ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

THE EFFECT OF E - BANKING SERVICE QUALITIES ON CUSTOMER SATISFACTION: THE CASE OF AWASH BANK IN ADDIS ABABA DISTRICTS

THIS THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF ADDIS ABABA UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF MANAGEMENT

BY

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Approval of Thesis

This is to certify that the thesis prepared by **Tizita Emana**, entitled "the effect of e - banking service qualities on customer satisfaction: the case of Awash bank in Addis Ababa districts" and submitted in partial fulfillment of the requirements for the Degree of Masters of Management complies with the regulations of the College and meets the accepted standards with respect to originality and quality.

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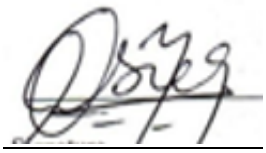
Name of Advisor: **Abera Legesse(PhD)** Signature:  Date: Jan 22,2025

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Declaration and Approval by the Advisor

I, **Tizita Emana**, declare that the study entitled: "the effect of e - banking service qualities on customer satisfaction: the case of Awash bank in Addis Ababa districts" is the result of my effort in this thesis undertaking. I have undertaken the research work independently with the guidance and support of the research advisor.

I, the advisor, hereby also certify that I supervised, read, and evaluated this thesis entitled "the effect of e - banking service qualities on customer satisfaction: the case of Awash bank in Addis Ababa districts "and that has been prepared under my guidance. All sources of materials used for the thesis has been duly acknowledged. Thus I hereby recommend that the thesis be submitted for oral defense.

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Acronyms and Abbreviations

ATM	Automated Teller Machine
CSEB	Customer Satisfaction in Electronic Banking
DV	Dependent Variable
EBSQ	Electronic Banking Service Quality
EFT	Electronic Fund Transfer
E-CS	e-customer satisfaction
E-SQ	e-banking service quality
ICT	Information and Communication Technology
IV	Independent Variable
MLD	Multiple Linear Regression
POS	Point of Sale
SMS	Short Message Service
VIF	Variable inflation factor

Abstract

Nowadays, practically all Ethiopian banks are embracing e-banking service systems to improve service quality and customer happiness. Customers are currently reviewing banks based on their experience with digital banking service. As a result, banks must meet the e-banking service quality standards set by clients. This paper investigated "The effect of e-banking services" Qualities on Customer satisfaction: The case of Awash Bank. The study used a conceptual model consisting of six dimensions of E-banking service quality: reliability, transaction efficiency, customer support, service security, ease of use, and performance. The study used a quantitative research approach and employed explanatory and descriptive research designs to determine the satisfaction of E-banking users. Primary data were collected using a 5-point Likert-scale questionnaire distributed to customers, and secondary data were used. The study distributed questionnaires to 399 customers of Awash Bank in its Addis Ababa branches; out of these, 300 questionnaires were collected and tested for reliability and validity before conducting a quantitative survey. The study used convenience sampling techniques. The study tested a hypothesis to determine whether the six E-banking service quality dimensions had a significant effect on customer satisfaction. The results of the study showed that all dimensions had a positive and significant effect on customer satisfaction, except service security and performance has a negative effect on customer satisfaction. Based on these findings, all proposed hypotheses for the six independent variables have been accepted, as the p-value for each variable is less than 0.05. Furthermore, the study conducted a regression analysis to determine the two most dominant e-banking service quality dimensions among the six dimensions. The analysis shows that ease of use was the most important dimension, followed by transaction efficiency. The study's findings are crucial because they can assist bank managers in identifying and focusing on the E-banking service quality attribute that customers value the most.

Keywords: **Awash Bank S.C, Reliability, Transaction Efficiency, Customer Support, service security, Ease of Use, Performance, E-banking and Customer Satisfaction**

CHAPTER ONE

1. INTRODUCTION

This chapter discusses the general concept of the entire thesis. It includes the study's background, problem statement, research question, study objectives, study importance, scope, limitations, and study organization.

1.1 Background of The study

In recent years, the adoption of e-banking services has become increasingly popular in Ethiopia, and banks are embracing it as a way to enhance their service quality and meet the growing demand for digital banking services. As customers are now evaluating their banks in the context of e-service, it has become critical for banks to provide the level of e-banking service quality demanded by customers to improve customer satisfaction levels. (Ahmed & Islam, 2019; Gebre & Gebremariam, 2019).The application of electronic banking products/services to banking operations has become a subject off fundamental importance and concerns to all banks operating within a condition for local and global competiveness (Ezeoha, 2006; & Ikechukwu, 2000). Despite the fact that the world banking industry is entering into new phenomena of unprecedented form of competition supported by modern information and communication infrastructure, Statistics show that Africa is lagging behind in the adoption of ecommerce. Accordingly, there are a number of issues for the slow diffusion of e-commerce, some of which may be unique to Africa. Recently several African countries have doing progress in their e-commerce links to integrate themselves with the global connectivity road map (Magembe S. and Shemi A., 2002)

In Ethiopia however cash is still the most dominant medium of exchange and electronic payment systems are at an embryonic stage, In the face of rapid expansion of electronic payment systems throughout the developed and the developing world, Ethiopia’s financial sector cannot remain an exception in expanding use of the system (Garedachew W., 2010).

The degree to which customers are satisfied with a business's offerings is another way to define customer satisfaction, which is typically measured through surveys that use a Likert scale. Customer satisfaction is the degree to which a company's products and services meet or surpass the expectations

of its customers. It is also measured by the number of customers whose satisfaction ratings surpass predefined levels. It is commonly defined as the percentage or number of customers who report a positive experience with a company's offerings, surpassing set satisfaction goals (Timothy, 2012).

Technology significantly impacts service industries, including the financial sector. The dynamic nature of the financial sector demands banks to offer electronic services. E-banking began with the introduction of ATMs, with Finland pioneering this innovation (Timothy, 2012).

Currently, most banks' electronic banking services focus on providing customers with convenience, security, and efficiency. The financial service industry has evolved from traditional methods to online banking, allowing customers to use self-service channels such as ATMs and the internet to meet their financial needs (Timothy, 2012; Qureshi, 2008). The integration of electronic banking products and services is essential for banks to remain competitive both locally and globally (Ezeoha, 2006; Ikechukwu, 2000). Although the global banking industry is progressing rapidly with advanced information and communication infrastructure, Africa lags in e-commerce adoption.

There are several reasons for the slow adoption of e-commerce in Africa, which may be unique to the continent. Recently, many African countries have made progress in integrating themselves into the global e-commerce framework (Magembe & Shemi, 2002). In Ethiopia, cash remains the primary medium of exchange, and electronic payment systems are still in their early stages. Despite the global expansion of electronic payment systems, Ethiopia's financial sector must also adopt these systems (Garedachew, 2010).

Customer satisfaction is a crucial factor in the success of any business, including the financial services sector. It refers to the level to which a company's products or services meet or exceed customer expectations. Measuring customer satisfaction is not a straightforward science, as it can vary from person to person based on various psychological and physical variables. Customer value is essential for gaining a competitive edge and ensuring a company's long-term success through good service delivery (Yan Ma & Ding, 2010). It also influences customers' loyalty towards the service provider (Sirdeshmukh et al., 2002). Technology is crucial for providing faster and more efficient services. Therefore, technology acquisition should be based on actual needs and the ability to deliver customer-friendly solutions. This research focuses on the impact of e-banking services on customer satisfaction, specifically in the case of Awash Bank in Addis Ababa districts.

1.2 Statement of the Problem

The absence of direct human interaction in e-banking calls for an analysis of technology's contribution to electronic customer satisfaction (e-CS), which has historically been a hallmark of the banking industry. Banks must understand how to assure customer satisfaction, particularly in terms of electronic service quality (e-SQ), which should be prioritized (Zavareha 2012). Measuring customer happiness assists organizations in identifying critical aspects that influence customer satisfaction throughout service interactions (Angkit, 2011).

Currently, almost all banks in Ethiopia are adopting e-banking systems to improve service quality and customer satisfaction. E-banking allows customers to use self-service channels to fulfill their financial needs through public and private networks and the internet. In this era of e-services, customers evaluate banks based on the quality of e-banking services. Therefore, banks must provide the level of e-banking service quality demanded by customers, addressing not only what customers want but also when and how they want it. However, customer complaints about e-banking services in Ethiopian banks indicate a gap between customer expectations and the actual perceived quality of e-banking services at Awash Bank. This gap necessitates examining the factors affecting customer satisfaction with e-banking services provided by Awash Bank.

In Ethiopia, the perceived quality of banking services often does not meet customer expectations, although e-banking facilities are crucial for a country's socio-economic development. Numerous studies have examined the opportunities, challenges, and practices of e-banking facilities (Kerem, 2003; Hoppe et al., 2001; Garedachew, 2010). These studies focused on the opportunities and challenges of electronic banking and identified socio-economic factors affecting electronic banking performance but did not analyze the impact of e-banking service quality on customer satisfaction at Awash Bank using six e-banking service quality dimensions. These dimensions include reliability, transaction efficiency, customer support, service security, ease of use, and performance. This study aims to fill this research gap by measuring the effect of e-banking service quality on customer satisfaction in Awash Bank, Ethiopia, using these service quality dimensions.

1.3 Research Questions

In order to address the identified gaps, the following research questions was developing to undertake the study.

1.3.1 Main Research Question

How does e-banking service affect customers' satisfaction in Awash Bank?

1.3.2 Sub-Research Questions

- What are the factors affecting customer's satisfaction with electronic banking services?
- What is the dominant e-banking services dimensions (Reliability, Transaction Efficiency, Customer Support, service security, Ease of Use and Performance) that has strong effect on customer satisfaction in Awash bank customers?

1.4 Research Objectives

1.4.1 General Objective of the Study

The main objective of this study is to examine the effect of e-banking service on customer Satisfaction in Awash Bank customers.

1.4.2 Specific Objective of the Study

- To Identity factors affecting customer satisfaction with e-banking services.
- To identify the dominant e-banking dimensions, namely Reliability, Transaction Efficiency, Customer Support, service security, Ease of Use and Performance on customer satisfaction among Awash bank customers.

1.5. Significant of the study

This study has the potential to add to the body of knowledge already available in Ethiopia regarding electronic banking. By identifying areas for improvement, the study can aid the bank in enhancing its service quality to better satisfy customers. In order to increase client happiness and the bank's profitability, it seeks to create the finest plans for providing effective and efficient services. This study also provides insights (valuable reference for academicians) for other researchers working on related topics.

1.6. Scope of the Study

Different factors that limit the scope of the research like geographical limitations, cost, and time

are major factors that obligated the researcher to be confined to the Addis Ababa city districts of Awash Bank. The study only used six measurements of e_ banking service quality. The researcher focused on the banks customers who had utilized e-banking services in this districts.

1.7 Limitation of the Study

The study does not include every Awash Bank location across the country. Another limitation is its focus solely on customer perspectives regarding e-banking, excluding the viewpoints of employees and other stakeholders. Additionally, the study analyzes the impact on customer satisfaction using only specific variables.

1.8 Operational Definition

1.8.1 Automated Teller Machines (ATM)

An ATM is a self-service terminal that enables customers to access their bank accounts and perform financial transactions using a debit or credit card, secured by a personal identification number (PIN).

1.8.2 Debit Card

A debit card is a bank-issued card linked directly to the customer's checking or savings account. It allows immediate access to funds for transactions and withdrawals.

1.8.3 Credit Card

A credit card, provided by companies such as Capital One, is intended for making purchases both in stores and online. It can also be used for balance transfers and withdrawing cash (referred to as cash advances or cash withdrawals) from ATMs. Unlike a credit card, a debit card directly deducts funds from your checking account when used.

1.8.4 Point-of-Sale (POS)

A point of sale (POS) device is used to handle transactions for retail customers. A POS system serves as the central hub for business operations related to sales, inventory, and customer interactions. It facilitates payment processing and records sales data.

1.8.5 Internet Banking

Also known as online banking) allows customers to perform financial transactions and access banking services through a bank's website using a computer or mobile device with an internet connection.

1.8.6 Mobile Banking

Mobile banking refers to the use of a smartphone or tablet to perform banking activities through a bank's dedicated mobile app or website.

1.8.7 Prepaid Card

A prepaid card isn't connected to a bank checking or savings account, nor to a credit union share draft account. Instead, it allows you to spend money that you've preloaded onto the card. This process is often referred to as “loading money onto the card.”

1.8.8 Agency Banking

Refers to the provision of financial services through third-party agents who act on behalf of a ban. In agency banking, local merchants act as mini branches for financial institutions, helping to register new customers and serving as points for cash deposits and withdrawals.

1.9 Organization of the Study

The study is divided into five chapters. The first chapter discusses the study's context, problem statements, research questions, objectives, scope, significance, and structure. The second chapter discusses prior studies on e-banking and client satisfaction, both locally and abroad. The third chapter discusses the data kinds and sources used, sampling methodologies for calculating sample size, collection equipment and procedures, and data processing methods. The fourth chapter summarizes the study's analysis and findings. The final chapter presents a summary of the study finding, conclusions, and suggestions.

CHAPTER TWO

RELATED LITERATURE REVIEW

2. LITERATURE REVIEW

This chapter dealt with the theoretical concepts, empirical studies, and conceptual framework that formed the foundation of the present study. The chapter began by introducing the theoretical concepts that informed the research question. Next, a review of previous empirical studies that were relevant to the research topic was presented. The chapter then outlined the conceptual framework and hypothesis of the study.

2.1 Theoretical Literature Review

2.1.1 Concept of E- Banking

E-banking (Electronic Banking) refers to the use of electronic and digital technologies to provide banking services to customers over the internet or through other electronic channels. It enables customers to perform financial transactions and access banking services remotely without the need to visit a physical branch. E-banking utilizes web browsers for the user interface and the Internet for data transfer and software downloads, which can help reduce maintenance costs. For users, e banking provides real-time information and 24/7 access to banking services, along with the familiarity of a browser interface (Hertzum, & M. et al, 2004).

It improves bank management, increase profitability, raise competitive advantage, and lower expenses (Almazari A.; & Siam A., 2008). E-banking needs to be safe and easy to use because it is a high-risk industry with the potential for large financial loss. The evolution of e-banking has revolutionized the banking industry, offering unparalleled convenience, efficiency, and accessibility.

2.1.2 The evolution of E- banking System

According to Osabuohien E. (2008), technology is the application of knowledge to perform tasks and includes the skills and processes necessary for activities within a specific context. Information and Communication Technology (ICT), which involves computer systems, telecommunications,

networks, and multimedia applications, emerged in the late 1980s, replacing terms like Electronic Data Processing (EDP) and Management Information System (MIS), though these terms are still in use (Frenzel, C., 1996).

The adoption of ICT in the banking sector, known as electronic banking, is crucial for banking services' competitiveness both locally and globally (Adewuyi I., 2011). Electronic innovations in banking began in the 1970s with the computerization of financial institutions (Malak J., 2007). By the 1980s, ATMs became visibly present to customers, furthering the development of innovative banking through advancements in telecommunications and information technology.

The 1990s saw the emergence of automated voice response (AVR) technology, enabling telephone banking services. As technology advanced, banks offered services through customer-operated PCs using proprietary intranet software, primarily for corporate customers (Sohail M. & Shanmugham B., 2003). The first Internet bank, Security First Network Bank, was established in 1995 in the USA, followed by other major banks like Citibank and Bank of America introducing their internet banking services. These technological advancements significantly improved banking industry standards. Adewuyi I. (2011) noted that only banks with fully networked electronic systems and complete ICT implementation could withstand competitive pressures.

2.2 Customer Satisfaction

According to Edfy P. (2000), customer satisfaction is the method by which businesses ensure customer loyalty and prevent defection to competitors. It has garnered the attention of business leaders as it is essential for business sustainability. Nigel H. et al. (2007) define it as a measure of how well a company's products and services exceed customer expectations. In a competitive marketplace, customer satisfaction is viewed as a key differentiator and has become a fundamental element of business strategy. It can expand the customer base, utilize a diverse customer mix, and enhance the organization's reputation (Thimoty, 2012). Additionally, customer satisfaction delivers value, leading to customer loyalty. Businesses revolve around customers, who are considered the market's "Kings." Therefore, it is crucial for organizations to meet all customer expectations and ensure their satisfaction. Satisfaction can develop quickly or over time and represents the overall pleasant experience after using a product or service.

2.3 Determinates of Customer Satisfaction

2.3 .1 Product Perceived Performance and Expectations

When performance falls below expectations, customers become dissatisfied. Conversely, when performance exceeds expectations, customers are highly satisfied or even delighted (Ulrich K. & Eppinger S., 2004). Many companies strive for high satisfaction since merely satisfied customers can easily switch to competitors when better offers arise. Achieving this level of service quality requires a serious commitment from all employees to exceed customer expectations, prompting customers to share their positive experiences. Oliver R. (1980) found that disconfirmation influences customer satisfaction—positive disconfirmation (performance surpassing expectations) boosts satisfaction, while negative disconfirmation (performance falling short of expectations) reduces satisfaction.

2.3.2 Service Quality

According to Fornell C. (1992), consumers' pleasure is mostly determined by how well they receive goods or services. Therefore, better customer happiness is typically correlated with higher perceived quality. It is regarded as the most important tool for competition and is necessary for an organisation to succeed. Customers' overall assessment of the service's perfection or superiority, which comes from contrasting their expectations with their actual experience, is known as perceived service quality (Caruana A. & Malta M., 2002). To meet and understand customers' needs and desires, businesses must gather this vital information for their success and customer satisfaction improvement.

2.3.3 The Perspective of the Customer

Customer happiness is mostly determined by a product's perceived value, claim Swaminathan J. & Ananth A. (2010). When customers obtain a high-quality product at a competitive price that meets their expectations for value and service, they are extremely delighted. Customer happiness depends on product concerns being clarified because product experiences can be unclear. Understanding customer perspectives is critical for identifying service gaps, enhancing user experiences, and fostering loyalty.

2.3.4 Fees and Charges

Fees and charges refer to the costs customers incur for using various digital banking services. Offering top-notch services that satisfy customers' demands at reduced prices might provide an e-banking business a competitive edge. E-banking has successfully decreased operating and administrative expenses, according to studies (Rotchanakitumnuai S. & Speece M., 2003).

2.4 Relationship between E-banking service and customer satisfaction

Through globalisation and the creation of a single global economy that enables rapid and effective information sharing between domestic and foreign companies, electronic banking has improved client satisfaction. Increased profitability and improved returns on investment have resulted from banks' increasing adoption of various technology gadgets to enhance customer service and guarantee satisfaction. Because consumer satisfaction and electronic banking services are positively correlated, banks are motivated to keep impressing their clients, which cultivates loyalty.

Today, nearly every bank offers some form of electronic banking, even in remote areas. Vaidya (2011) suggests that emerging technology will create new ways of generating leads, prospecting, and developing deep customer relationships, ultimately achieving superior customer experiences through bi-directional communication. This allows businesses to operate anytime, anywhere, facilitating easier and more convenient purchases from different countries, and delivering goods right to customers' doorsteps without them needing to move a muscle.

2.5 Empirical Literature Review

Although numerous related studies have been conducted globally, there is a limited number of studies focusing on Ethiopia. Sintayehu Y. (2015) researched the impact of e-banking services on customer satisfaction in selected commercial banks in Addis Ababa, aiming to identify e-banking dimensions that influence customer satisfaction.

Assefa M. (2013) studied the impact of e-banking on customer satisfaction in two private banks in Gondar city, using descriptive and inferential statistics. The findings indicated that most users are young, educated, and salaried, with business people being less active. E-banking services save time by reducing waiting periods in bank halls and allow customers to monitor their account movements. Milion A. (2013) assessed the impact of e-banking on customer satisfaction in the Ethiopian banking industry,

focusing on Gondar city compared to traditional banking. The study, which involved interviews and questionnaires, revealed a relationship between demographic characteristics and satisfaction in e-banking.

Aladdin and Hassan A. (2011) explored e-banking functionality and customer satisfaction outcomes in Jordanian commercial banks. Using purposive sampling, the study showed that e-banking's adoption positively affects customer satisfaction through factors like accessibility, convenience, security, privacy, content, design, speed, fees, and charges. Ammarsa'eed H. (2012) investigated the effect of e-banking services on customer value and loyalty in Jordanian commercial banks, finding a positive impact on both customer value and loyalty, with an indirect effect of e-banking services on loyalty mediated by customer value.

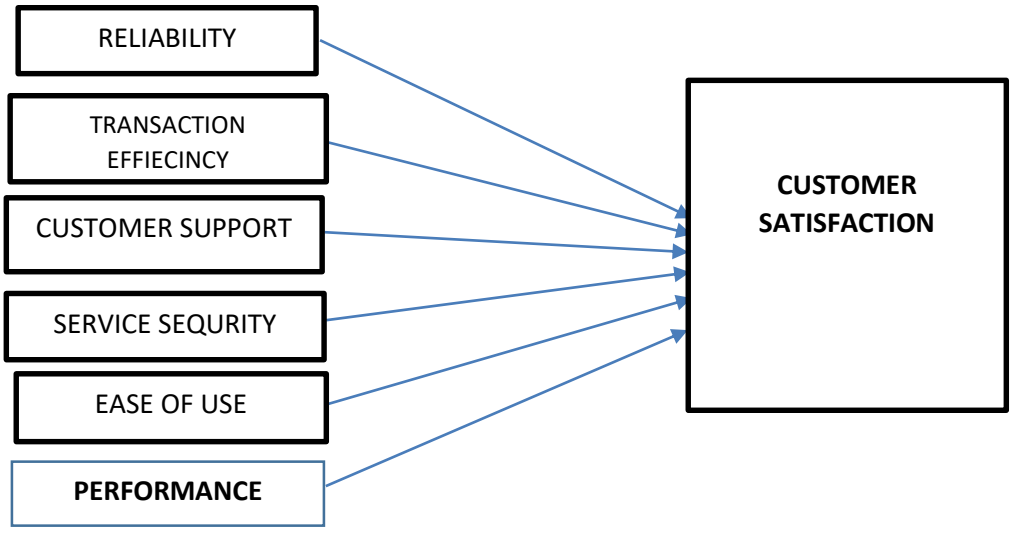
Jannatul M. (2009) examined e-banking and customer satisfaction in Bangladesh, focusing on variables like reliability, responsiveness, assurance, empathy, and tangibles. Using the SERVQUAL model, the study found that these dimensions significantly contribute to customer satisfaction in e-banking.

Most e-banking-related studies are too remote to be directly comparable to this thesis. The researcher used six e-banking service quality dimensions specific to Awash Bank in Addis Ababa to examine the effect of e-banking services on customer satisfaction. This study aims to address the current literature gap and representativeness by investigating the impact of e-banking service quality on customer satisfaction in Awash Bank's Addis Ababa branches.

2.6 Conceptual Frame Work of the Research

The impact of e-banking service quality aspects (reliability, transaction efficiency, customer support, service security, ease of use, and performance) on customer satisfaction is conceptualized in this study based on the reviewed literature. The conceptual framework that was developed in this study guided the research design and analysis, providing a basis for testing the proposed hypotheses and addressing the research question.

Figure 1. Conceptual Model



Source; Rangson.N and Titda.N (2013)

2.7 VARIABLES DEFFINITION AND HYPOTHESIS DETERMINATION

The aim of this study is to examine customer satisfaction on e-banking services: The case of Awash Bank. Based on this aim some major factors will be explored as to how they affect the customers' satisfaction in e-banking services by Awash Bank based on established hypothesis.

DEPENDENT VARIABLE: -

Customer Satisfaction

Kotler (2000) asserts that emotions of delight, excitement, relief, happiness, and acceptance are all associated with consumer satisfaction. According to research, the main factor influencing satisfaction is whether or not pre-consumption expectations are confirmed. Before consuming a product, customers have an expectation about its performance level. As customers use the product, they assess its performance against their expectations and make decisions about how satisfied they are. The utilization of these dependent variables is supported by empirical evidence, including research by Simon (2016), Mohammad, and Naser (2019). So, the study used customer satisfaction as the dependent variable.

INDEPENDENT VARIABLE: -

Reliability

Reliability is the ability of the e-banking system to consistently deliver the promised service in a dependable and accurate manner. According to Simon (2016), this entails fulfilling customer expectations about transaction speed (the speed at which transactions are finished), accuracy (the correctness of the transactions with relation to the money withdrawn), and the availability of functional equipment around-the-clock. Studies by Mekides (2019), Simon (2016), and Mohammad and Naser (2019) provide empirical support for this variables

As a result, the study concluded that the hypothesis had a significant effect.

- H1: Reliability has significant effect on customer's satisfaction in e banking services of Awash Bank.

Transaction efficiency

The capacity of consumers to access any e-banking service, find the product they want and related information, and finish transactions with little effort is referred to as transaction efficiency. According to Leelapongprasut et al. (2005), it includes components like current information, reaction time, download time, thorough product information, tutorials/demonstrations, and help functions. As a result, this effect was considered significant by the study.

H2: Transaction efficiency has significant effect on customer's satisfaction in e- banking services of Awash Bank.

Customer support

Customer support is the bank's ability to provide timely, accurate, and helpful responses to customer needs. It includes resolving technical issues, answering inquiries, and ensuring a seamless user experience. So, support is very important for customers (Rangsan & Titida, 2013). Studies like those by Aladdin and Hassan A. (2011) in Jordan emphasize that strong customer support services not only resolve immediate problems but also foster long-term customer loyalty by ensuring a positive service experience. Globally, customer support has been recognized as a decisive factor for retaining users in competitive e-banking markets. As a result, this effect was considered significant by the study.

- H3: Customer support has significant effect on customer's satisfaction in e-banking services of Awash Bank.

Service security

Service security refers to the measures and protocols implemented to protect customer data, financial transactions, and banking systems from unauthorized access, fraud, and cyber threats. It is made up of employees who are consistent customers, making consumers feel safe in their transactions, employees who are consistently courteous, and staff who are knowledgeable enough to address customer questions (Parasuraman, Zeithaml & Berry, 1985). There are empirical studies that employ this variable, such as those conducted by Mohammad and Naser (2019) and AlHaliq (2016). As a result, this effect was considered significant by the study.

- H4: Service security has significant effect on customer's satisfaction in e-banking services of Awash Bank.

Ease of use

The ease of use in e-banking refers to how simple and intuitive it is for customers to navigate and perform transactions on digital banking platforms. A user-friendly system enhances customer satisfaction, promotes adoption, and increases the efficiency of banking services. Customers consider the effort required while choosing between alternative service deliveries choices (Richard 2012). Empirical data supports the usage of this variable, as demonstrated by Mohammad and Naser (2019), AlHaliq (2016). As a result, this effect was considered significant by the study.

- H5: Ease of use has significant effect on customer's satisfaction in e-banking services of Awash Bank.

Performance

Performance refers to the operational quality of each e-banking service and feature offered by a bank. It includes whether e-banking services are available in several languages, have 24-hour availability, and allow for fund transfers between banks (Garvin, 1987). In Ethiopia, Sintayehu Y. (2015) discovered that performance, including transaction speed and system dependability, is an important indicator of customer satisfaction, particularly in locations with challenging telecommunication

infrastructure. As a result, they determined that simplicity of use had a favorable and considerable impact on consumer satisfaction.

As a result, this effect was considered significant by the study.

- H6: Performance has significant effect on customer's satisfaction in e-banking services of Awash Bank.

CHAPTER THREE

3. RESEARCH METHDOLOGY

3.1 INTRODUCTION

3.2 Description of the Study Area

The study conducted in Addis Ababa the capital city of Ethiopia during September 2024 to January, 2025. The study mainly focus on finding the effect of e-banking services on customer satisfaction the case of Awash Bank in Addis Ababa districts.

Awash Bank has four main districts(regions) in the city these are northern district, eastern district, southern and western districts (Awash Bank's internal portal,2024) the researcher opt this city four districts is because it is near to and easy to collect data geographically for the researcher.

3.3 Research Approach and Design

In this study, the researcher employed a quantitative research approach to examine the impact of e-banking service quality on customer satisfaction. Quantitative methods are useful for determining the relationship between an independent variable and a dependent or outcome variable within a population. Consequently, quantitative data was gathered on service quality measurement dimensions using a conceptual model developed by Rangsan N. & Titida N. (2013). This model includes six dimensions for measuring e-banking service quality: reliability, transaction efficiency, customer support, service security, ease of use, and performance, which serve as independent variables.

The researcher analyzed the effect of these independent variables on customer satisfaction, the dependent variable, based on results obtained from multiple regressions. As a result, the research design was both explanatory and descriptive.

The overall strategy for answering research questions is known as the study design (Saunders et al., 2007). A causal research design was employed for this study, which reflects hypothesis testing by evaluating the effect of particular modifications on preexisting assumptions and looking for causal explanations.

3.4. Target Population of the Study

The researcher was measure the effect of e-banking services on customers' satisfaction in Awash Bank from the view point of the customers in accordance with the conceptual model of measuring service quality. Therefore, the population under this study is all customers of Awash Bank who are using e-banking facilities in Addis Ababa districts.

3.5 Sampling Size and Technique

Sampling involves the various procedures that aid to select a part to represent a population. Purposive sampling is used in determining the sampled respondents in the study. The branch selection was done following the opening time of the branch this is because the researcher assumes that those branches respondents are able to give representative data for all four districts of Awash Bank in Addis Ababa.

Sample size is 399 customers from a population of approximately **517,559** customers as of Sep.t 30, 2024 according to awash bank annual report data. The sample size to this study is determined by using the formula developed by Solvin (1960). Sample size from the customers is calculated as follows:

$$n = \frac{N}{1+Ne^2}$$ =n = 517,559.00/1+517,559.00 (0.05)2

n=517,559.00/1,294.90

n=**399**

Table 3.1 List of branches the questionnaire was distributed

Awash Bank		
District	**Branch Name**	**Sample**
South	Dil Gebeya	28
	Mekanisa Abo	32
North	Arat Kilo	46
	Churchil Road	50
	Shalla	78

East	Bole Medhanialem	72
West	Balcha A/Nefso	52
	Lideta	41
Total		**399**

According to the Table 3.1 above, presented information on the sample distribution and data collection from various branches of Awash Bank in the four districts of Addis Ababa. The districts were divided into four: South, North, East, and West, and two branches was selected for each region, with a predetermined sample size for each branch. The study had a total sample size of 399, and 300 completed questionnaires was collected. It is worth noting that there were variations in the sample size for each branch, and there were also discrepancies between the numbers of distributed and collected questionnaires. These discrepancies could have been due to factors such as non-response or incomplete responses.

3.6 Methods of Data Collection

The north, east, south, and west districts are the four regions that make up Addis Ababa. To disseminate the questionnaire to a proportionate number of clients, branches were chosen at random and proportionately from each district. Because it was difficult to get a list of every customer's name for the sample, convenience sampling was utilized in an effort to increase representativeness. Both primary and secondary sources of data were gathered. A five-point Likert scale was used to collect primary data, and books, previous literature reviews, and pertinent articles were used to gather secondary data.

3.7 Method of Data Analysis

The mean scores of the e-banking service quality categories were determined and the demographic characteristics of the respondents were examined using descriptive statistics. Using SPSS version 20, inferential statistics were used to assess hypotheses through regression analysis and correlation.

3.8 Research Model

The aim of this study was to examine the effect of e-banking service on customers' satisfaction of Awash Bank. The researcher employed the MLD (multiple linear regression) model to determine the significance level of the factors at which the customers' satisfaction is determined in e- banking.

Customer satisfaction in e-banking = CSEB

Basically, $CSEB = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 + \beta 5X6 + \varepsilon$

Where, CSEB = Customer Satisfaction in E-Banking

X1 = Reliability X4 = Service Security

X2 = Transaction efficiency X5 = Ease of use

X3 = Customer support X6 = Performance

Here α is constant and β is coefficient of estimate and ε is the error term. Customer satisfaction in e-banking is dependent variable on independent variables X1 to X6. The six factors Reliability, Transaction efficiency, Customer support, Service security, Ease of use and Performance have been established based on reviewed literature and empirical evidences.

3.9 Reliability Test and *Analysis*

When measurements are repeated on the same object, reliability refers to the trustworthiness of the measuring device in providing consistent numeric values (Gaur & Gaur, 2009). Reliability, transaction efficiency, customer support, service security, ease of use, and performance are among the dimensions for evaluating the quality of e-banking services that are developed by the conceptual model and described in the literature. The scale's internal consistency is shown by the Cronbach alpha coefficient. The scale's items may be cohesive and assess the same underlying concept if the Cronbach alpha coefficient is high. According to Gaur A. and Gaur S. (2009), a suitable test of scale reliability has a Cronbach alpha value more than 0.70. Therefore, there was great internal consistency across all six e-banking service quality parameters.

Table 3.2 Cronbach Alpha Coefficient

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.893	.894	6

From Table 3.2, Cronbach's Alpha shows that a value of 0.893, indicating a high level of internal consistency among the items measured. Cronbach's Alpha Based on Standardized Items, has a value of 0.894, which is slightly higher but still indicates strong reliability. The N of Items," (Reliability, Transaction Efficiency, Customer support, Service security, Ease of use and Performance) indicates that there are 6 items involved in this analysis.

Both values for Cronbach's Alpha (0.893 and 0.894) being close to 1 suggest that the items are highly reliable.

3.10 Validity Analysis

Using Pearson correlation, the study's empirical results show that, for all six dimensions, there is a significant association between customer satisfaction and e-banking service quality dimensions at the $p<0.05$ coefficient level. The validity of the instrument utilized in the study is supported by this high degree of significance.

3.11 Ethical Concerns

Respondents were given the assurance that their answers would be kept completely private and were not obliged to identify their names in order to keep their data in secret. In the questionnaire's introduction, the goal of the study was described. Only willing participants were given the questionnaires.

CHAPTER FOUR

RESULTS AND DISCUSSION

4. Introduction

The information gathered from the respondents has been examined and interpreted in this chapter. 399 Awash Bank e-banking service users were given a structured questionnaire; 300 of them were able to complete it, yielding a 75% response rate. SPSS version 20 was used for the analysis. Using the conceptual model to determine the relationship between e-banking service quality aspects and customer satisfaction, the analysis's goal was to quantify the impact of e-banking services on customer satisfaction at Awash Bank. We evaluated the hypothesis that customer satisfaction is greatly impacted by the quality characteristics of e-banking services. The validity and reliability of the construct were evaluated before the study could begin.

4.1 Response Rate of Respondents

It is an important metric that indicates the level of engagement and willingness of participants to provide their responses.

Table 4.1. Respondents' response rate

Questionnaires Distributed	Questionnaires Returned	Percentage
399	**300**	**75%**

Source: Own survey study, 2024

As illustrated in Table 4.1, out of 399 distributed questionnaires, 300 were properly filled and returned, resulting in a 75% response rate. According to Ruta (2017), a response rate of 50% is satisfactory, 60% is good, and 70% and above is excellent for a study. This indicates that the data obtained was sufficient for analysis. Therefore, the subsequent analysis was conducted based on this sample size of 300 (75%).

4.2 Demographic Characteristics of Respondents

The demographic profile of the respondents including gender, age, education level and marital status, is described below:

Table 4.2 Demographic Profile of e-banking customers

Demographics		Frequency	Percentage
Gender	Male	191	63.7
	Female	109	36.3
Age	18-24	85	28.3
	25-35	170	56.7
	36-50	33	11
	>50	12	4
Marital status	Single	116	38.7
	Married	117	39
	Divorced	60	20
	Windowed	7	2.3
Educational level	Primary	3	1
	High school	44	14.7
	Tvet	36	12
	University Degree	182	60.7
	Master degree and above	35	11.7
Employment	Unemployed	18	6
	Student	17	5.7
	Salaried	169	56.3
	Business man/women	68	22.7
	Pensioner	6	2
	Other	22	7.3

Source: Own survey study, 2024

According to Table 4.2, 63.7% of e-banking users were men and the age group between 25-35 cover (56.7%) of e banking user. Additionally, the table shows that 28.3% of the respondents were young people (ages 18 to 24). Just 11% and 4% of responders, respectively, were between the ages of 36 and 50 and above 50. In terms of marital status, 39% of e-banking service users were married, while 38.7% were single. The majority of respondents (60.7%) have a degree. This suggests that the respondents were highly literate. Though there were some numbers of businesspeople (22.7%), students (5.7%), pensioners (2%), other (7.3%), and jobless (6%), the majority of respondents (56.3%) were salaried.

Table 4.3 Respondents Relationship with the Bank

Items		**Frequency**	**Percentage**
Respondents relationship with the bank	Depositor	221	73.7
	Borrower	15	5
	Both depositor and borrower	37	12.3
	Other service Seeker	27	9
Respondents' account type with the bank	Checking Account	60	20
	Saving Account	240	80
E banking products	ATM	109	36.3
	POS	65	21.7
	Mobile Banking	74	24.7
	Internet Banking	42	14

	Others	10	3.3

Source: Own survey study, 2024

As Table 4.3 indicates, most of respondents were depositors (73.7%) and some were both depositors and borrowers (12.3) and customers who had relationship with the bank solely borrowers and other service seekers were 5% and 9% respectively.

Regarding respondents account type with the bank most of respondents had saving account with (80%) and the remaining respondents had checking account with (20 %) had a checking account.

Finally, regarding the e-banking products, the majority of respondents were ATM users with 109 (36.3%); the remaining products were used by some number of customers, as follows: mobile banking with 74 (24.67%), POS with 65 (21.7%), internet banking with 42 (14%), and other e-banking products with 10 (3.3%). The majority of respondents in the sample were ATM users, indicating that ATM services were likely the most commonly used e-banking product among the customers of the service provider being studied.

4.3 E – Banking Service Quality Dimensions

Simple evaluations of the means and standard deviations for the variables of interest for each group provide one statistical method for establishing group equivalency (Marczyk et al., 2005). The sample group's average degree of agreement or disagreement with various statements is indicated by the mean. Greater agreement with the statement is indicated by a higher mean, whilst greater disagreement is shown by a lower mean.

Conversely, the standard deviation illustrates the variation in observed responses within a single sample. The 'fit,' or how well the mean captures the data, is measured. A good fit is indicated by data points that are closer to the mean, as indicated by smaller standard deviations in relation to the mean. The six dimensions, along with their mean and standard deviation, were calculated using a one-sample t-test, and the results are presented in the table below.

Table 4.4 One-Sample Statistics

	N	Mean	Std. Deviation

RELIABILITY	300	3.7040	.61496
TRANSACTION EFFICIENCY	300	3.7400	.75163
CUSTOMER SUPPORT	300	3.7073	.68726
SERVICE SECURITY	300	3.7972	.78853
EASE OF USE	300	4.0050	.55279
PERFORMANCE	300	3.5013	.55143

Source: Own survey study, 2024

As the table 4.4 all e-banking service quality dimensions have been assessed with standard deviations above satisfactory. The mean results indicate that all variables significantly contribute to e-banking service quality and overall customer satisfaction.

The mean and standard deviation value presented in detail below

Ease of Use (Mean: 4.005)

This dimension indicates how easy it is for customers to navigate and use the e-banking platform. A mean value of 4.005 suggests that, on average, customers find the platform easy to use.

Customer Support (Mean: 3.7073)

This reflects the quality of customer service provided by the e-banking platform. A mean value of 3.7073 indicates that customers are generally satisfied with the support they receive.

Service Security (Mean: 3.7972)

This dimension measures the security features and protocols in place to protect customer data. A mean value of 3.7972 suggests that customers perceive the security measures as adequate.

Transaction Efficiency (Mean: 3.7400)

This indicates how efficiently transactions are processed through the e-banking platform. A mean value of 3.7400 suggests that customers find the transaction process efficient.

Reliability (Mean: 3.7040)

This dimension measures the consistency and dependability of the e-banking services. A mean value of 3.7040 indicates that customers trust the reliability of the platform

Performance (Mean: 3.5013)

This reflects the overall performance of the e-banking platform, including speed and functionality. A mean value of 3.5013 suggests that while customers are somewhat satisfied with the performance, it is rated lower compared to other dimensions.

Standard deviation for each dimension is above satisfactory, meaning there is some variability in the ratings provided by customers. However, this variability is not excessively high, indicating a relatively consistent perception among respondents.

Generally, the relatively high mean values across categories suggest that customers generally perceive these aspects positively, contributing to overall satisfaction with e-banking services. However, the dimension of "Performance" stands out as having the lowest mean value, suggesting it may be an area for improvement to enhance overall customer satisfaction.

4.4 Customer Satisfaction

To assess customer satisfaction levels at a selected branch of Awash Bank, the researcher categorized satisfaction into five levels: highly dissatisfied, dissatisfied, neutral, satisfied, and highly satisfied. This variable was also used as the dependent variable in the study. The researcher examined the association and impact of e-banking service quality dimensions on customer satisfaction. As indicated in the one-sample statistics table, the standard deviation (0.51287) of customer satisfaction levels suggests there was minimal variability in overall customer satisfaction within the data.

Table 4.5 Overall level of customer satisfaction

	Code	N	Mean	Std. Deviation
How satisfied are you with e-banking, technological performance of the bank	CU1	300	4.25	.831
How satisfied are you with e banking Services accessibility (accessibility of POS and ATM services)	CU2	300	4.19	.922

How satisfied are you with the e-banking completion of a task accurately	CU3	300	4.19	.879
How satisfied are you with the speed of e banking transaction processing	CU4	300	3.94	1.233
How satisfied are you with e-banking Guidance for common problem	CU5	300	3.93	1.032
How satisfied are you with e-banking Security for transaction data and privacy	CU6	300	4.19	.922
How satisfied are you with e- banking service to use	CU7	300	4.54	.666
How satisfied are you with e- banking Service functionality 24/7 (functionality of POS and ATM services)	CU8	300	3.94	1.233
How satisfied are you with the e- Banking wide range of products and Services provided	CU9	300	4.19	.922
What is your overall satisfaction, with the e-banking services provided by the bank	CU10	300	4.25	.831
Customer satisfaction			**4.1617**	**.51287**

Source: Own survey study, 2024

Table 4.5 shows the results of a survey on consumer satisfaction with e-banking services. The survey consisted of ten items, each with a 5-point Likert scale ranging from 1 (extremely unsatisfied) to 5 (very satisfied). The mean scores for each item revealed that customers were generally pleased with e-banking services, ranging from 3.93 to 4.54. The item with the highest mean score was "How satisfied are you with e-banking services to use?" (CU7), and the item with the lowest mean score was "How satisfied are you with e-banking guidance for common problems?" (CU5). The overall customer satisfaction mean score was 4.1617, indicating that customers were generally satisfied with e-banking services. The standard deviation of .51287 suggested that there was some variability in customer satisfaction levels. These results provided valuable insights to the bank on areas where they were doing well and areas that may have needed improvement to enhance customer satisfaction with e-banking services.

4.5 Inferential Statistical Analysis

4.5.1 Tests of Assumptions for Regression Model

The following tests were carried out to make sure the data were suitable for assumption-regression analysis before using regression analysis: For instance, it has been taken to include a normality test, a multi-collinearity test, a linearity test, tolerance and VIF.

4.5.1.1 Multi-collinearity Test between Study Variables

Multicollinearity occurs when two or more predictors in a regression model have a strong (perfect) association with a correlation coefficient of 1. One method for detecting multicollinearity is to examine a correlation matrix of all predictor variables and determine if any correlate particularly strongly. Andy F. (2009) presents and analyses the link between explanatory variables. A correlation matrix is used to establish the relationship between explanatory factors. The researcher employed bivariate correlation, which takes into account the Pearson correlation coefficient, to ascertain the presence and strength of link. Andy F. (2005) conducted a correlation analysis using the Pearson's correlation coefficient (r) to determine the strength and direction of the correlations between the customer satisfaction and service quality characteristics. The results of the Pearson correlation analysis demonstrated a statistically significant positive link between the service quality indicator variables and overall customer satisfaction.

Table 4.6 Correlation Matrix between explanatory variables,

Correlation Matrix between Dependent Variable and explanatory variables

		Customer satisfaction	Reliability	Transaction efficiency	Customer support	Service Security	Ease of use	Performance
Customer satisfaction	Pearson Correlation	1	.478**	.714**	.478**	.252**	.739**	.063
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.273
	N	300	300	300	300	300	300	300
Reliability	Pearson Correlation	.478**	1	.680**	.589**	.743**	.658**	.433**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	300	300	300	300	300	300	300
Transaction efficiency	Pearson Correlation	.714**	.680**	1	.818**	.583**	.672**	.404**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	300	300	300	300	300	300	300

Customer support	Pearson Correlation	.478**	.589**	.818**	1	.601**	.441**	.536**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	300	300	300	300	300	300	300
Service security	Pearson Correlation	.252**	.743**	.583**	.601**	1	.653**	.594**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	300	300	300	300	300	300	300
Ease of use	Pearson Correlation	.739**	.658**	.672**	.441**	.653**	1	.355**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	300	300	300	300	300	300	300
Performance	Pearson Correlation	.063	.433**	.404**	.536**	.594**	.355**	1
	Sig. (2-tailed)	.273	.000	.000	.000	.000	.000	
	N	300	300	300	300	300	300	300

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

Source: SPSS output, 2024

According to table 4.6, Ease of use, Transaction efficiency, Reliability and Customer support have the strong positive relationship with customer satisfaction at (r=0.739), (r=0.714), (r=0.478) and (r=0.478) respectively. The rest of the dimensions; Service security & Performance have a moderate positive correlation with customer satisfaction of; (r=0.252) and (r=0.063) respectively. That means, all the service quality indicators have positive correlation effect upon the level of customer satisfactions though their degree of effect vary. From the table 4.6 observed that the

above all cases as the correlation statistics confirms the presence of positive relationships to customer satisfaction which is significant even at the $p<0.01$ level.

The results showed that all dimensions of e-banking services were positively correlated with each other, although the strength of the correlations varied. The strongest correlations were observed between Transaction efficiency and Customer support at (r= 0.818), followed by reliability and service security (r =.743**), and reliability and transaction efficiency (r =.680**).

These results suggested that improving one dimension of e-banking services may have a positive impact on other dimensions as well. For example, improving transaction efficiency may also improve reliability and customer support. The findings could be useful for e-banking service providers to identify areas that need improvement and prioritize their efforts to enhance overall customer satisfaction. Generally, from the table 4.6 observed that no explanatory variables are perfectly correlated or with a correlation of above 0.8 or 0.9, therefore the study result indicates that as there is no Multi-collinearity problem.

4.5.1.2 Linearity Test

The degree to which changes in the independent variables are correlated with changes in the dependent variable is known as linearity. Plots of the regression residuals were examined using SPSS software to ascertain whether there is a linear relationship between the dependent variable (CSEB) and the independent variables (X1: reliability, X2: transaction efficiency, X3: customer support, X4: service security, X5: ease of use, and X6: performance) is linear.

Figure 2. Normal point plot of standardized residual

Figure 2. Normal point plot of standardized residual

Source: Own survey study, 2024

Source: Own survey study, 2024

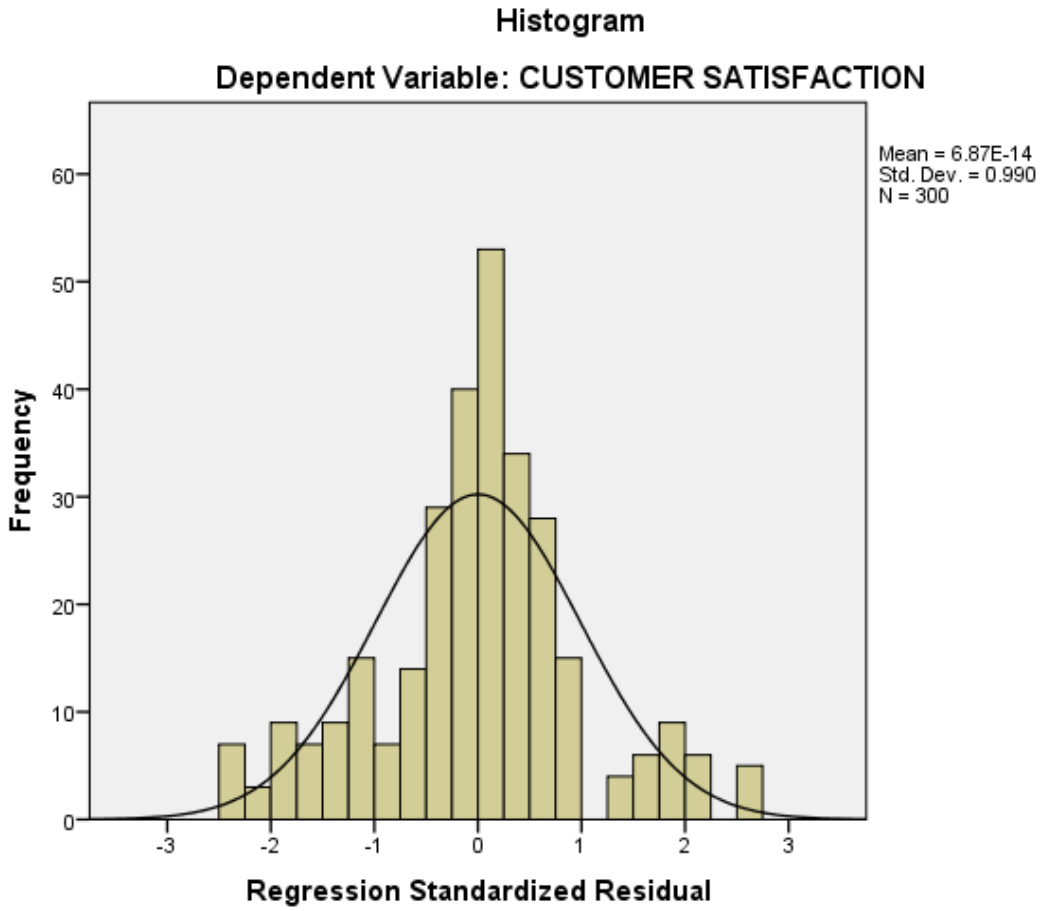
From Figure 2, it is observed that the p plot of residuals shows no significant deviation in the spread of residuals from left to right, as most residuals lie on a linear straight line. This indicates that the relationship between the predictor variables (reliability, transaction efficiency, customer support, service security, ease of use, and performance) and the dependent variable (customer satisfaction with e-banking) is linear. Additionally, the histogram is symmetric and bell-shaped, suggesting that the graph likely adheres to normality.

4.5.1.3 Normality Test

In an ideal scenario, our data would be symmetrically distributed around the center of all scores, meaning it would appear the same on both sides if a vertical line were drawn through its center. This symmetrical distribution is known as a normal distribution and is characterized by the familiar bell-shaped curve. According to the assumptions of classical linear regression models, the error term

should be normally distributed, or the expected value of the error term should be zero (E(UT) = 0).

Figure 3. Frequency Distribution of Standardized Residual



Source: Own survey study, 2024

Although Figure 3 shows some standard residuals slightly deviating from the curve, most residuals are relatively close to the curve, and the histogram is bell-shaped. This shape suggests that the majority of scores are centered on the distribution's midpoint, with the largest bars near the central value. Therefore, this indicates that the residuals (or errors) are normally distributed.

To further ensure the normal distribution of residuals, additional tests for normality based on skewness and kurtosis statistics were conducted. Skewness measures the symmetry of the distribution, while kurtosis assesses the clustering of observations around a central point. The acceptable range for normality for both statistics is between -1.0 and +1.0. As shown in Table 4.8,

all variables fall within this acceptable range. The kurtosis statistics for all independent variables also lie within the normality range of -1.0 to +1.0.

Table 4.7 Normality of Distribution Using Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
RELIABILITY	300	3.7040	.61496	-.669	.141	-.564	.281
TRANSACTION EFFICIENCY	300	3.7400	.75163	-1.002	.141	.089	.281
CUSTOMER SUPPORT	300	3.7073	.68726	-1.268	.141	1.169	.281
SERVICE SECURITY	300	3.7972	.78853	-.854	.141	-.707	.281
EASE OF USE	300	4.0050	.55279	-.579	.141	-.488	.281
PERFORMANCE	300	3.5013	.55143	-.811	.141	1.041	.281
CUSTOMER SATISFACTION	300	4.1617	.51287	-.375	.141	-.483	.281

Source: SPSS Output from questionnaire, 2024

According to Table 4.7 above, presents the descriptive statistics of six dimensions of e-banking services as well as customer satisfaction as measured by a survey. The dimensions include reliability, transactions, customer support, security, ease of use, and performance. The statistics include the sample size (N), mean, skewness, and kurtosis, as well as the standard error and t-value for the skewness and kurtosis.

The mean scores for each dimension range from 3.5013 to 4.005, with the highest mean score observed for ease of use and the lowest for performance (3.5013). The skewness values range from -1.268 to -0.579, indicating that the distributions are negatively skewed. The kurtosis values range from -0.707 to 1.169, a value close to zero indicates a symmetric distribution while negative value

indicate a left skwed distribution, positive values indicate a right –skwed distribution. Overall customer satisfaction has a mean score of 4.1617. The negative skewness value of -0.375 indicates that the distribution is negatively skewed, with more customers reporting higher satisfaction levels. The kurtosis value of -0.483 suggests that the distribution is relatively normal, with some degree of peakedness.

These descriptive statistics provide useful information about the sample's perceptions of e-banking services. The negative skewness values suggest that there may be some dissatisfaction among the customers, particularly in terms of performance. The e-banking service provider may want to investigate the causes of the dissatisfaction and take steps to improve the service quality in this dimension. Generally, according to the table 4.7 the diagnosis information presented in all the four tests there are no significant data problems that violate the assumptions of multiple regressions.

4.5.1.4 Tolerance and VIF (variance inflation factor) test

Tolerance and VIF are both measures used to detect multicollinearity in regression model, where tolerance is the reciprocal of VIF, meaning, a low tolerance value indicates high multicollinearity while a high tolerance indicates a low multicollinearity.

Table 4.8 Collinearity Statistics

Coefficients[a]

Model	Collinearity Statistics	
	Tolerance	VIF
RELIABILITY	.346	2.892
TRANSACTION EFFICIENCY	.186	5.382
CUSTOMER SUPPORT	.229	4.367

SERVICE SECURITY	.299	3.341
EASE OF USE	.357	2.804
PERFORMANCE	.579	1.727

From the table 4.8 above **Tolerance**: Multicollinearity happened when there is a tolerance value of less than .10. There is no significant multicollinearity issues among the predictors.

VIF: All values are below 10, confirming no significant multicollinearity. There is no significant multicollinearity issues among the predictors. There for the researcher conclude that multicollinearity is not the major issue in a regression model.

4.6 Model Summary

The Model Summary result in regression analysis provides information about the overall fit of the regression model. It typically includes statistics such as R-squared, adjusted R squared, and the standard error of the estimate.

Table 4.9 Overall Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904[a]	.817	.813	.22174

a. Predictors: (Constant), PERFORMANCE, EASE OF USE, CUSTOMER SUPPORT, RELIABILITY, SERVICE SECURITY, TRANSACTION EFFICIENCY

b. Dependent Variable: CUSTOMER SATISFACTION

Source: SPSS Output from questionnaire, (2024)

The Model Summary from Table 4.9 revealed that the regression model exhibited a fairly positive association between the independent factors and the dependent variable, with an R-squared value of.817. This means that the model's independent variables explained roughly 81.7% of the variation in the dependent variable. Table 4.8 shows that the independent factors all interact with the dependent variable at 90.4% (R = 0.904), explaining 81.7% (R2 =.817) of the variation in customer satisfaction. The remaining 18.3% of the variation in customer satisfaction is explained by variables not included in this model.

The adjusted R-squared value of.817 indicated that the model gave a reasonably good fit, even after accounting for the number of independent variables. The standard error of the estimate of.22174 calculated the average difference between the expected and actual values of the dependent variable. A lower standard error suggests more exact predictions. Overall, the model offered a decent fit to the data, leaving some variability unexplained.

4.7 ANOVA

ANOVA tests whether the model is significantly better at predicting the outcome compared to using the mean as a 'best guess.' Specifically, the F-ratio indicates the ratio of the improvement in prediction achieved by fitting the model, relative to the remaining inaccuracy within the model. ANOVA is a statistical technique used to test the equality of means across multiple groups or treatments. It provides information about variability within and between groups and determines if differences between group means are statistically significant. The ANOVA table includes sum of squares, degrees of freedom, mean square, F-statistic, and p-value. Interpreting the results involves examining the F-statistic and p-value, which indicate the level of statistical significance. A larger F-statistic indicates greater differences and a higher likelihood of not being due to chance. ANOVA analysis is useful in experimental research, quality control, and market research.

Table 4.10 Overall ANOVA Analysis

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64.243	6	10.707	217.763	.000[b]
	Residual	14.406	293	.049		
	Total	78.649	299			

a. Dependent Variable: CUSTOMER SATISFACTION

b. Predictors: (Constant), PERFORMANCE, EASE OF USE, CUSTOMER SUPPORT, RELIABILITY, SERVICE SECURITY, TRANSACTION EFFICIENCY

Source: SPSS Output from questionnaire, 2024

Table 4.10 shows a significantly significant F ratio of 217.763 ($p < 0.05$). To understand this result, note that the model strongly predicts the outcome variable, and the null hypothesis can be unambiguously rejected because the p-value is 0.000, which is sufficiently low. The model is well fitted at $p<0.05$ level of significance, which means that explanatory variables Ease of use, Reliability, Customer support and Transaction Efficiency have significant effect on the improvement of the level of customer's satisfaction in Awash Bank.

The results showed that the Regression Sum of Squares was 64.243, with 6 degrees of freedom, and the Residual Sum of Squares was 14.406, with 293 degrees of freedom. The Regression Mean Square was 10.707, and the Residual Mean Square was .049. The F-statistic was 217.763, with a significance level of .000.

Overall, the results of the ANOVA analysis indicated that the regression model had a significant effect on the dependent variable. The high F-statistic and the low p-value suggested that the independent variables in the model explained a significant amount of the variation in the dependent variable. The Residual Sum of Squares was relatively large compared to the Regression Sum of Squares, indicating that there was still some variability in the dependent variable that was not explained by the model, but the overall fit of the model was statistically significant.

4.8 Regression Analysis of the Model

Regression analysis of the model provides information about the relationship between the independent variables and the dependent variable. It typically includes statistics such as the coefficients, standard errors, t-values, and significance levels of each independent variable in the model.

Table 4.11 over all Regression Analysis of the Model

Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
	(Constant)	1.451	.121	11.992	.000
	RELIABILITY	.075	.035	2.118	.035
	TRANSACTION EFFICIENCY	.219	.040	5.527	.000
	CUSTOMER SUPPORT	.187	.039	4.797	.000
	SERVICE SECURITY	-.357	.030	-12.003	.000
	EASE OF USE	.723	.039	18.606	.000
	PERFORMANCE	-.177	.031	-5.782	.000

a. Dependent Variable: Customer's Satisfaction

Source: SPSS Output from questionnaire, (2024)

According to Table 4.11 above

Unstandardized Coefficients (B): represent the expected change in the dependent variable for one-unit change in the predictor variables, assuming all other variables remain constant.

These indicate the relative importance of each variable in predicting the dependent variable. Higher absolute Beta values signify greater importance.

Ease of use has the highest Beta value (0.723), this indicates that Ease of use has a strong positive impact on customer satisfaction. Transaction efficiency (0.219) also has a positive impact on customer satisfaction, though slightly less than Ease of use. Customer support (0.187) and reliability (0.075) measures positively influence on customer satisfaction.

While Performance has negative impact on customer satisfaction with Beta value (-0.190). Service security has a negative Beta value (-0.549), but (p-value < 0.05), service security also affects customer satisfaction negatively, this indicate inverse relationship according to the data.

Significance (p-value): This tells us whether the predictor has a statistically significant impact on the dependent variable. A p-value less than 0.05 indicates significance. All variables have a sig. value of .000, meaning they are statistically significant predictors of customer satisfaction.

t-statistic: This measures the strength of the relationship between the predictor and the dependent variable. Larger absolute t-values (Ease of use, 18.606) indicate stronger relationships. The analysis shows that Ease of use is the most important factor influencing customer satisfaction with e-banking services, followed by transaction efficiency, Customer support and reliability. Service security and performance have the least impact.

According to Table 4.11 Ease of use is the most important predictor, followed by Transaction efficiency, reliability and customer support. Service security and performance have the least impact, with a standardized coefficient of -12.003 and -5.782, respectively. The results show that banks can improve customer satisfaction by focusing on reliability, ease of use, transaction efficiency and customer support while addressing service security and performance issues.

Table 4.11 shows that all explanatory variables have a substantial positive impact on customer satisfaction (P<0.05), with the exception of service security and performance, which have a negative impact (sig. value < 0.05).

Therefore, regression equation from Table 4.11 for the conceptual model will be Y= a + bx1 + bx2+ bx3…

Customer satisfaction = f (E-banking six service quality dimensions)

CS = 1.451 + 0.075(Reliability) + 0.219(Transaction Efficiency) + 0.187(Customer support) +0.723(Ease of Use)-0.357(Service security)-0.177(Performance)

Both explanatory variable service security and performance are negative relationship with customer satisfaction with low coefficient of -0.357 and -0.177 respectively, it implies negative impact on customer satisfaction of e-banking of Awash bank of Ethiopia. While the other independent variables (transaction efficiency (0.219), reliability (0.075), customer support (0.187) and ease of

use (.723) has a positive coefficient. This lead to better satisfaction of customers on e-banking.

Generally the regression analysis shows that all the predictor have a significant impact on the dependent variable, with varying degrees of influnces,while the significance levels confirm their statistical importance.

4.9 Hypothesis test

H1: Reliability has significant effect on customer satisfaction

From table 4.10 indicate that reliability significantly impacts on customer satisfaction ($p<0.05$). Furthermore, the beta value for reliability ($\beta=0.090$) demonstrates a positive effect on customer satisfaction. This means that a one-unit increase in reliability leads to a 0.090-unit increase in customer satisfaction. Therefore, the proposed hypothesis is accepted.

H2: Transaction efficiency has significant effect on customer satisfaction

The results of the multiple regression analysis in Table 4.10 show that transaction efficiency significantly impacts on customer satisfaction ($p<0.05$). Additionally, the beta value for transaction efficiency ($\beta=0.321$) indicates a positive effect on customer satisfaction. This implies that a one-unit increase in transaction efficiency leads to a 0.321-unit increase in customer satisfaction. Therefore, the proposed hypothesis is accepted.

H3: Customer Support has significant effect on customer satisfaction

The results of the multiple regression analysis in Table 4.10 indicate that service security significantly impacts on customer satisfaction ($p<0.05$). Furthermore, the beta value for service security ($\beta=0.251$) demonstrates a positive effect on customer satisfaction. This means that a one-unit increase in service security leads to a 0.251-unit increase in customer satisfaction. Therefore, the proposed hypothesis is accepted.

H4: Service Security has significant effect on customer satisfaction

The results of the multiple regression analysis in Table 4.10 indicate that service has a significant effect on customer satisfaction ($p<0.05$). However, the beta value for customer support ($\beta = -0.549$) shows a negative impact on customer satisfaction. This means that a one-unit increase in customer support results in a 0.549-unit decrease in customer satisfaction. Therefore, the proposed hypothesis is accepted.

H5: Ease to use has significant effect on customer satisfaction

The results of the multiple regression analysis in Table 4.10 indicate that ease of use significantly effects on customer satisfaction ($p<0.05$). The beta value for ease of use ($\beta = 0.779$) demonstrates a positive effect on customer satisfaction. This means that a one-unit increase in ease of use leads to a 0.779-unit increase in customer satisfaction. Therefore, the proposed hypothesis is accepted.

H6: Performance has significant effect on customer satisfaction

The results of the multiple regression analysis in Table 4.10 indicate that customer support significantly impacts on customer satisfaction ($p<0.05$). However, the beta value for customer support ($\beta = -0.190$) demonstrates a negative effect on customer satisfaction. This means that a one-unit increase in customer support results in a 0.190-unit decrease in customer satisfaction. Therefore, the proposed hypothesis is accepted. Based on these findings, all proposed hypotheses for the six independent variables (reliability, transaction efficiency, customer support, ease of use, and performance) have been accepted, as the p-value for each variable is less than 0.05.

Generally, the hypothesis that all variables have a significant effect on customer satisfaction. Only reliability, transaction efficiency, customer support and ease of use are positive and significant on customer satisfaction, while service security and performance have a negative effect on customer satisfaction based on this survey.

Banks should focus on properly implemented electronic banking services can increase customer satisfaction and give banks a competitive advantage. Banks should cling to change, seek continuous improvement, and adopt new technology. By listening to customers and investing wisely in digital customer engagement tools, they can ensure exceptional service and adapt to industry shifts. By focusing on these suggestion areas, banks can enhance the effect of e-banking service quality on customer satisfaction, leading to increased loyalty and long-term success.

CHAPTER FIVE

5. CONCLUSION, RECOMMENDATION AND FUTURE RESEARCH DIRECTION

5.1. Summary of Findings

E-banking services are growing more and more popular in Ethiopia, and many banks are using them as a means of improving client happiness and service quality. Due to the fact that customers are now assessing their banks in the context of e-service, banks are required to offer the calibre of e-banking services that consumers have come to expect. Awash Bank, one of the top banks in Ethiopia, undertook a study to learn more about how customer satisfaction is affected by the quality of e-banking services.

The study used a conceptual model consisting of six dimensions of E-banking service quality: reliability, transaction efficiency, customer support, service security, ease of use, and performance. To find out how satisfied e-banking users were, the study used a quantitative research approach using both descriptive and explanatory research designs. Customers were given a 5-point Likert scale questionnaire to complete in order to gather primary data, and secondary data were also employed. Before performing a quantitative survey, 300 of the 399 Awash Bank clients who received questionnaires from the study's Addis Ababa branches had their validity and reliability examined. Both convenience and selective sampling methods were employed in the study.

According to descriptive analysis results, 63.7% of e-banking customers were male, the majority of respondents were in the 25–35 age range (56.7), e-banking customers were married (39%) and unmarried (38.7%), the majority of customers (60.7%) had a degree, none were less than a primary school graduate, and the majority of e-banking customers (56.3%) were salaried. Regarding their association with a bank, the majority of e-banking users—roughly 73.7%—were depositors, 80% were holders of savings accounts, and 36.3% were ATM users.

Over all Customers' satisfaction on e–banking is above satisfactory level with a mean value of 4.1617 on a 5 point Likert scale. Out of the e-banking service quality dimensions' Ease of Use (mean of 4.005), Customer Support (mean of 3.7073), service security (mean of 3.7972) and Transaction efficiency (mean of 3.700), Reliability (mean of 3.7040) and Performance (mean of 3.5013) have relatively major roles on e-banking service quality and in turn overall e-banking customer satisfaction.

However, the dimension of "Performance" stands out as having the lowest mean value, suggesting it may be an area for improvement to enhance overall customer satisfaction.

The Pearson correlation Analysis shown the service quality indicator variables were significantly (statistically) and positively correlated with Overall customer satisfaction. Accordingly, Ease of use, Transaction efficiency, Reliability and Customer support have the strong positive relationship with customer satisfaction at (r=0.739), (r=0.714), (r=0.478) and (r=0.478) respectively. The rest of the dimensions; Service security & Performance have a moderate positive correlation with customer satisfaction of; (r=0.252) and (r=0.063) respectively. That means, all the service quality indicators have positive correlation effect upon the level of customer satisfactions though their degree of effect vary.

The strongest correlations were observed between Transaction efficiency and Customer support at (r= 0.818), followed by reliability and service security (r =.743**), and reliability and transaction efficiency (r =.680**).

The multiple regression analysis tells us that all explanatory variables (Ease of use, Reliability, Customer support and Transaction Efficiency) together correlate with the dependent variable customer satisfaction at 90.4%R =90.4% and they explain 81.7 % or (R square = 0.817) variation in the level of customers' satisfaction in Awash bank e - banking service delivery.

To test the hypothesis and also find the dominant service quality dimension, the researcher performed a multiple regression analysis for each variable and accordingly variables Ease of Use, Transaction efficiency, Customer support and Reliability, increase by 1% the customer's satisfaction to increase by 72.3%, 21.9 %, 18.7% and 7.5% respectively. These results are significant at 0.05 p value.

Ease of use is the most important predictor, followed by Transaction efficiency, reliability and customer support. Service security and performance have the least impact, with a standardized coefficient of -12.003 and -5.782, respectively.

Accordingly hypothesis H1(Reliability has significant effect on e-banking customer's satisfaction), H2(Transaction efficiency has significant effect on e-banking customer's satisfaction), H3(Customer support has significant effect on e- banking customer's satisfaction),& H5(Ease of use has significant effect on e-banking customer's satisfaction), H4(Service security has significant effect on e-banking customer's satisfaction),&H6 (Performance has significant effect on e-banking customer's

satisfaction) were accepted. But, H4: Service security has a significant effect on e banking customer's satisfaction is not a positive effect on customer satisfaction by the collected data as P Value < 0.05 and Beta -0.549 which shows a negative and reverse relationship.

And also H6: Performance has a significant effect on e banking customer's satisfaction is not a positive effect on customer satisfaction by the collected data as P Value < 0.05 and Beta -0.190 which shows a negative and reverse relationship. Generally the regression analysis shows that all the predictor have a significant impact on the dependent variable, with varying degrees of influnces,while the significance levels confirm their statistical importance.

Suggestion areas that can be given by respondent to enhance the effect of e-banking service quality on customer satisfaction: Banks should focus on efficiency, system availability, fulfillment, website attributes, tangibility, assurance and empathy. By focusing on these suggestion areas, banks can enhance the effect of e-banking service quality on customer satisfaction, leading to increased loyalty and long-term success.

5.2 Conclusion

Customer happiness is critical for the survival of a financial institution in today's fiercely competitive environment. Customers are now an unavoidable aspect in company management, with the ability to influence short- and long-term policies and goals. As a result, enough understanding of the environment, customer expectations, and desires are critical in determining the best strategy for dealing with unexpected behavior in such a way that consumers' minds are swayed in favor of the company's profits. Therefore, the principal findings are presented as follows:

Based on the findings, this study concluded that there is a positive association between e-banking service quality aspects (transaction efficiency, reliability, customer assistance, and ease of use) and customer satisfaction with e-banking services, which is consistent with the hypothesis. All of the submitted hypotheses for the six independent variables (reliability, transaction efficiency, customer support, ease of use, and performance) were accepted because their p-values were less than 0.05.

According to the magnitude of the incremental in customer satisfaction, ease of use is the most important e-banking service attribute that influences customer satisfaction. Transaction efficiency is the second most important attribute, followed by reliability and customer support. All service quality metrics have a positive correlation effect on customer satisfaction levels, albeit the degree

of effect varies. The most significant relationships were found between transaction efficiency and customer support, followed by reliability and service security.

The majority of e banking users are young people, primarily degree holders and employed, although the engagement of customers over the age of 35 is minimal, as is the participation of company owners in e banking services. The majority of e banking users are depositors and holders of savings accounts, while the majority of e banking clients utilize ATMs.

5.3 Recommendation

This study investigated the effect of e-banking services on customer satisfaction at Awash Bank. The findings confirm that dimensions of e-banking service quality—transaction efficiency, reliability, customer support, and ease of use—positively and significantly impact customer satisfaction. Therefore, banks should prioritize maintaining and improving these dimensions. This involves completing tasks accurately, delivering services as promised, and providing fast and efficient transaction processing to achieve reliability and transaction efficiency. Additionally, ensuring accurate record-keeping, providing security for transaction data and privacy, and allowing users to check past transactions helps achieve service security. Making information easy to find, the system user-friendly, and language clear also enhances ease of use.

The regression analysis revealed that ease of use and transaction efficiency have the greatest impact on customer satisfaction. To maximize client satisfaction with e-banking services, banks should focus on providing comprehensive assistance functions, processing transactions swiftly, delivering speedy fund transfers, completing tasks accurately, and performing services correctly the first time.

The bank should endeavor to expand the number of users from various demographics, such as gender, age, education level, and occupation. Efforts should be made to encourage business people to online banking. Banks should also endeavor to improve other dimensions and their corresponding indicators in order to boost present satisfaction levels. Furthermore, the bank should promote the use of additional e-banking products such as POS, prepaid cards, credit cards, mobile banking, and internet banking by informing clients about their benefits and educating them how to use each service. Finally, the bank should devote all of its personnel and material resources to providing high-quality e-banking services to its consumers.

Therefore, Awash Bank should effectively consider these determinants that significant impact customer satisfaction and work on improving these factors to retain loyal e- banking customers.

5.4. Limitations and Direction for future research

The sample may not be representative of all Ethiopian outlets because this study was limited to Addis Ababa. Therefore, more research is required to examine the theories in other parts of the nation. Future research should examine additional characteristics that were not found in this study but may have an impact on customer satisfaction in the banking industry and other financial sectors, as the variables covered in this study were not all-inclusive.

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Appendix A: Questionnaire

Addis Ababa
Master of Management Post Graduate Program

Dear Respondents,

This questionnaire is designed specifically to carry out a research on the effect of e-banking service quality on customer's satisfaction in case of Awash bank. The purpose of this study is to find the electronic banking service dimensions that affect the level of customer satisfaction in Awash Bank as partial fulfillment of the requirements for the degree in Masters of management. Here I kindly request you to attempt all the items in the questionnaire. Whatever information is provided will be treated with utmost confidentiality for an academic purpose. There is no need to write your name.

I thank you in advance

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If you have any question with regard to the questionnaire, please contact me using the above mentioned address.

Part I
Background Information

Please put right mark ``√`` information of your choice box that express yourself.

1. Gender: Male ☐ Female ☐
2. Age: 18-24 ☐ 25-35 ☐ 34-50 ☐ above 50 ☐
3. Marital status: Single ☐ Married ☐ Divorced ☐ Widowed ☐
4. Current education level

   Primary ☐ High school ☐ TVET ☐ University degree ☐

   above Master Degree ☐
5. Occupation: Unemployed ☐ Student ☐ Salaried ☐

   Business man/woman ☐ Pensioner ☐ other ☐
6. Which type of customer you are with the bank?

Depositor ☐ Borrower ☐ both depositor & borrower ☐ other service seeker ☐

1. If you are depositor, which type of account do you maintain with the bank?

Checking Account ☐ Saving Account ☐

8. Which type of electronic banking service delivery do you use?

ATM ☐ POS ☐ Mobile banking ☐ Internet banking ☐ Other ☐

Part II

Customer Feelings about Electronic Banking

1. Please put right mark ``√ `` for response of you're feeling about the question provided

Strongly Disagree 1 Disagree 2 Undecided 3 Agree 4 Strongly Agree 5

		Strongly disagree (1)	**Disagree (2)**	**Undecided (3)**	**Agree (4)**	**Strongly agree (5)**
No	***1. Reliability***					
1.1	E-Banking completes a task accurately					
1.2	E-banking deliver the service exactly as promised					
1.3	E-banking perform the service right at the first time					
1.4	The bank website does not freeze after Customer put in all the information					
1.5	Information provided on website					
	2. Transactions efficiency					
2.1	E-banking provides complete help function					
2.2	Process of transactions is fast					
2.3	E- banking deliver efficient transfer of Funds					

2.4	In e banking there is Faster log in facility					
2.5	E-banking complete its process Efficiently					
	3. *Customer support*					
3.1	E-banking contains enough services					
3.2	Case of problem happen, can contact Staff immediately					
3.3	E- banking contains responsible section to guide for common problem					
3.4	E- banking provides knowledgeable staff to solve problem					
3.5	Staff can describe step to use and condition to use clearly					
	4. *Service security*					
4.1	E-banking keep accurate record of Transaction					
4.2	E-banking provide security for Transaction data and privacy					
4.3	No problem during using e-banking service					
4.4	E-banking is secure					
4.5	Feel safe when using e banking					
4.6	Can check validity and detail of past transaction every time					
	5. *Ease of use*					
5.1	Easy to find information in the e-banking system					
5.2	E-banking is easy to use					
5.3	The language in e banking Displays easy to understand.					

5.4	Information and text are clear and easy to understand					
	6. *Performance*					
6.1	E- banking is providing multi language					
6.2	E- Banking provide 24 hours- 7 days Service					
6.3	E- banking allows transferring Between the same banks					
6.4	E-banking Performance of Plastic Cards (ATM, Debit/Credit) is as promised					
6.5	E-banking leaves the operation Unfinished					

No	**Customer Satisfaction**	***Highly unsatisfied (1)***	**Unsatisfied (2)**	**Neutral (3)**	**Satisfied (4)**	**Highly Satisfied (5)**
1	How satisfied are you with e-banking Technological performance of the bank (Software application, ATM					
2	How satisfied are you with e banking Services accessibility (accessibility of POS and ATM Services)					
3	How satisfied are you with the e-banking completion of a task accurately					
4	How satisfied are you with the speed of e banking transaction processing					
5	How satisfied are you with e-banking Guidance for common problem					
6	How satisfied are you with e banking Security for transaction data and privacy					

7	How satisfied are you with e-banking services to use					
8	How satisfied are you with e banking Service functionality 24/7 (functionality of POS and ATM services)					
9	How satisfied are you with the e-Banking wide range of products and Services provided					
10	What is your overall satisfaction? with the e-banking services provided by the bank					

Part III

Open end question

Is there any suggestion area on effect of e banking service quality on customer satisfaction?

Appendix B- SPSS Sources

SPSS Sources

	Code	N	Mean	Std. Deviation
E- banking complete a task accurately	R1	300	4.14	1.039
E -banking deliver the service exactly as promised	R2	300	3.28	1.429
E-banking perform the service right at the first time	R3	300	3.79	1.096
The bank website does not freeze after Customer put in all the information	R4	300	3.67	1.398
Information provided on website	R5	300	3.63	1.249
Reliability		300	**3.7040**	**.61496**

	Code	N	Mean	Std. Deviation
E-banking provides complete help function	TE1	300	3.45	1.301
Process of transactions is fast	TE2	300	3.95	1.205
E- banking deliver efficient transfer of Funds	TE3	300	3.87	1.139
In e- banking there is Faster log in facility	TE4	300	3.84	1.292

E-banking complete its process Efficiently	TE5	300	3.60	1.191
Transaction Efficiency		300	**3.7400**	**.75163**

	Code	N	Mean	Std. Deviation
E-banking contains enough services	CS1	300	3.84	1.161
Case of problem happen, can contact Staff immediately	CS2	300	3.43	1.336
E- banking contains responsible section to guide for common problem	CS3	300	3.66	1.187
E- banking provides knowledgeable staff to solve problem	CS4	300	3.48	1.355
Staff can describe step to use and condition to use clearly	CS5	300	4.13	.963
Customer Support		300	**3.7073**	**.68726**

	Code	N	Mean	Std. Deviation
E-banking keep accurate record of Transaction	SS1	300	3.77	1.128

E-banking provide security for transaction data and privacy	SS2	300	4.19	1.048
No problem during using e-banking service	SS3	300	3.71	1.404
E-banking is secure	SS4	300	3.44	1.301
Feel safe when using e-banking	SS5	300	3.84	1.297
Can check validity and detail of past transaction every time	SS6	300	3.84	1.297
Service Security		300	**3.7972**	**.78853**

	Code	N	Mean	Std. Deviation
Easy to find information in the e-banking system	EU1	300	4.25	.831
E-banking is easy to use	EU2	300	3.64	1.476
The language in e banking displays easy to understand.	EU3	300	4.19	.879
Information and text are clear and easy to understand	EU4	300	3.94	1.233
Ease of use		300	**4.005**	**.55279**

	Code	N	Mean	Std. Deviation

E- banking is providing multi language	P1	300	3.52	1.399
E- banking provide 24 hours- 7 days Service	P2	300	3.37	1.416
E- banking allows transferring between the same banks	P3	300	3.57	1.328
E-banking Performance of Plastic Cards (ATM, Debit/Credit) is as promised	P4	300	3.64	1.476
E-banking leaves the operation Unfinished	P5	300	3.41	1.509
Performance		300	**3.5013**	**.55143**

	Code	N	Mean	Std. Deviation
How satisfied are you with e-banking, technological performance of the bank	CU1	300	4.25	.831
How satisfied are you with e banking Services accessibility (accessibility of POS and ATM services)	CU2	300	4.19	.922
How satisfied are you with the e-banking completion of a task accurately	CU3	300	4.19	.879
How satisfied are you with the speed of e banking transaction processing	CU4	300	3.94	1.233
How satisfied are you with e-banking Guidance for common problem	CU5	300	3.93	1.032
How satisfied are you with e-banking Security for transaction data and privacy	CU6	300	4.19	.922

How satisfied are you with e-banking service to use	CU7	300	4.54	.666
How satisfied are you with e-banking Service functionality 24/7 (functionality of POS and ATM services)	CU8	300	3.94	1.233
How satisfied are you with the e- Banking wide range of products and Services provided	CU9	300	4.19	.922
What is your overall satisfaction, with the e-banking services provided by the bank	CU10	300	4.25	.831
CUSTOMER SATISFACTION		300	**4.1617**	**.51287**

Correlations of explanatory variables and dependent variables

		CUSTOMER SATISFACTION	RELIABILITY	TRANSACTION EFFICIENCY	CUSTOMER SUPPORT	SERVICE SECURITY	EASE OF USE	PERFORMANCE
CUSTOMER SATISFACTION	Pearson Correlation	1	.478**	.714**	.478**	.252**	.739**	.063
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.273
	N	300	300	300	300	300	300	300
RELIABILITY	Pearson Correlation	.478**	1	.680**	.589**	.743**	.658**	.433**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	300	300	300	300	300	300	300
TRANSACTION EFFICIENCY	Pearson Correlation	.714**	.680**	1	.818**	.583**	.672**	.404**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	300	300	300	300	300	300	300

CUSTOMER SUPPORT	Pearson Correlation	.478**	.589**	.818**	1	.601**	.441**	.536**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	300	300	300	300	300	300	300
SERVICE SECURITY	Pearson Correlation	.252**	.743**	.583**	.601**	1	.653**	.594**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	300	300	300	300	300	300	300
EASE OF USE	Pearson Correlation	.739**	.658**	.672**	.441**	.653**	1	.355**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	300	300	300	300	300	300	300
PERFORMANCE	Pearson Correlation	.063	.433**	.404**	.536**	.594**	.355**	1
	Sig. (2-tailed)	.273	.000	.000	.000	.000	.000	
	N	300	300	300	300	300	300	300

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

Normality Test Using Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
RELIABILITY	300	3.7040	.61496	-.669	.141	-.564	.281
TRANSACTION EFFICIENCY	300	3.7400	.75163	-1.002	.141	.089	.281
CUSTOMER SUPPORT	300	3.7073	.68726	-1.268	.141	1.169	.281
SERVICE SECURITY	300	3.7972	.78853	-.854	.141	-.707	.281
EASE OF USE	300	4.0050	.55279	-.579	.141	-.488	.281
PERFORMANCE	300	3.5013	.55143	-.811	.141	1.041	.281
CUSTOMER SATISFACTION	300	4.1617	.51287	-.375	.141	-.483	.281

Over all Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	1.451	.121		11.992	.000		
	RELIABILITY	.075	.035	.090	2.118	.035	.346	2.892
	TRANSACTION EFFICIENCY	.219	.040	.321	5.527	.000	.186	5.382
	CUSTOMER SUPPORT	.187	.039	.251	4.797	.000	.229	4.367
	SERVICE SECURITY	-.357	.030	-.549	-12.003	.000	.299	3.341
	EASE OF USE	.723	.039	.779	18.606	.000	.357	2.804
	PERFORMANCE	-.177	.031	-.190	-5.782	.000	.579	1.727

a. Dependent Variable: Customer's Satisfaction

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64.243	6	10.707	217.763	.000[b]
	Residual	14.406	293	.049		
	Total	78.649	299			

a. Dependent Variable: CUSTOMER SATISFACTION

b. Predictors: (Constant), PERFORMANCE, EASE OF USE, CUSTOMER SUPPORT, RELIABILITY, SERVICE SECURITY, TRANSACTION EFFICIENCY

Model Summary[b]

Model	R	R Square	Adjusted R Square		Change Statistics	Durbin-Watson

				Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	
1	.904[a]	.817	.813	.22174	.817	217.763	6	293	.000	.152

a. Predictors: (Constant), PERFORMANCE, EASE OF USE, CUSTOMER SUPPORT, RELIABILITY, SERVICE SECURITY, TRANSACTION EFFICIENCY

b. Dependent Variable: CUSTOMER SATISFACTION