 ^d	.676	.672	.010
	E convenienc	-.150	.059	-.118	-2.525	.012	.376	2.663	5	.827 ^e	.684	.680	.008
	E cost	.199	.041	.212	4.839	.000	.427	2.343	6	.829 ^f	.687	.682	.003
	E response	.182	.059	.125	3.096	.002	.506	1.977	7	.832 ^g	.692	.686	.005

The stepwise regression conducted added up each quality dimension with their relative additional increase in explaining the customer satisfaction. The first variable was the website design which alone can explain 54.2% of the variability in customer satisfaction. The Content dimension added 8.14% explanation power to the model. The stepwise inclusions of the variables e-trust (Fulfillment OR Reliability and Security OR Privacy) and E convenience

added the respective explanation power of 4.27%, 1.01%, and 0.78% respectively. The least contributors were variables e-response and e cost effectiveness variable.

4.3.10.1 Multiple Regressions Analysis

Table 4.13: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.832 ^a	.692	.686	.27094

In the above model summary table14, R is multiple regression coefficients between predictor and outcome, with a value of 0.832. The value of R square indicates that 69.2% of the dependent variance (customer satisfaction) can be forecast from the independent variables.

Table 4.14: ANOVA Result

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.151	7	8.593	83.685	.000 ^b
	Residual	38.506	375	.103		
	Total	98.657	382			

Per the table 15, the regression result on the ANOVA table is 0.000 which is $p < 0.05$, this indicated that the regression analysis have a positive relationship between service quality dimension and customer satisfaction.

Table 4.15: Coefficients value

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.810	.233		3.475	.001
	Web design	.312	.092	.279	3.382	.001
	Content	.306	.080	.277	3.839	.000
	Fulfillment OR Reliability	.253	.061	.215	4.122	.000
	Security OR Privacy	.274	.090	.238	3.041	.003
	E convenience	-.057	.027	-.068	-2.109	.036
	E cost	-.224	.068	-.202	-3.291	.001
	E response	-.080	.038	-.069	-2.104	.036

Base on the table 16, the Beta values show that the relationship between customer satisfaction and each service quality dimension. If the value is positive, it shows that there is positive relationship between service quality dimension and the outcome, whereas a negative coefficient represents negative relationship. Per our data analysis we have noticed that four out of seven service quality dimension have positive beta value which indicates positive relationship.

This indicates that Web design, Content, Fulfillment or Reliability and Security or Privacy have significant and positive effect on customer satisfaction. However, e-convenience, e-cost and e-response have significant impact but negative influence on customer satisfaction.

According to Sisay Abebe Balch (2016) study, the result shows that service quality dimensions likes reliability and responsiveness have positively and

significantly related with customer satisfaction. Based on my study the result shows the same except that e-response have significant but negative influence on customer satisfaction.

As per Eden Adbu 1, Li Jing 2(2017) study, from several variables content has a significant effect on online customer satisfaction. This result also supported on my study.

Table 4.16: Service quality and customer satisfaction

Service Quality Dimension	Customer Satisfaction	Significant level
Web design	Positive relationship	0.001
Content	Positive relationship	0.000
Fulfillment OR Reliability	Positive relationship	0.000
Security OR Privacy	Positive relationship	0.003
E-convenience	Negative relationship	0.036
E-cost	Negative relationship	0.001
E-response	Negative relationship	0.036

Chapter Five

5. Summary, Recommendations and Conclusions

5.1 Summary

The purpose of this research was to determine factors influencing customer satisfaction of e-banking service: the case of Bunna international bank S.C as a case study. The bedrocks of service qualities are: Web design, Content, E-trust (Fulfillment OR Reliability and Security OR Privacy), E- convenience, E-cost and E-response were used as independent variables whilst customer satisfaction was preserved as the dependent variable.

Over all Customers' satisfaction on e-banking is above satisfactory level with a mean value of 3.55 on a 5 point Likert scale. All embracing the Pearson correlation analysis indicates that these independent variables were significantly correlated with customer satisfaction. The most positively correlated variable being Security OR Privacy ($r=.736$) followed by Fulfillment OR Reliability ($r=.725$).

Using Enter method and Stepwise method together to analysis e-banking service quality for regressions and the result indicate that strongest contributor to the prediction of attitude towards customer satisfaction. Overall, $R^2 = 0.686$, entailed that 68.6% of the customer satisfaction was influenced by these quality dimensions altogether.

5.2 Conclusion

The success of the bank mainly depends on its customers. Being a service industry, all banks should aim at satisfying the customers' needs by providing maximum features in their services. This study was carried out to analyze the Factors Influencing Customer satisfaction of e-banking Service in Bunna International bank.

According to the correlation result Security OR Privacy, Fulfillment OR Reliability, and E-cost have positive and strong relationship with customer satisfaction. Form the above analysis Web design; Content and E-convenience have moderate relationship with customer satisfaction. However, E-response has low relationship with customer satisfaction.

Table 5.1: Interpretation of r Source: Bartz (1999)

Interpretation of r Source: Bartz (1999)	
Value of r	Description
0.80 or higher	Very high
0.60 to 0.8	Strong
0.40 to 0.60	Moderate
0.20 to 0.40	Low
0.20 to lower	Very low

5.3 Recommendation

One of the major purposes of the study was to evaluate factors that influencing customer satisfaction of e-banking service in case of Bunna International Bank S.C. Recently, due to the establishment of several new banks in the country the industry became dynamic and competitive are strong. Therefore, it is vital to monitor service quality, challenge and factor that influence customer satisfaction to retail the existing customer and attract potential customers. Considering the findings of the study and conclusions, the following recommendations are made.

It is noticed that the overall regression result is 68.6% which indicates theses dimension of the customer satisfaction was influenced by these quality dimensions. Therefore, the bank shall make sure that all dimensions should follow closely to retain its customer and enhance customer satisfaction.

According to the result of the study Bunna International Banks should continuous assess and improve Web design, Content, Fulfillment or Reliability and Security or Privacy as they create significant and positive impact on customer satisfaction.

Customers' satisfaction on e-banking is above satisfactory level with a mean value of 3.55 on a 5 point Likert scale. Therefore, the bank should focus on these factors and work hard to improve the quality of service and enhance customer satisfaction.

Customer satisfaction surveys should be conducted periodically due to dynamism of the industry. As most of the banks provide similar service, customers have a choice to move from one bank to other bank to get service; therefore, Bunna International banks should measure the satisfaction rate of customers time to time and work on retention of the existing customer and work hard to get other customer.

Over all I recommend that such survey should conduct region and country level to understand customer expectation and satisfaction level.

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Appendix I

ADDIS ABABA UNIVERSITY FACULTY OF BUSNISS
AND ECONOMICS Questionnaire for Customer of
Bunna International S.C

The objective of the study is to identify and analyzes factors influencing customer satisfactions of e-banking service in case of Bunna International Bank S.C. Here, I kindly request you to attempt all the questions in the questionnaire to meet the aim of the study. Whatever information is provided will be treated with utmost confidential and strictly will be used for academic purpose only. There is no need to write your name.

I thank you in advance

Azeb Kedir: Phone: +251911184046

Email Azebkedir60@gmail.com

If you have any questions with regard to the questionnaires please contact me using the above mentioned address.

Part I Background

Information

Please circle your preference.

1. Gender: A. Male B. Female

2. Age
A. 18 - 25 years B. 26 - 30 years C. 31 – 40 years D. 41 – 50 years
E. 51 – 60 years F. Above 60 years

3. Education
A. Illiterate B. High school C. Diploma

D. Degree E. Masters Degree F. Above Masters Degree

F. Others (please specify) _____

4. Marital Status

A. Married B. Unmarried C. widowed D. Divorced

5. Profession

A. Government Employee B. Private Employee C. Business D. Self-Employee
E. Student F. House Wife G. Others (please specify)

6. Monthly Income

A. Up to 3,000 B. 3,001- 7,000 C. 7,001-10,000 D. 10,001-15,000
E. 15,001-20,000 F. 20,001 – 30,000 G. Above 30,001

7. Status of usage of e-banking

A. Less than 1 year B. 1 – 2 years C. 2 – 3 years D. More than 3 y

Part II

Customer expectation about electronics service

8. Which attribute of the bank do you value the most?

A. E-trust B. Content C. E-cost efficiency D. E-convenience E. Website design F. E-Response / support

9. How satisfied are you with e-banking service provide by the bank?

A. Very Satisfied B. Satisfied C. Neutral D. Dissatisfied E. Very Dissatisfied

10. To what extent are you satisfied on the service process that is performed by the system of Buna Bank?

A. Very Dissatisfied B. Dissatisfied C. Neutral D. Satisfied E. Very Satisfied

Please put a (√) mark to indicate your preference.

S.no	Parameters	Measurement				
		Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5
1	Website design					
	The Internet banking webpage is visually pleasing					
	The website is easy to navigate and a simple to use.					
	The website is attractive in terms of color selection					
	The bank website does not freeze after customer put in all the information					
	The website has regular display					
	The Internet banking webpage provide status of transaction (for example transaction complete)					
2	Content					
	E-banking provide information that exactly fits needs					
	Information content of Internet banking system , is useful					
	The system also provides the possibility of related content information					
	The system provides possibility of current information content					
	The information content of system is easily understandable					
3	E-Trust					
	Fulfillment/Reliability					
	The bank provides its services at the time it promises to do so.					
	Wide range of products and services provided					
	When customers have a problem, the bank shows sincere interest in solving it					
	The bank delivers its services promptly at the time it					

	promises to do so					
Security/Privacy						
	The banks site is secure for your card information.					
	You can rely on the information that you give not being misused.					
	You can rely on the information remaining in the registration.					
	Overall, I feel safety when I use Bunna International Bank S.c internet banking services.					
	Internet tools of transfer my information that I sent correctly.					
	Online Tools does not deny the facts that submitted by me					
4	E-convenience					
	User friendly system					
	Easy to find information in the e-banking system					
	Convenient hours of operation (24x7)					
	The language and information contain in e-banking display is easy to understand					
	Information and text are clear and easy to understand					
5	E-Cost efficiency					
	Internet banking cost of service compare to service Provided is fair					
	I am properly informed about the price of services					
	I feel the service charge that I have paid for local transfer is fair					
	Price information is clear, complete and understandable.					
6	E-Response/ Support					
	On time availability of the service					
	Meet all requirement of customer					
	The bank employees give customers individual Attention					

	Staffs are never be too busy to respond to customers' Requests					
	On time fixing of e-banking error					
	The system gives honest answers to customer questions					

Part C: Service satisfaction: The following questions are related to the level of your satisfaction on the services of Bunna Bank

7	In most ways the service level of the Buna bank is close to my expectations					
	The service conditions of this bank are excellent					
	I am satisfied with the services of this Bank					
	So far I have gotten the important services I want in all my visits to this Bank					
	In most ways the service level of the Bank is more than my expectations					