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ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

GRADUATE PROGRAM

MASTERS OF BUSINESS ADMINISTRATION (MBA)

**THE IMPACT OF E-SERVICE QUALITY ON CUSTOMER BEHAVIOR: A
CASE STUDY OF E-BIRR MOBILE FINANCIAL SERVICE COMPANY,
ETHIOPIA.**

BY:

HABTAMU WUBHAREG

GSE/3886/13

*A Thesis Submitted to the Department of Masters of Business
Administration in Partial Fulfillments for the Requirement for the Award
of MBA Degree in Business Administration of Addis Ababa University*

ADVISOR: ETHIOPIA LEGESSE (PhD, Asst. Pro.)

JUNE, 2024

ADDIS ABABA, ETHIOPIA

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Declaration

I, the undersigned, declare that this thesis is my own work and that all sources of materials used for this thesis have been properly acknowledged. I seriously declare that this thesis is not submitted to any other institution anywhere for the award of any other academic degree. Brief quotations from this thesis are allowable without special permission provided that accurate acknowledgment of the source is made. In all other instances, however, permission must be obtained from the author of the thesis.

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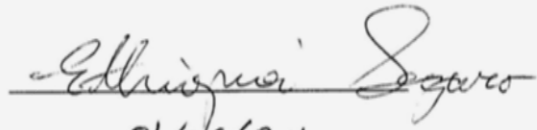
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Certification

This is to certify that Mr. Habtamu Wubhareg has carried out his research work on the topic entitled "*The impact of e-service quality on customer behavior: a case study of e-birr mobile financial service company, Ethiopia*". The work is original in nature and is suitable for the submission for the reward of MBA Degree of Addis Ababa University.

Advisor: Ethiopia Legesse (PhD, Ass. Prof):


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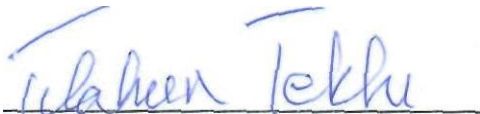
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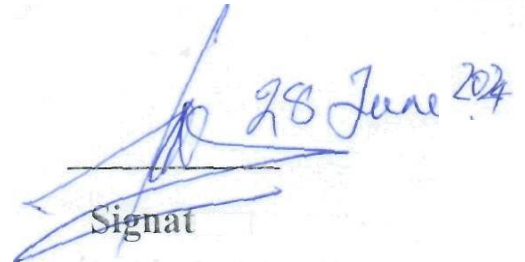
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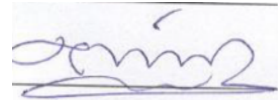
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Abstract

With the advent of technology, businesses are changing their business processes and their interactions with customers. In recent years, the quality of e-services has become an important factor influencing customer behavior on the online market. The study examines the impact of e-service quality on customer behavior, focusing on a case study of an Ethiopian mobile financial services company. The study aims to analyze the relationship between the quality of electronic services and the behavior of customers and assess how these factors affect each other. For this purpose, explanatory research was used as the main research design to examine how the quality of services affects customer behavior in the case of the Ethiopian E-Birr mobile financial services company. The methodology used for this case study was to collect primary data through surveys of customers who used E-Birr mobile financial services. The results show that the quality of the electronic service has a significant impact on customer behavior and increases trust, satisfaction, loyalty and intention to use the electronic service. Finally, the findings of the study demonstrate how the quality of e-services directly affects various aspects of customer behavior in the context of online financial services, such as the building mechanism of trust through website design elements, responsive customer service, robust security measures and personalized experiences. The researchers suggest that understanding the impact of electronic services on customer behavior is crucial to business such as the E-Birr mobile financial services company, which improves its online presence, establishes strong relationships with customers, and ultimately drives business growth.

Keywords: E-service, E-service quality and Customer behavior

CHAPTER ONE

INTRODUCTION

This chapter is intended to provide information concerning an overview of the study. It involves background of the study, statements of the problems and research questions of the study, objectives (general and specific objectives), significance, scope and the organization of study.

1.1. Background of the Study

In today's digital era, electronic commerce platforms are becoming a major means of business. In order to maintain competitiveness on the online market, companies must not only provide quality products, but also provide excellent customer service (Sousa & Voss, 2012). With the evolution of e-service quality, understanding the impact of e-service quality on customer behavior becomes essential (Santos, 2003). This study was aimed at investigating the relationship between e-service quality and customer behavior and investigating how e-service quality influences customer behavior.

Global companies increasingly rely on electronic platforms to provide services to customers (Rita, Oliveira & Faarisa, 2019). Electronic services include various online activities such as online purchases, online reservations, online customer support and more (Sousa & Voss, 2012). When consumers interact with companies through e-services, satisfaction and perception of the quality of these services are the decisive factors in their behavior (Santos 2003). Customer behavior includes various activities such as purchasing decisions, brand loyalty, word-of-mouth recommendation and intent to buy (Kothler 2006; Santos 2003).

Understanding the impact of the quality of online services on customer behavior is essential for companies to improve the delivery of online services, gain competitive advantage and build customer relations (Rita, Oliveira & Ferrarisa, 2019). Customer behavior refers to individual or group actions, decisions and patterns demonstrated in shopping, buying goods or services, or in communicating with businesses. It includes their preferences, needs, motivations, desires, and attitudes towards the purchase process.

Quality of electronic services is the level of service provided by an organization through an online platform (Rita, Oliveira and Fairoza, 2019). It includes factors such as website functionality,

navigation ease, response time, security and privacy, personalized experience, and overall customer satisfaction with online service encounters (Kothler 2006).

Understanding customer behavior is important for companies in order to make informed marketing and sales decisions (Sousa & Voss 2012; Kothler 2006). By analyzing customer behavior, companies can identify trends, determine the target market, and adapt products and services to customers' needs and expectations (Kothler 2006). Several studies, such as Swana& Voss 2012, Rita, Oliveira and Ferisiana 2019, and Carlson &O'Kass 2010, have studied the impact of electronic service quality on customer behavior in various industries such as tourism, banking, and telecommunications. These studies have shown that positive experiences of electronic services lead to greater customer satisfaction, loyalty, positive online reviews and increased purchase intentions. On the other hand, negative experiences with electronic services have negative consequences, resulting in complaints from clients, avoidance, a reduction in trust and negative word-of-mouth.

Understanding how the quality of e-services affects customers' behavior can help companies identify areas where online services can be improved, develop effective marketing strategies, improve customer satisfaction, and ultimately increase competitiveness on the digital market. Overall, research on the impact of electronic service quality on customer behavior focuses on the relationship between mobile service quality and customer behavior and its findings can provide valuable insights for businesses seeking to optimize electronic service delivery and enhance customer satisfaction and loyalty. Therefore, the main objective of the study was to investigate the effect of the quality of e-services on customer behavior in a case-study of the Ethiopian e-birr mobile financial services company.

1.2. Statement of the Problem

As businesses increasingly rely on e-commerce platforms to provide services, it becomes crucial to examine the relationship between the quality of these online services and the behavior of customers (Sousa & Voss, 2012; Kothler, 2006).

E-service quality refers to the perceived quality of services delivered through electronic means, such as a website or mobile application (Santos, 2003). Customer behavior, on the other hand, refers to the actions and decisions that customers make while interacting with the e-service (Rita, Oliveira &Farisa, 2019).

Accordingly, many studies have explored the impact of physical service quality on customer behavior, but there is still a need to examine the unique dynamics of e-service quality. The transition from traditional setups to online platforms introduces new challenges and opportunities in serving customers.

However, previous researchers have proposed different attributes and dimensions to measure e-service quality. Understanding the impact of e-service quality on customer behavior is important for several reasons (Sousa & Voss, 2012). Firstly, it can help businesses identify the key dimensions of e-service quality that have the most significant influence on customer behavior. This knowledge can then be used to improve the design and functionality of their e-service platforms (Rita, Oliveira & Farisa, 2019).

Secondly, the findings of such research can help businesses align their customer service strategies with the specific expectations and preferences of online customers. This alignment can lead to higher levels of customer satisfaction, loyalty, and ultimately, increased profitability.

Additionally, understanding the impact of e-service quality on customer behavior can provide insights into customer engagement and participation in online platforms (Kothler, 2006). This knowledge can be valuable in designing marketing campaigns, personalized recommendations, and other strategies to enhance customer engagement and support online communities.

Finally, in an era where online reviews and recommendations are becoming increasingly influential, the impact of e-service quality on customer behavior can shed light on the importance of managing online reputation and brand image (Rita, Oliveira & Farisa, 2019). E-birrmobile financial service company can use these insights to proactively address any negative feedback or complaints related to e-service quality and maintain a positive brand perception in the digital realm (Sousa & Voss, 2012).

Although the quality of electronic services is widely recognized to be positively linked to customer behavior, further evidence is needed to support the impact of electronic services on customer behavior in case studies conducted at E-birr Mobile Financial Services companies. By understanding the relationship between these two factors, E-birr Mobile financial service companies can optimize their online service platforms, improve customer satisfaction and develop strategies that drive positive customer behavior in the digital landscape. According to the researcher, in the case study of the Ethiopian mobile financial services company, E-birr, there is no research into the

impact of the quality of the electronic services on customer behavior. Furthermore, according to a researcher at the E-birr mobile financial services company, customers were not satisfied with the electronic service. As a result, the study explored the effect of the quality of e-services on customer behavior in a case study by E-birr, an Ethiopian mobile financial services company.

1.3. Objective of the Study

1.3.1. General Objective

The main objective of this study was to investigate the impact of e-service quality on customer behavior in a case study of E-birr mobile financial service company, Ethiopia.

1.3.2. Specific Objectives

In order to materialize this objective, the following specific objectives were established.

- To examine the effect of tangibility on customer behavior in E-birr mobile financial service company, Ethiopia
- To investigate the effect of reliability on customer behavior in E-birr mobile financial service company, Ethiopia
- To assess the effect of responsiveness on customer behavior in E-birr mobile financial service company, Ethiopia
- To study the effect of assurance on customer behavior in E-birr mobile financial service company, Ethiopia
- To examine the effect of empathy on customer behavior in E-birr mobile financial service company, Ethiopia

1.4. Research Questions

1.4.1 Main research question

- What is the impact of E-service quality on customer behavior in the case of E-birr mobile financial service company, Ethiopia?

1.4.2 Specific research questions

- What is the effect of tangibility on customer behavior in E-birr mobile financial service company, Ethiopia?

- What is the effect of reliability on customer behavior in E-birr mobile financial service company, Ethiopia?
- What is the effect of responsiveness on customer behavior in E-birr mobile financial service company, Ethiopia?
- What is the effect of assurance on customer behavior in E-birr mobile financial service company, Ethiopia?
- What is the effect of empathy on customer behavior in E-birr mobile financial service company, Ethiopia?

1.5. Significance of the study

This research study aimed to contribute to the existing body of literature by providing valuable insights into the influence of e-service quality on customer behavior. The outcomes of this study will assist E-Birr in comprehending the crucial factors that need to be prioritized in order to enhance customer satisfaction, loyalty, and trust. Ultimately, this will enable E-Birr to gain a competitive advantage in the digital marketplace. Numerous stakeholders stand to benefit from the findings of this research. For example, the administrators of E-Birr will benefit by being able to establish effective e-service quality and understand customer behaviors. Additionally, top management will benefit from gaining knowledge on how to align e-service quality with customer behaviors based on these findings. The researcher conducting this study will also benefit by gaining a clear understanding of how the financial industry can enhance e-service quality to improve customer behaviors. Furthermore, the findings of this study may serve as a valuable resource for other researchers, enabling them to conduct further research in comparable or relevant areas, thereby enriching the field of research.

1.6. Scope and Delimitation of the Study

The scope of this study was delimited on investigating the effect of e-service quality on customer behavior in the case study of E-Birr mobile financial service company in Addis Ababa, Ethiopia. The study further was limited to five factors which are customer trust, customer loyalty, customer satisfaction, customer repeat purchase behavior and customer perceived value.

1.7. Organization of the study

This project paper is organized into five chapters: Chapter one contains the introduction part dealing with back ground of the study, the research problem, objectives of the study, scope and significance of the study and limitation of the study. The second chapter discusses the literature review about the subject matter. In chapter three the research methodologies are presented. Chapter four presented results and discussion of the study and finally, chapter five presents the summary of major findings, conclusion and forwarded suggestions.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Introduction

This chapter provides an overview of the findings from a comprehensive literature review conducted on various aspects related to this research. The primary objective of this review is to identify the variables that are relevant to the study on the practice of E-Birr and their significance in improving customers' behavior.

Additionally, the review explores the concept of e-services and presents the conceptual frameworks used in this study. Over the past few years, the rise of e-commerce and online services has brought about significant changes in the way businesses engage with their customers. The quality of e-services has emerged as a crucial determinant of customer satisfaction and loyalty. Therefore, this study focuses on examining the impact of e-service quality on customer behavior, specifically within the context of E-Birr, a mobile financial service company operating in Ethiopia.

2.2. Theoretical Review

2.2.1. E-service definition

E-service refers to the delivery of services through electronic means, typically over the internet. It involves the use of digital technology to provide convenient and efficient services to customers (Rust & Lemon, 2001).

Similarly, Rowley (2006) stated that E-service can include various activities such as online shopping, online banking, customer support through virtual assistants, online government services, and many others. E-service offers several advantages over traditional service delivery methods. It allows customers to access services anytime and from anywhere using their internet-connected devices. This eliminates the need for physical presence or face-to-face interactions, saving time and effort. E-service can also result in cost savings for service providers, as it reduces the need for physical infrastructure and staff.

Additionally, e-service enables service providers to automate processes, improve efficiency, and provide personalized experiences. It can leverage data analytics to gain insights into customer preferences and behavior, leading to better service recommendations and targeted marketing (Rust & Lemon, 2001).

However, e-service also presents some challenges, such as concerns regarding data privacy and security, the need for digital literacy among users, and the potential for increased customer dissatisfaction due to lack of human interaction. Service providers need to address these issues to ensure a positive customer experience and build trust in their e-service offerings (Rowley, 2006).

2.2.2. E-service quality definition

E-service quality encompasses the level of excellence customers encounter when engaging with e-services, such as online shopping, online banking, or customer support. It encompasses elements like website usability, responsiveness, security, reliability, and customization. E-service quality is defined as the comprehensive quality of online services offered by a company, which includes aspects like website design, user-friendliness, responsiveness, reliability, and security. Research has demonstrated that e-service quality significantly impacts customer satisfaction, trust, loyalty, and purchase intention.

A study conducted by Parasuraman (2005) revealed that e-service quality has a positive influence on customer satisfaction and loyalty. E-service quality pertains to the overall quality of electronic services provided to customers through online platforms.

1. Reliability: The quality of e-services depends on the capability to deliver electronic services accurately and consistently. It entails offering reliable and error-free services to customers (Kothler, 2006).

2. Responsiveness: E-service quality encompasses the timeliness and effectiveness with which online platforms address customer inquiries, requests, or complaints. Swift response times are crucial for delivering satisfactory e-service experiences (Kothler, 2006).

3. Tangibility: This is an organization's ability to portray physical or electronic service quality to its customers. There are many factors that give a company highly tangible quality, such as the appearance of its headquarters, its employees' attire and demeanor, its marketing materials and its customer service department.

4. Empathy: It is how an organization delivers its services in a way that makes the company seem empathetic to its customers' desires and demands. A customer who believes a company truly cares about their well-being is likely to be more loyal to that company.

5. Assurance: It is the confidence and trust that customers have in a certain organization. This is especially important with services that a customer might perceive as being above their ability to understand and properly evaluate; meaning that there has to be a certain element of trust in the servicing organization's ability to deliver. Company employees need to be mindful of earning the trust of their customers if they want to retain them.

2.3. Empirical Reviews

Numerous studies have been conducted on e-service quality and its impact on customer behavior. Customer behavior is influenced by a multitude of factors, and one of the key determinants is the quality of service they receive. Over the years, researchers and scholars have dedicated their efforts to understanding the relationship between service quality and customer behavior. Through their extensive studies, these authors have provided valuable insights into the significance of service quality in shaping customer behavior. This section aims to delve into the findings of different authors in this particular field.

In 1985, Parasuraman, Zeithaml, and Berry introduced the concept of SERVQUAL, a framework that assesses service quality based on five dimensions: reliability, assurance, tangibles, empathy, and responsiveness. Their research uncovered that customers' perceptions of service quality directly

impact their level of satisfaction and subsequent behavioral intentions, such as repurchase intention or word-of-mouth recommendations.

In the same vein, Gronroos (1984) stressed the significance of high-quality services in fostering customer loyalty. He contended that contented customers are more inclined to make repeat purchases and become loyal patrons due to their positive encounters with exceptional service delivery. Furthermore, Berry et al. (2006) expanded the scope of service quality assessment by introducing the concept of "customer delight" as an additional dimension. Their findings revealed that surpassing customer expectations leads to delight, which in turn generates heightened positive emotions towards a brand or business establishment.

Likewise, Spreng et al. (1996) conducted a study to examine how perceived value acts as a mediator between perceived service quality and post-consumption behaviors, such as loyalty or advocacy intentions, among customers.

Additionally, Cronin & Taylor (1992) conducted research aimed at identifying specific attributes within each dimension of SERVQUAL through factor analysis techniques. By pinpointing these key attributes, such as promptness within reliability or courtesy within empathy, they shed light on how enhancing these attributes can contribute to an overall improvement in perceived service quality.

Another research was carried out by Chase & Dasu (2001) regarding the impact of effective complaint handling on customer behavior. Contrary to common belief, the study revealed that exceptional complaint handling can transform dissatisfied customers into loyal ones. This underscores the importance of positive post-service interactions in shaping customer behavior significantly.

The study by Reichheld (1996) introduced the Net Promoter Score (NPS), which measures customer loyalty and their willingness to recommend a company or brand to others. His findings stressed the significance of service quality in determining NPS, as content customers are more likely to become advocates and share positive feedback.

Lastly, Zeithaml et al. (2009) delved into the connection between service quality, customer satisfaction, and perceived value. They discovered that perceived value acts as a mediator between service quality and customer satisfaction, indicating that high-quality services can enhance perceived value, thus positively influencing customer behavior.

In summary, multiple researchers have conducted in-depth studies on the role of service quality in molding customer behavior. Their results consistently underscore how top-notch services impact aspects like customer satisfaction, loyalty, repeat purchases, word-of-mouth referrals, and advocacy intentions. Grasping these insights is essential for businesses aiming to improve their service delivery and create favorable experiences that drive desired behaviors among customers.

Hypothesis of the Study

Based on the literature review done the researcher formulated the following hypothesis:

H1: Tangibility has a moderate positive relationship with customer behavior.

H2: Reliability is a significant positive predictor of customer behavior.

H3: Responsiveness is positively associated with customer behavior.

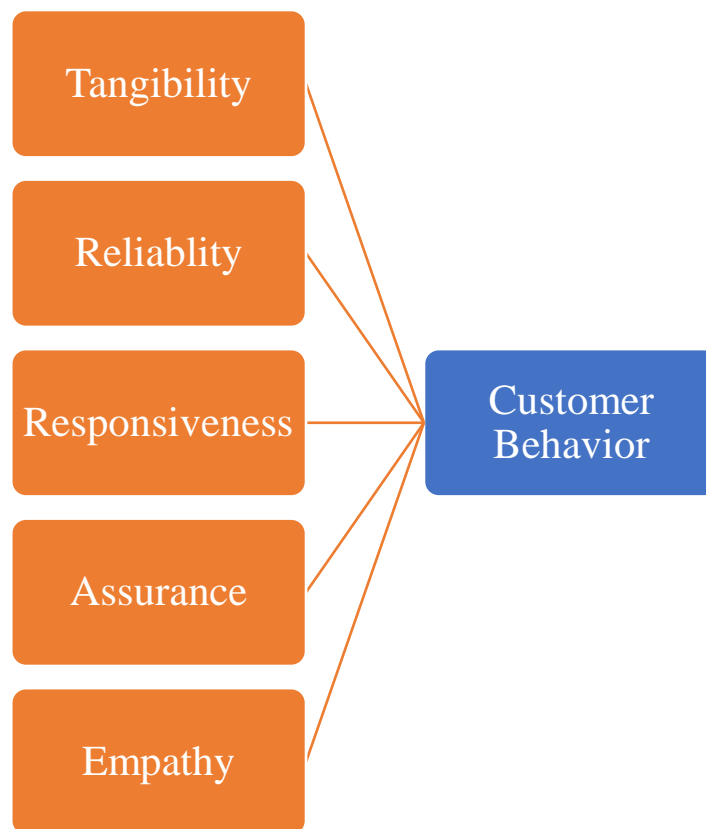
H4: Assurance has significant positive impact on customer behavior.

H5: Empathy has significant positive effect on customer behavior.

2.4. Conceptual framework of the study

The conceptual framework, presented in Figure 1 below shows the major variables of the study. This framework is established using the SERVQUAL model. Accordingly tangibility, reliability, responsiveness, assurance and empathy are the independent variables of the study. In this study, customer behavior will be used as a dependent variable.

Figure 2.1: A conceptual framework, 2024



Source, Researcher's idea, 2024.

CHAPTER THREE

RESEARCH METHODOLOGY

In order to perform a successful research project, it is necessary to design a suitable approach. As a result, the focus of this chapter is on the research strategy employed by the author. In this regard, the next sections detail the research design, sampling, method of collection, and data analysis.

3.1. Research Design

The framework of an investigation is known as the research design. The research design refers to the methods and processes used to collect and analyze data on the variables identified in the research topic. This study's primary research design was explanatory research, which sought to answer the question of how service quality influences customer behavior in the context of E-Birr Ethiopia. The goal of the experiment is to determine the strength and type of correlation between the two variables. To collect quantitative primary data from the company's customers in Addis Ababa, structured questionnaires were distributed.

3.2. Research Approach

Quantitative research methods are the method of using numerical data to answer research questions. This type of research is usually used in social sciences and can be used to measure behaviors, behaviors, beliefs, etc. To achieve the study's objectives, the researcher uses research approaches appropriate to the research question. In this case, researchers are interested in measuring the relationship between two variables and are therefore the best choice for quantitative research methods. The quantitative research approach enables researchers to analyze and infer data effectively. This allows researchers to analyze data using statistical methods and to draw conclusions about the relationship between variables. Quantitative data were collected using a questionnaire created on a Likert-type scale. This type of scale is a common way to measure attitudes and beliefs, and allows respondents to provide answers on a scale of 1 to 5 (Kohtari, 2004).

3.3. Source of data

The study was conducted using primary sources. The term "primary data" refers to information that has been gathered for the first time and is therefore unique (Kohtari, 2004). Secondary sources of data are those that have previously been gathered and processed by someone else, i.e., data that has

been made accessible (Kohtari, 2004). Primary data was gathered from the participants based on a structurally designed questionnaire. It includes closed ended questions.

3.4. Sampling Design

3.4.1. Population of the study

E-Birr Ethiopia customers in Addis Ababa was the intended audience for this research. Sampling units refer to the constituent parts of a population. The elements of the target population from which samples was selected are referred to as sampling units. E-Birr Ethiopia's direct customers in Addis Ababa are those who are most exposed to the company's and other competing firms; hence, this pick was made with that in mind.

3.4.2. Sampling's techniques & procedures

In order to collect data from people with interest without spending too much time or resources, a non-probability sampling strategy has been used. This is because the population is so large. This sampling approach includes a smaller part of the universe than the total to provide a sample that represents the whole universe (Kothari, 2004). The selection of samples was based on customers' information that could easily be found in the company's archives or on responses that were just present at an appropriate time and place. This study used a sampling method known as convenience sampling. The researchers have in contact with the target group of Addis Ababa and have approved participating in the research.

3.4.3. Sample size determination

The following sampling formula for infinite population is used to come up with the sample size.

$$n_0 = \frac{Z^2 pq}{e^2},$$

Where:

n_0 -Sample size

Z – z value at specified confidence interval, e.g., z=1.96 at 95% CI

p – Degree of variability (0.5)

q – Q=1-p (0.5)

e – Desired level of precision ($\pm 5\%$)

Where n_0 is the sample size, Z^2 is the abscissa of the normal curve that cuts off an area at the tails (1 -) equals the desired confidence level, e is the desired degree of accuracy, p is the estimated

proportion of an attribute that is present in the population, and q is 1-p. The value for Z may be found in statistics tables that show the area beneath the normal curve.

As an example, assume p =.5 since there was a large population and we don't know the fluctuation in the proportion of people who follow the practice (maximum variability). Furthermore, a 95 percent confidence level and a 5% accuracy level were needed.

$$n_0 = \frac{z^2 pq}{e^2} = \frac{(1.96)^2(0.5)0.5}{(0.05)^2} = 384.16 \approx 384$$

3.5. Methods of Data Analysis

The information was gathered, the data verified, and the questionnaires that have been completed were located. Then, SPSS (statistical programming) was used to code the variables and questions that were picked. Descriptive and inferential statistics was used in the data analysis. The data was processed using SPSS statistics software, version 23 (Statistical Package for Social Scientists).

3.5.1. Descriptive statistical Analysis

Central tendency measures were used to construct the final demographic report (frequency and frequency distribution, valid and cumulative percentage, and comparison of the mean). In addition, SPSS was utilized to provide tabular interpretations of the findings.

3.5.2. Inferential statistical Analysis

The statistical package for social sciences (SPSS) software was used to do inferential statistical analysis, which makes use of correlation and multiple linear regressions. These statistical tools and techniques of presentation are outlined below in more detail.

A. Correlation

In statistical analysis, the correlation coefficient (r) quantifies the relationship between two variables. The Pearson product-moment correlation is utilized for interval measurements. Essentially, if two variables exhibit a positive correlation, they change in the same direction. An increase in one variable corresponds to an increase in the other, and vice versa. Conversely, when two variables display a negative correlation, they tend to move in opposite directions. An increase in one variable results in a decrease in the other, and vice versa. If one variable has no impact on the other, there is no correlation between them.

B. Multiple linear Regression Analysis

Predicting an unknown variable's value from its known value is a common use of multiple linear regression analysis. Furthermore, a model is constructed by establishing a connection between several variables. There are two elements or predictors that have an impact on work performance that was used to create the model for this study.

$$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \dots + \beta_nx_n + e$$

Where Y is the dependent variable and the independent variables are those which explain the response ranges from X1 to X5.

Table 3.1. Model Specification of Variables

No	Predictor Variable (X)	Beta Coefficient (β)	Predictor X-Value Assigned
1	Tangibility	β_1	X1
2	Reliability	β_2	X2
3	Responsiveness	β_3	X3
4	Assurance	β_4	X4
5	Empathy	β_5	X5
6	Customer behavior	Constant	Y

3.6. Measurement Instruments

The researcher employed various methods for data collection, including the distribution of closed-ended questionnaires, to obtain the necessary information. Respondents at E-Birr Ethiopia answered questions and filled out the questionnaires to gather data on the correlation between service quality and customer behavior. The data collection process adhered to the specified timeline. The researcher personally distributed the surveys to E-Birr Ethiopia customers, who were presented with a series of positive statements related to service quality and purchase likelihood to assess their opinions on these subjects. The responses on the closed-ended questionnaires were rated on a Likert scale ranging from 1 to 5, with 1 indicating "strongly disagree," 2 indicating "disagree," 3 indicating "neutral," 4 indicating "agree," and 5 indicating "strongly agree." The Likert scale was utilized to facilitate respondents in providing their answers.

Closed-ended questionnaires was used, and responses was scored on a Likert scale of 1 to 5, with 1 denoting "strongly disagree," 2 denoting "disagree," 3 denoting "neutral," 4 denoting "agree," and 5 denoting "strongly agree." The purpose of the Likert scale is to make it easier for respondents to answer questions.

There are two components to the survey. Data on the respondents' gender, age, and marital status was collected in the first section of the survey. We collected data on the link between service quality and customer behavior of E-Birr Ethiopia on the second section.

3.7. Validity and Reliability Test of Measurement Instrument

3.7.1. Validity Test

The most important criterion is validity, which indicates how well an instrument measures what it claims to measure (Kothari, 2004). The research advisor is consulted to ensure the validity of the study's content. To improve the instruments, the research advisor reviewed each question in the questionnaire and provided feedback to ensure that the questions met the research objectives. Furthermore, official translators interpret the questioner into Amharic to ensure clarity and understanding of the questions.

3.7.2. Reliability Test

After the data was encoded and entered into SPSS version 23, reliability tests were conducted. Reliability is the degree to which a measurement can be repeated and obtained the same results. The study determines the Alpha coefficient of the Cronbach, a common measure of internal consistency. Scale correlation can be evaluated using Cronbach's alpha, a reliable measure of the correlation between the responses of items generated by scale. The value of this variable ranges from 0 to 1 (Shelby 2011). Cronbach's alpha has no standard scale, but the closer it is to 1, the better. In previous research, Cronbach's alpha index is 0.4 to 0.9 (George & Mallery 2003; Gregory 1999; Houser & Bokovoy 2008; Cline 2000; Makhitha & Dlodlo 2014; Nunnally 1978; Nunnally & Bernstein 1994).

There is little doubt that the internal consistency of the results of Malhotra and Birks (2007; Malhotra and Birks (2007)) shows an unacceptable level of internal consistency. Therefore, Cronbach's alpha of 0.7 or more is selected as an acceptable reliability coefficient. The test therefore showed that the components of the instrument were reliable. It was determined that all scales used in this study were reliable by using the Cronbach alpha coefficient, with an alpha value of more than 0.6 and almost 1. The following table shows the results of the Cronbach alpha test.

Table 3.2. Reliability Analysis

Variables	Reliability Statistics	
	Cronbach's Alpha	N of Items
Tangibility	.745	4
Reliability	.650	5
Responsiveness	.728	4
Assurance	.774	4
Empathy	.815	5
Satisfaction	.713	4
Loyalty	.640	4
Trust	.647	5
Repeat Purchase	.882	3
Perceived Value	.683	3

Source: Survey Result, 2024

3.8. Ethics of Research

Inquirers was informed of the study's objective and requested to provide their consent. Aside from this study, the data gathered will not be utilized for any other purpose. However, the results of the research were made available to both the graduating school and the company. Before each interview, candidates and responses were made aware of the purpose of the meeting in order to defend their interests and those of the group as a whole.

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

4.1. Introduction

The following is a general outline for the structure of this chapter: It includes a reliability test for the measures employed, as well as an analysis of the demographics of the respondents. Pearson's correlation coefficient and descriptive analyses were provided sequentially in order to make it easier to do the empirical analysis.

4.2. Samples and response rate

363 of the 384 questioners distributed were returned, resulting in a return rate of 94.5%. A total of 359 legitimate questionnaires were approved, with a response rate of 94.5 percent, after removing four invalid forms. Consequently, of the 384 questionnaires provided, 93.5 percent of the participants returned legitimate surveys.

4.3. Demographic characteristics of respondents

Table 4.1: Demographic characteristics of respondents

Items		Frequency	Percent
Age	<18 Years	17	4.7
	18-25 Years	224	62.4
	+25 Years	118	32.9
	Total	359	100.0
Education	Primary school	14	3.9
	High school	68	18.9
	Certificate	99	27.6
	Diploma	27	7.5
	First Degree	151	42.1
	Total	359	100.0
For how long are you a customer of the E-birr financial service company year(s)	1 Year	182	50.7
	2 Years	122	34.0
	3 Years	55	15.3
	Total	359	100.0
For what purpose have you come to E-birr financial service company today?	To deposit money	193	53.8
	To withdraw money	104	29.0
	To transfer money	62	17.3
	Total	359	100.0
How frequently did you go to the E-birr	On the first time	248	69.1

financial service company to get the above service for the first round?	1-3 times	10	2.8
	4-6 times	87	24.2
	more than 7 times	14	3.9
	Total	359	100.0
How long it took to get the above mentioned service starting from your first arrival at the E-birr financial service company?	10-30 minutes	216	60.2
	Less than 10 minutes	115	32.0
	30 minutes- 1 hour	20	5.6
	More than 1 hour	8	2.2
	Total	359	100.0
According to your opinion to what extent is efficient service delivery and service quality important for customer satisfaction?	Extremely important	239	66.6
	Fairly important	91	25.3
	Less important	29	8.1
	Total	359	100.0

Source: Survey result, 2024.

The majority of the respondents (50.7%) have been customers of the E-birr mobile financial service company for 1 year. 34.0% of the respondents have been customers for 2 years, and 15.3% have been customers for 3 years. Most respondents (53.8%) visited E-birr mobile financial service company to deposit money. 29.0% of respondents visited to withdraw money, and 17.3% visited to transfer money. A significant majority of respondents (69.1%) got the service they needed on their first visit to the E-birr mobile financial service company. 24.2% of respondents needed to visit 4-6 times, 2.8% needed to visit 1-3 times, and 3.9% needed to visit more than 7 times.

Most respondents (60.2%) reported that it took 10-30 minutes to get the service they needed. 32.0% of respondents reported that it took less than 10 minutes, 5.6% reported that it took 30 minutes to 1 hour, and 2.2% reported that it took more than 1 hour. A large majority of respondents (66.6%) believe that efficient service delivery and service quality are extremely important for customer satisfaction. 25.3% of respondents believe they are fairly important, and 8.1% believe they are less important.

The survey shows that most customers of E-Birr mobile Financial Service Company are relatively new, primarily visit to deposit money, and can usually get the service they need on their first visit within a reasonable time frame. Furthermore, the majority of customers believe that efficient service delivery and service quality are extremely important for customer satisfaction.

4.4. Descriptive statistics of the level of agreement of the respondent's Perception towards different variables of the research

An itemized rating scale is used to create a range by the researcher. Respondents' attitudes regarding each variable were gauged with the use of this range. The range is constructed using the following formula (Shrestha, 2015). The mean scores of each variable were employed in this study's analysis, which was done using descriptive statistics or central tendency. Assessment of the average replies of respondents to each question contained in each dimension of the predictor variable and the grand mean of the dimensions was the primary purpose of this measurement. Finally, the grand mean of each independent dimension is used to arrive at the study's partial research objectives.

$$\begin{aligned} \text{Itemized rating scale: } & \frac{\text{Max} - \text{Min}}{5} \\ & = \frac{5 - 1}{5} \\ & = 0.80 \end{aligned}$$

The mean of each individual item ranging from 1- 5 falls within the following interval:

Interval of Means	Perception
1.00 – 1.80	Strongly Disagree
1.81 – 2.60	Disagree
2.61 – 3.40	Neutral
3.41 – 4.20	Agree
4.21 – 5.00	Strongly Agree

4.5. E-Service Quality

4.5.1. Tangibility

The table provided presents the respondents' attitudes towards the tangibility aspect of e-service quality at E-Birr mobile Financial Service Company in Ethiopia. Tangibility refers to the physical evidence of a service, which can include the appearance of physical facilities, equipment, personnel, and communication materials.

Tangibility	Mean	Std. Deviation
E-birr financial service company has modern looking equipment	3.70	1.212
E-birr financial service company's physical facilities are visually appealing	3.91	.927
E-birr financial service company's reception desk employees are neat	4.14	.694

appearing		
Materials associated with the service (such as welcome, no smoking statements) are visually appealing at E-birr financial service company	4.14	.840
Grand Mean	3.9742	.60940

Table 4.2: Descriptive statistics on tangibility

Source: Survey Result, 2024

The average rating for the statement "E-birr mobile financial service company possesses modern-looking equipment" is 3.70, with a standard deviation of 1.212. This indicates that respondents generally agree that the company has modern equipment, although there is some variability in their responses.

The mean score for the statement "E-birr mobile financial service company's physical facilities are visually appealing" is 3.91, with a standard deviation of .927. This suggests that respondents generally find the physical facilities of the company visually appealing, with less variability in responses compared to the equipment aspect.

The average rating for the statement "E-birr mobile financial service company's reception desk employees have a neat appearance" is 4.14, with a standard deviation of .694. This is the highest mean score among the statements, indicating that respondents strongly agree that the employees at the reception desk have a neat appearance. The lower standard deviation suggests less variability in responses, showing a strong consensus among respondents on this aspect.

The mean score for the statement "Materials associated with the service (such as welcome, no smoking statements) are visually appealing at E-birr mobile financial service company" is 4.14, with a standard deviation of .840. This implies that respondents generally find the service materials visually appealing, although there is some variability in their responses.

The research demonstrates that respondents generally hold a positive attitude towards the tangibility aspect of e-service quality at E-Birr mobile Financial Service Company, with the neat appearance of reception desk employees and visually appealing service materials receiving the highest ratings. These results offer valuable insights into customer perceptions, which can guide strategies to enhance e-service quality and customer satisfaction.

4.5.2. Reliability

The table provided presents the respondents' attitudes towards the reliability aspect of e-service quality at E-Birr mobile Financial Service Company in Ethiopia. Reliability refers to the ability to perform the promised service dependably and accurately.

Table 4.3: Descriptive statistics on reliability

Reliability	Mean	Std. Deviation
When E-birr mobilefinancial service company promises to do something by a certain time, it does so	4.00	.972
When you have a problem, E-birr mobilefinancial service company shows a sincere interest in solving it	4.16	.792
E-birr mobile financial service company performs the service right the first time	4.13	.817
E-birr mobilefinancial service company provides its service at the time it promises to do so	4.05	.966
E-birr mobilefinancial service company insists on error free records	4.11	.709
Grand Mean	4.0891	.55337

Source: Survey Result, 2024

The average rating for the statement "When E-birr mobile financial service company promises to do something by a certain time, it does so" is 4.00, with a standard deviation of .972. This indicates that respondents generally agree that the company fulfills its promises in a timely manner, although there is some variation in their responses.

The average rating for the statement "When you have a problem, E-birr mobile financial service company shows a sincere interest in solving it" is 4.16, with a standard deviation of .792. This suggests that respondents generally believe that the company demonstrates a genuine interest in resolving issues, with less variability in their responses compared to the aspect of promise fulfillment.

The average rating for the statement "E-birr mobile financial service company performs the service right the first time" is 4.13, with a standard deviation of .817. This implies that respondents generally agree that the company delivers the service correctly on the initial attempt, although there is some variability in their responses.

The average rating for the statement "E-birr mobile financial service company provides its service at the time it promises to do so" is 4.05, with a standard deviation of .966. This suggests that

respondents generally agree that the company delivers its service at the promised time, but there is some variability in their responses.

1. The average score for the statement "E-birr mobile financial service company emphasizes error-free records" is 4.11, with a standard deviation of .709. This particular aspect shows the least variability among the statements, indicating a strong consensus among respondents regarding the company's focus on error-free records.

The overall mean of 4.0891, with a standard deviation of .55337, suggests that respondents, in general, hold a positive view towards the reliability aspect of e-service quality at E-Birr mobile Financial Service Company.

In summary, the research demonstrates that respondents typically view E-Birr mobile Financial Service Company as dependable, with the company's dedication to problem-solving and emphasis on error-free records receiving the highest ratings. These results offer valuable insights into customer perceptions, which can guide efforts to enhance e-service quality and customer satisfaction.

4.5.3. Responsiveness

The table provided presents the respondents' attitudes towards the responsiveness aspect of e-service quality at E-Birr mobile Financial Service Company in Ethiopia. Responsiveness refers to the willingness to help customers and provide prompt service.

Table 4.4: Descriptive statistics on responsiveness

Responsiveness	Mean	Std. Deviation
Employees in E-birr mobile financial service company tell you exactly when services will be performed	4.14	.800
Employees in E-birr mobile financial service company give your prompt service	4.01	.964
Employees in E-birr mobile financial service company are always willing to help you	4.09	.922
Employees in E-birr mobile financial service company are never too busy to respond to your request	3.99	.876
Grand Mean	4.0578	.57439

Source: Survey Result, 2024

The average number of employees of the Mobile Financial Services Company E-birr "tell you exactly when services will be performed" is 4.14, with a standard deviation of.800. This suggests that respondents generally agree that company employees communicate service times accurately, but that their responses vary considerably. The average score for E-birr mobile financial services employees is 4.01 and the standard deviation is.964. As a result, respondents generally believe that company employees provide prompt service, but the answers vary.

The average rating of E-birr's mobile financial service company "E-birr employees are always willing to help you" is 4.09, with a standard deviation of.922. This suggests that the respondents generally agree that company employees are always willing to help, but their answers vary. The average point for the statement "E-birr mobile financial services employees are never too busy to respond to your requests" is 3.99 and the standard deviation is.876. This shows that respondents generally agree that the employees of the company respond to requests, but their responses vary slightly. The average was 4.0578, and the standard deviation was.57439, suggesting that overall respondents have a positive attitude towards the responsiveness aspect of the quality of the e-services provided by the E-Birr Mobile Financial Services Company.

The survey showed that respondents generally believed that E-Birr Mobile Financial Services Company was responsive, the company communicating service time and willingness to help received the highest ratings. These findings provide valuable insights into the perception of the customer and can inform strategies to improve the quality and satisfaction of electronic services.

4.5.4. Assurance

The table provided presents the respondents' attitudes towards the assurance aspect of e-service quality at E-Birr mobile Financial Service Company in Ethiopia. Assurance refers to the knowledge and courtesy of employees and their ability to inspire trust and confidence.

Table 4.5: Descriptive statistics on assurance

Assurance	Mean	Std. Deviation
The behavior of employees in E-birr mobile financial service company instills confidence in you	3.80	1.055
You feel safe in your transactions with E-birr mobile financial service company	3.77	.952
Employees in E-birr mobile financial service company area consistently courteous with you	3.77	1.065
Employees in E-birr mobile financial service company have the knowledge to answer your questions	3.72	1.079
Grand Mean	3.7611	.68850

Source: Survey Result, 2024

The respondents provided ratings for the confidence in employees' behavior, with an average score of 3.80 and a standard deviation of 1.055. This indicates a generally positive perception, although there is some variation in the responses. In terms of the feeling of safety in transactions, the mean score was 3.77, with a standard deviation of 0.952, suggesting that customers generally feel relatively secure.

Furthermore, the consistent courtesy of employees received an average score of 3.77, with a standard deviation of 1.065. This suggests a positive view regarding employee politeness, although there is noticeable variability. Additionally, the ability of employees to answer questions had a mean score of 3.72, with a standard deviation of 1.079. This reflects a good level of perceived employee knowledge, although there are varied responses.

Overall, the Grand Mean of 3.7611, with a standard deviation of 0.68850, indicates an overall positive attitude towards the assurance aspect of e-service quality. However, it also highlights the need for improvement in instilling customer confidence and ensuring transaction safety.

4.5.5. Empathy

The table presents the respondents' attitudes towards the empathy aspect of e-service quality at E-Birr mobile Financial Service Company in Ethiopia. Empathy involves giving customers individual attention and understanding their specific needs.

Table 4.6: Descriptive statistics on empathy

Empathy	Mean	Std. Deviation
E-birr mobile financial service company gives you individual attention	3.71	.954
E-birr mobile financial service company has operating hours convenient to all its customers	3.45	1.188
E-birr mobile financial service company has employees who give your personal attention	3.85	.898
E-birr mobile financial service company has your best interest at heart	3.58	.977
The employees of E-birr mobile financial service company understand your specific needs	4.01	.895
Grand Mean	3.6462	.82654

Source: Survey Result, 2024

The average score for the statement "E-birr mobile financial service company provides individual attention" is 3.71, with a standard deviation of .954. This indicates that respondents generally agree that the company gives them individual attention, but there is some variation in their responses.

The average score for the statement "E-birr mobile financial service company has operating hours convenient to all its customers" is 3.45, with a standard deviation of 1.188. This suggests that respondents have mixed feelings about the convenience of the company's operating hours, as shown by the highest standard deviation among the statements.

The average score for the statement "E-birr mobile financial service company has employees who give personal attention" is 3.85, with a standard deviation of .898. This suggests that respondents generally agree that the company's employees give them personal attention, but there is some variability in their responses.

The average score for the statement "E-birr mobile financial service company has your best interest at heart" is 3.58, with a standard deviation of .977. This suggests that respondents generally agree that the company has their best interest at heart, but there is some variability in their responses.

The average score for the statement "The employees of E-birr mobile financial service company understand your specific needs" is 4.01, with a standard deviation of .895. This is the highest average score among the statements, indicating that respondents strongly agree that the company's employees understand their specific needs.

The overall average score of 3.6462, with a standard deviation of .82654, suggests that respondents have a positive attitude towards the empathy aspect of e-service quality at E-Birr mobile Financial Service Company. However, there is room for improvement, particularly in terms of operating hours and prioritizing the customer's best interest.

The study shows that respondents generally perceive E-Birr mobile Financial Service Company as empathetic, with the company understands of specific needs and provision of personal attention receiving the highest ratings. These findings provide valuable insights into customer perceptions, which can inform strategies to improve e-service quality and customer satisfaction.

4.6. Customer Behavior

4.6.1. Satisfaction

The table presents the respondents' attitudes towards their satisfaction with the e-service quality at E-Birr mobile Financial Service Company in Ethiopia. Satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectations.

Table 4.7: Descriptive statistics on satisfaction

Satisfaction	Mean	Std. Deviation
E-birr mobile financial service company makes adjustments to suit my needs.	3.9721	.59730
I feel happy with E-birr mobile financial service company as my service provider.	3.9499	.61430
I likely to continue using E-birr mobile financial service company services as long as the need is there.	3.9443	.67037
I have positive attitude towards E-birr mobile financial service company services.	4.1393	.66231
Grand Mean	4.0014	.46677

Source: Survey Result, 2024

The average score for the statement “E-birr mobile financial service company adjusts to meet my needs” is 3.9721, with a standard deviation of 0.59730. This implies that respondents generally agree that the company makes necessary adjustments to cater to their needs, although there is some variability in their responses.

The average score for the statement “I am satisfied with E-birr mobile financial service company as my service provider” is 3.9499, with a standard deviation of 0.61430. This suggests that

respondents generally feel content with E-Birr as their service provider, but there is some variability in their responses.

The average score for the statement “I intend to continue using E-birr mobile financial service company services as long as the need exists” is 3.9443, with a standard deviation of 0.67037. This indicates that respondents are inclined to continue using the company’s services, although there is some variability in their responses.

The average score for the statement “I have a positive attitude towards E-birr mobile financial service company services” is 4.1393, with a standard deviation of 0.66231. This is the highest average score among the statements, suggesting that respondents hold a positive attitude towards the company’s services.

With a grand average of 4.0014 and a standard deviation of 0.46677, it can be inferred that, overall, respondents have a positive attitude towards their satisfaction with the e-service quality at E-Birr mobile Financial Service Company.

The study shows that respondents are generally satisfied with E-Birr mobile Financial Service Company, with a positive attitude towards the company’s services receiving the highest rating. These findings provide valuable insights into customer satisfaction, which can inform strategies to improve e-service quality and customer satisfaction.

4.6.2. Loyalty

The table presents the respondents’ attitudes towards their loyalty to E-Birr mobile Financial Service Company in Ethiopia. Loyalty refers to customers’ commitment to doing business with a company and their resistance to switch to another product or service.

Table 4.8: Descriptive statistics on loyalty

Loyalty	Mean	Std. Deviation
I am very likely to switch to another product, if I am not satisfied	3.9387	.59947
I likely refer E-birr mobile financial service company services to my friends and family.	3.9387	.88225
E-birr mobile financial service company services my first choice.	3.9721	.59730
I give feedback about how to improve their service.	3.9499	.61430
Grand Mean	3.9499	.47448

Source: Survey Result, 2024

The mean score for the statement “I am very likely to switch to another product, if I am not satisfied” is 3.9387 with a standard deviation of .59947. This suggests that respondents are somewhat likely to switch to another product if they are not satisfied, but there is some variability in their responses.

The mean score for the statement “I likely refer E-birr mobile financial service company services to my friends and family” is 3.9387 with a standard deviation of .88225. This indicates that respondents are somewhat likely to refer E-Birr’s services to others, but there is a significant variability in responses.

The mean score for the statement “E-birr mobile financial service company services my first choice” is 3.9721 with a standard deviation of .59730. This suggests that respondents generally consider E-Birr’s services as their first choice, but there is some variability in their responses.

The mean score for the statement “I give feedback about how to improve their service” is 3.9499 with a standard deviation of .61430. This suggests that respondents are somewhat likely to give feedback to improve the service, but there is some variability in their responses.

The grand mean of 3.9499 with a standard deviation of .47448 suggests that, overall, respondents have a positive attitude towards their loyalty to E-Birr mobile Financial Service Company, but there is room for improvement, especially in terms of referrals and feedback.

The study shows that respondents are generally loyal to E-Birr mobile Financial Service Company, but there is a risk of them switching to another product if they are not satisfied. These findings provide valuable insights into customer loyalty, which can inform strategies to improve e-service quality and customer satisfaction.

4.6.3. Trust

The table provided presents the mean and standard deviation of respondents’ attitudes towards various aspects of trust in E-Birr mobile Financial Service Company, Ethiopia.

Table 4.9: Descriptive statistics on trust

Trust	Mean	Std.
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		Deviation
E-birr mobile financial service company provides timely information.	3.9415	.66805
E-birr mobile financial service company provides trustworthy information.	4.1365	.66078
E-birr mobile financial service company promises are reliable.	3.9443	.60465
I have confidence in overall E-birr mobile financial service company activities.	3.9359	.88046
E-birr mobile financial service company representatives have been honest in dealing with customers.	3.9721	.59730
Grand Mean	3.9861	.44436

Source: Survey Result, 2024

The respondents are in general agreement that E-birr provides timely information, with an average score of 3.9415 and a standard deviation of 0.66805. This indicates a positive perception, although there is some variability in the responses. The respondents have a stronger consensus that E-birr provides trustworthy information, with a higher average score of 4.1365 and a standard deviation of 0.66078. This suggests a high level of trust in the information provided by the company.

The average score for the reliability of E-birr's promises is 3.9443, with a standard deviation of 0.60465. This indicates a positive perception of the company's reliability. The respondents have confidence in E-birr's overall activities, as indicated by an average score of 3.9359. However, the higher standard deviation of 0.88046 suggests a wider range of responses, indicating varying levels of confidence among respondents.

The respondents perceive that E-birr's representatives have been honest in dealing with customers, with an average score of 3.9721 and a standard deviation of 0.59730. This indicates a positive perception of the company's honesty. The Grand Mean of 3.9861 suggests that, on average, respondents have a positive attitude towards trust in E-birr. The lower standard deviation of 0.44436 indicates less variability in the overall trust perception across all the variables.

4.6.4. Repeat Purchase

The table you provided presents the mean and standard deviation of respondents' attitudes towards various aspects of repeat purchase behavior in E-Birr mobile Financial Service Company, Ethiopia.

Table 4.10: Descriptive statistics on repeat purchase

Repeat Purchase	Mean	Std. Deviation
For my most commonly used E- Service, I will continue to use E-birr Mobile Financial Service.	3.9526	.61679

When I want E-service, the first thing I consider is E-birr mobile financial service platform that I use the most in daily life.	3.9387	.66570
For my most commonly used E-birr service, I am happy to recommend it to others.	4.1421	.66382
Grand Mean	4.0111	.47911

Source: Survey Result, 2024

The participants generally concur that they will persist in utilizing their most frequently used E-service from E-birr, with an average score of 3.9526 and a standard deviation of 0.61679. This signifies a positive perception, albeit with some variability in responses. The participants exhibit a slightly lower level of agreement that when they require E-service, their foremost consideration is the E-birr mobile financial service platform that they utilize the most in their daily lives, with an average score of 3.9387 and a standard deviation of 0.66570. This implies a significant preference for E-birr's services.

A substantial average of 4.1421 demonstrates a strong inclination to recommend E-Birr services, although the standard deviation of 0.66382 indicates varying levels of enthusiasm among respondents. The overall average of 4.0111 and a standard deviation of 0.47911 reflect a generally positive attitude towards repeated purchasing behavior with E-Birr services. This analysis suggests a favorable customer perception of E-Birr's e-service quality, which influences their repeated purchase behavior.

4.6.5. Perceived Value

The table provided presents the mean and standard deviation of respondents' attitudes towards the E-Birr Financial Service in Ethiopia. The attitudes are measured based on three perceived value statements:

Table 4.11: Descriptive statistics on repeat perceived value

Perceived Value	Mean	Std. Deviation
Compared to other e-financial service I experience, I think E-birr is worth paying for it.	3.9415	.60207
Compared to other e-financial service I experience, I think E-birr is worth spending time and energy.	3.9331	.87867
I think it is valuable to use E-birr mobile financial service my most commonly used e-financial service and the e-birr service can meet my personal needs.	3.1114	1.29841
Grand Mean	3.6620	.57599

Source: Survey Result, 2024

The statement “Compared to other e-financial service I experience, I think E-birr is worth paying for it” received a mean score of 3.9415 with a standard deviation of .60207. This indicates a generally positive attitude among customers towards the value for money of E-Birr’s services.

The statement “Compared to other e-financial service I experience, I think E-birr is worth spending time and energy” received a mean score of 3.9331 with a standard deviation of .87867. This suggests that customers generally find E-Birr’s services worth their time and effort.

The statement “I think it is valuable to use E-birr mobile financial service my most commonly used e-financial service and the e-birr service can meet my personal needs” received a lower mean score of 3.1114 with a higher standard deviation of 1.29841. This indicates a more varied opinion among customers regarding whether E-Birr’s services meet their personal needs and are valuable compared to their most commonly used e-financial services.

4.7. Inferential Statistics

The researcher used regression analysis to determine the impact of e-service quality on customer behavior in a case study of E-birr mobile financial service company, Ethiopia. The results of Correlation, ANOVA, and regression coefficients are provided in the following sections.

4.7.1. Correlation Analysis

The researcher used Pearson’s Correlation analysis in order to examine the relationship between the five dimensions of service quality (Tangibility, Reliability, Responsiveness, Assurance, and Empathy) and customer behavior. Pearson's correlation coefficient was used as a statistical tool. Pearson's correlation coefficient is a common method to quantify how strongly two variables are

related to each other. It assumes that the variables have a linear association and that they are randomly sampled from a population (Kothari, 2004).

The results of the correlation analysis between the independent variables (Tangibility, Reliability, Responsiveness, Assurance, and Empathy) and the dependent variable (customer behavior) are presented in the following section. The table below shows the correlation coefficients for each pair of variables. The coefficients range from moderate to high, indicating that there is a significant relationship between the service quality aspects and the customer behavior.

Table 4.12: Correlation analysis results

Correlations							
							Behavior
Tangibility	Pearson Correlation	1	.457**	.479**	.418**	.201**	.427**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	359	359	359	359	359	359
Reliability	Pearson Correlation	.457**	1	.446**	.216**	.205**	.403**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	359	359	359	359	359	359
Responsiveness	Pearson Correlation	.479**	.446**	1	.189**	.348**	.421**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	359	359	359	359	359	359
Assurance	Pearson Correlation	.418**	.216**	.189**	1	.266**	.464**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	359	359	359	359	359	359
Empathy	Pearson Correlation	.201**	.205**	.348**	.266**	1	.445**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	359	359	359	359	359	359
Behavior	Pearson Correlation	.427**	.403**	.421**	.464**	.445**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	359	359	359	359	359	359

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

Source: Survey Result, 2024

4.7.1.1. Tangibility

The correlation analysis has uncovered an intriguing relationship between the independent variable of tangibility and the dependent variable of customer behavior. The Pearson correlation value for tangibility was determined to be 0.427, with a significance level of $p < 0.05$, in relation to customer behavior.

This correlation value indicates a moderate positive association between the tangibility of the e-service provided by E-birr mobile financial Service Company and customer behavior. In simpler terms, as the tangibility of the e-service increases, there is a corresponding positive impact on customer behavior. This suggests that when the e-service is more tangible and perceptible to customers, it is more likely to influence their behavior in a positive manner.

The significance level of $p < 0.05$ further reinforces the validity of this correlation, indicating that the observed relationship between tangibility and customer behavior is unlikely to be a result of chance. Therefore, it provides statistical evidence to support the idea that tangibility plays a meaningful role in shaping customer behavior within the context of e-service quality provided by the E-birr mobile financial service company in Ethiopia.

In comparison, other studies have also discovered positive relationships between different dimensions of e-service quality and customer behavior. For example, a study conducted by Fan, Shao, and Dong (2022) on community e-commerce platforms found that e-service quality, including system design, intelligent fulfillment, security assurance, and interactive service, positively influences customer engagement behavior. Additionally, they found that customer trust and perceived risk act as mediators between e-service quality and customer engagement behavior.

Similarly, Nguyen et al. (2022) investigated the impact of e-service quality on customer intention to use video teller machine services in Vietnam, revealing that responsiveness, security, and interface quality significantly influence customer perceptions and attitudes towards using such services. These studies suggest that tangible elements of e-service, like website design and user interface, play a crucial role in shaping customer perceptions and behaviors.

4.7.1.2. Reliability

The correlation analysis revealed a significant correlation between the independent variable "Reliability" and the dependent variable "customer behavior." The Pearson correlation value for "Reliability" was found to be 0.309 in relation to "customer behavior" at a significance level of $p < 0.05$.

This correlation value indicates a moderate positive relationship between the reliability of e-service and customer behavior. Specifically, as the reliability of the e-service provided by E-birr mobile financial Service Company increases, there is a corresponding positive impact on customer

behavior. This suggests that the more dependable and consistent the e-service is perceived to be by the customers, the more likely it is to influence their behavior in a positive manner

The significance level of $p < 0.05$ further strengthens the validity of this correlation, indicating that the observed relationship between reliability and customer behavior is unlikely to have occurred by chance. Therefore, it provides statistical evidence to support the notion that reliability plays a meaningful role in shaping customer behavior in the context of e-service quality provided by the E-birr mobile financial service company in Ethiopia.

In comparison, other studies have also found positive relationships between the reliability of e-service quality and customer behavior. For instance, a study conducted by Fan, Shao, and Dong (2022) on community e-commerce platforms found that e-service quality, which includes reliability as one of its dimensions, positively affects customer engagement behavior¹¹. Moreover, they found that customer trust and perceived risk play a mediating role between e-service quality and customer engagement behavior.

Similarly, a study in the telecom industry by (Zhou., Wang, Shi, Zhang, Zhang, &Guo, 2019) found a positive relationship between e-service quality, which includes reliability, and customer satisfaction and loyalty. The study developed a scale consisting of five user experience dimensions (functional completeness, performance, interface and interaction quality, content and information, support or service) to measure e-SQ in the telecom industry.

4.7.1.3. Responsiveness

The correlation value indicates a moderate positive relationship between the responsiveness of e-service and customer behavior. In essence, as the responsiveness of the e-service provided by E-birr mobilefinancial Service Company increases, there is a corresponding positive impact on customer behavior. This suggests that the promptness and agility in addressing customer needs and inquiries through e-service channels are likely to influence customer behavior in a positive manner

The significance level of $p < 0.05$ further strengthens the validity of this correlation, indicating that the observed relationship between responsiveness and customer behavior is unlikely to have occurred by chance. Therefore, it provides statistical evidence to support the notion that responsiveness plays a meaningful role in shaping customer behavior in the context of e-service quality provided by the E-birr mobile financial service company in Ethiopia.

Comparatively, a study by Fan et al. (2022) on community e-commerce platforms found that e-service quality dimensions such as system design, intelligent fulfillment, security assurance, and interactive service positively affect customer engagement behavior, with trust and perceived risk playing a mediating role. Similarly, Rita, Oliveira, and Farisa (2019) identified website design, security/privacy, and fulfillment as significant e-service quality dimensions influencing customer behavior in online shopping, with overall e-service quality being significantly related to customer behavior.

4.7.1.4. Assurance

The correlation value indicates a moderate positive relationship between the assurance provided by e-service and customer behavior. In essence, as the level of assurance in the e-service provided by E-birr mobile financial Service Company increases, there is a corresponding positive impact on customer behavior. This suggests that when customers perceive the e-service as reliable, trustworthy, and capable of meeting their needs, it is likely to influence their behavior in a positive manner.

The significance level of $p < 0.05$ further strengthens the validity of this correlation, indicating that the observed relationship between assurance and customer behavior is unlikely to have occurred by chance. Therefore, it provides statistical evidence to support the notion that assurance plays a meaningful role in shaping customer behavior in the context of e-service quality provided by the E-birr mobile financial service company in Ethiopia.

This is consistent with other research in the field, such as a study by Fan et al. (2022), which found that e-service quality dimensions, including assurance, significantly influence customer engagement behavior in community e-commerce. Similarly, Nguyen et al. (2022) reported that dimensions of e-service quality, like responsiveness, security, and interface quality, positively impact customer intention to use services, reinforcing the importance of assurance in customer interactions

Comparatively, the E-birr study's correlation coefficient is slightly lower than what is reported in some other studies, indicating that while assurance is important, other factors may also play a significant role in influencing customer behavior. For instance, trust and perceived risk have been identified as mediating factors between e-service quality and customer engagement behavior, suggesting that customers' perceptions of security and their trust in the service provider are crucial

for their engagement. This aligns with the findings from the banking sector in Ethiopia, where e-banking service quality was found to significantly affect customer satisfaction.

4.7.1.5. Empathy

The finding reveals a significant Pearson correlation of 0.445 between the construct of 'Empathy' and 'Customer Behavior', indicating a moderate positive relationship at a significance level of $p < 0.05$. This finding suggests that as the perceived empathy of the e-service quality increases, so does the positive customer behavior towards the service. This is in line with other research in the field, such as the study by Fan et al. (2022), which found that e-service quality dimensions like system design, intelligent fulfillment, security assurance, and interactive service positively affect customer engagement behavior, with customer trust and perceived risk mediating this relationship. Similarly, Nguyen et al. (2022) demonstrated that responsiveness, security, and interface quality as dimensions of e-service quality have a positive impact on customers' perceived ease of use and usefulness, which in turn influences their attitude and intention to use e-banking services.

These studies collectively underscore the importance of e-service quality in shaping customer behavior and engagement. The empirical evidence from these studies supports the notion that higher e-service quality can lead to enhanced customer satisfaction and loyalty, which are critical for the success of online financial services. It is evident that there is a consistent pattern across different studies, highlighting the pivotal role of e-service quality in influencing customer behavior in the digital financial landscape.

4.7.2. Regression Analysis

4.7.3. Assumptions Testing in Multiple Regression

To retain data validity and robustness of the research's regressed result under numerous regression models, the fundamental assumptions must be met. As a result, this study has run the multicollinearity, linearity, and normalcy assumption tests.

4.7.3.1. Sample size

The sample size requirement for multiple regression analysis with a specific formula proposed by Tabachnick and Fidell (2011). According to the formula, the minimum required sample size is $N > 50 + 8m$, where m is the number of independent variables. In this particular study, there were five

independent variables, and the sample size was 384. Therefore, the study met the minimum sample size requirement.

The importance of having an adequate sample size in multiple regression analysis cannot be overstated. Small sample sizes may lead to unreliable estimates of regression coefficients and fail to capture the true relationship between the dependent and independent variables, resulting in incorrect or misleading conclusions (European Journal of Clinical Investigation, 2019).

4.7.3.2. *Multicollinearity*

The table provided below shows the results of a multicollinearity test for a study on the effect of service quality on customer behavior in E-Birr in Ethiopia. The variables tested are aspects of service quality: Tangibility, Reliability, Responsiveness, Assurance, and Empathy.

Multicollinearity refers to a situation in which two or more explanatory variables in a multiple regression model are highly linearly related. In this context, the Variance Inflation Factor (VIF) and Tolerance are used to check for multicollinearity.

Tolerance is a measure of the influence of one independent variable on all other independent variables; it is calculated as $1 - R^2$ for a given independent variable. Lower tolerance values indicate higher multicollinearity. Generally, a tolerance value below 0.1 is a cause for concern, indicating that the variable under consideration is almost a perfect linear combination of the independent variables already entered into the equation.

Variance Inflation Factor (VIF) is a measure of how much the variance of the estimated regression coefficient is increased due to multicollinearity. VIF is calculated as the reciprocal of Tolerance. As a rule of thumb, a VIF value that exceeds 5 or 10 indicates a problematic amount of multicollinearity.

Table 4.13: Collinearity Statistics

Variables	Collinearity Statistics	
	Tolerance	VIF
Tangibility	.607	1.648
Reliability	.721	1.386
Responsiveness	.650	1.538
Assurance	.785	1.274
Empathy	.834	1.199

Source: Survey Result, 2024

Tangibility: The VIF is 1.648 and the tolerance is 0.607. This suggests that there is no significant multicollinearity with the other variables.

Reliability: The VIF is 1.386 and the tolerance is 0.721. This also suggests that there is no significant multicollinearity with the other variables.

Responsiveness: The VIF is 1.538 and the tolerance is 0.650. This suggests that there is no significant multicollinearity with the other variables.

Assurance: The VIF is 1.274 and the tolerance is 0.785. This suggests that there is no significant multicollinearity with the other variables.

Empathy: The VIF is 1.199 and the tolerance is 0.834. This suggests that there is no significant multicollinearity with the other variables.

None of the variables in the model have a VIF greater than 5 or a tolerance less than 0.1. Therefore, it can be concluded that there is no significant multicollinearity among the variables in the model. This means that these variables can provide unique and independent information to the predictive model. This is a good sign for the validity of the model.

4.7.3.3. Normality and Linearity

When analyzing data using SPSS, it is important to check for normality of the distribution of the dependent variable and the residuals to ensure that the assumptions of the statistical tests are being met. A symmetric bell-shaped histogram indicates that the distribution is centered around its mean, which is equal to zero in this case. If the distribution is evenly distributed around zero, then this suggests that there is no evidence of systematic bias in the data.

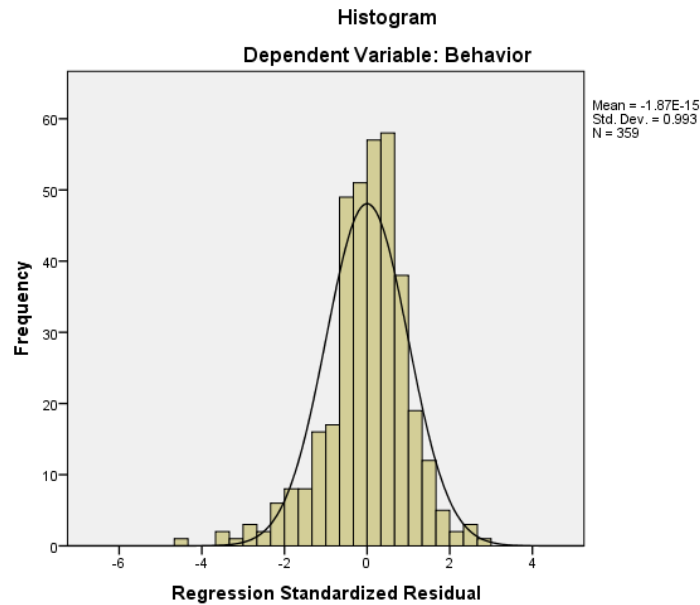


Figure 4.1: Histogram Plot of Regression Standardized Residual

Source: Survey Result, 2024

The bell-shaped curve overlaying the histogram bars suggests that the residuals are normally distributed. This is a good indication that the regression model assumptions of normality are met. The mean of the residuals is approximately $-1.87E-15$, which is effectively zero. This indicates that the model's predictions are unbiased on average. The standard deviation of the residuals is 0.993, which implies that the residuals are spread out around the mean, but most of them fall within the expected range for a normal distribution. The sample size (N) is 359, which provides a sufficient amount of data to assess the model's performance.

The histogram suggests that the regression model for predicting customer behavior based on service quality in E-Birr in Ethiopia is well-fitted, with residuals that are normally distributed and centered around zero. This implies that the model does not systematically overestimate or underestimate the dependent variable "Behavior."

Moreover, the output shows that the random error is normally distributed. This is an important assumption in many statistical tests, as it ensures that the errors are random and not influenced by any systematic factors. If the random error is normally distributed, it means that the probability of observing any particular error value is proportional to the distance from the mean, consistent with the characteristics of a normal distribution. While the Skewness value indicates the symmetry of a

distribution, the kurtosis value tells us about how acute the apex of a frequency distribution curve is. Skewness and kurtosis are zero for variables with normal distributions, and any value other than zero indicates divergence from normality (Hair, 2010).

Skewness is a measure of the asymmetry of the probability distribution of a real-valued random variable about its mean. The skewness value can be positive or negative, or undefined. If skewness is less than -1 or greater than 1, the distribution is highly skewed. If skewness is between -1 and -0.5 or between 0.5 and 1, the distribution is moderately skewed. If skewness is between -0.5 and 0.5, the distribution is approximately symmetric.

Kurtosis is a statistical measure that defines how heavily the tails of a distribution differ from the tails of a normal distribution. In other words, kurtosis identifies whether the tails of a given distribution contain extreme values. If kurtosis is greater than 3, the distribution has heavier tails and a sharper peak than the normal distribution. It is referred to as a leptokurtic distribution. If kurtosis is less than 3, the distribution has lighter tails and a flatter peak than the normal distribution. It is referred to as a platykurtic distribution. If kurtosis is equal to 3, it is a normal distribution (mesokurtic).

Table 4.14: Skewness and Kurtosis

	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
Tangibility	-.849	.129	.739	.257
Reliability	-1.189	.129	2.170	.257
Responsiveness	-1.325	.129	2.170	.257
Assurance	-.233	.129	-.865	.257
Empathy	-.676	.129	-.375	.257
Behavior	-.820	.129	1.202	.257

Source: Survey Result, 2024

The skewness statistic for tangibility is -0.849, indicating a moderately negatively skewed distribution. This suggests that the distribution of Tangibility scores has a longer tail on the left side. The kurtosis statistic is 0.739, which is less than 3, indicating a platykurtic distribution. This suggests that the distribution has lighter tails and a flatter peak compared to a normal distribution.

The skewness statistic for reliability is -1.189, indicating a highly negatively skewed distribution. This suggests that the distribution of Reliability scores has a longer tail on the left side. The kurtosis

statistic is 2.170, which is less than 3, indicating a platykurtic distribution. This suggests that the distribution has lighter tails and a flatter peak compared to a normal distribution.

The skewness statistic for responsiveness is -1.325, indicating a highly negatively skewed distribution. This suggests that the distribution of Responsiveness scores has a longer tail on the left side. The kurtosis statistic is 2.170, which is less than 3, indicating a platykurtic distribution. This suggests that the distribution has lighter tails and a flatter peak compared to a normal distribution.

The skewness statistic for assurance is -0.233, indicating a nearly symmetric distribution. This suggests that the distribution of Assurance scores is approximately symmetric around the mean. The kurtosis statistic is -0.865, which is less than 3, indicating a platykurtic distribution. This suggests that the distribution has lighter tails and a flatter peak compared to a normal distribution.

The skewness statistic for empathy is -0.676, indicating a moderately negatively skewed distribution. This suggests that the distribution of Empathy scores has a longer tail on the left side. The kurtosis statistic is -0.375, which is less than 3, indicating a platykurtic distribution. This suggests that the distribution has lighter tails and a flatter peak compared to a normal distribution.

The skewness statistic for behavior is -0.820, indicating a moderately negatively skewed distribution. This suggests that the distribution of Behavior scores has a longer tail on the left side. The kurtosis statistic is 1.202, which is less than 3, indicating a platykurtic distribution. This suggests that the distribution has lighter tails and a flatter peak compared to a normal distribution.

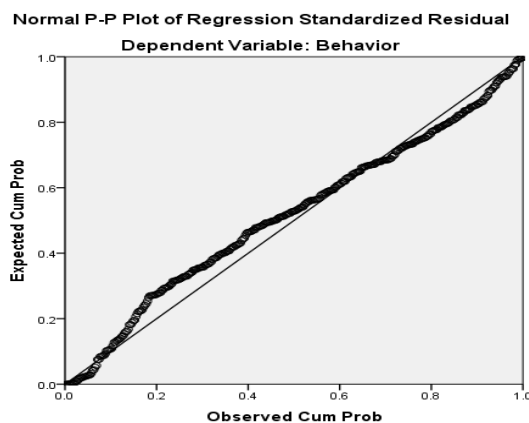


Figure 4.2. Normal p-p plot of Regression Standardized Residual

Source: Survey Result, 2024

The P-P plot provided is a graphical tool used to assess the normality of residuals in regression analysis. Here's an interpretation of the P-P plot:

- **Observed vs. Expected Cumulative Probabilities:** The dots represent the observed cumulative probabilities of the residuals, plotted against the expected cumulative probabilities if the residuals were perfectly normally distributed.
- **Diagonal Line:** The diagonal line represents the expected relationship if the residuals were perfectly normally distributed.
- **Alignment:** The close alignment of the dots with the diagonal line suggests that the residuals are normally distributed. This indicates that the regression model's assumption of normality is likely met.
- **Outliers:** Any substantial deviations of the dots from the diagonal line would indicate potential outliers or a departure from normality.

The P-P plot suggests that the residuals from the regression model, with behavior as the dependent variable, are normally distributed, which is a desirable property for a well-fitted model. This implies that the model's predictions are consistent with the observed data and that the standard statistical tests on the model's coefficients are likely valid.

4.7.3.4. Homoscedasticity

The standardized residual plot is a diagnostic plot used to evaluate the homoscedasticity assumption of the linear regression model. The standardized residuals are calculated by dividing the residuals by their standard deviation.

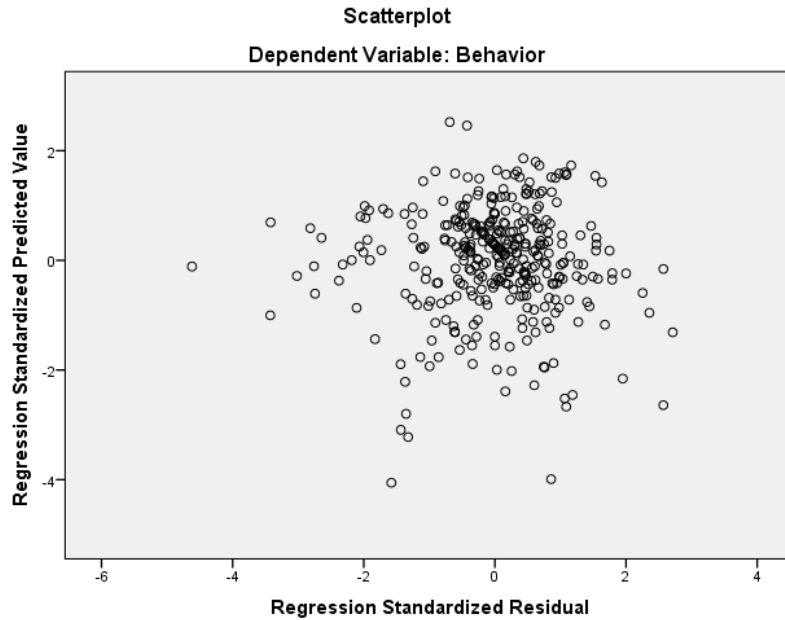


Figure 4.3. Scatterplot of Standardized Residuals

Source: Survey Result, 2024

The scatterplot provided examines the relationship between the Regression Standardized Predicted Value and the Regression Standardized Residual for the dependent variable “Behavior.”

- **Central Clustering:** The data points are primarily clustered around the center, particularly near the (0,0) coordinate. This suggests that for most observations, the predicted values are close to the actual values, and the residuals (differences between observed and predicted values) are small.
- **Spread of Data Points:** The spread of data points away from the center appears random and does not show any distinct patterns, such as a funnel shape, which would indicate heteroscedasticity.
- **No Clear Trend:** There is no clear trend or systematic pattern in the residuals as they are scattered across the range of predicted values. This is a good indication that the regression model is appropriately capturing the relationship without bias.

The scatterplot suggests that the regression model for predicting customer behavior based on service quality in E-Birr in Ethiopia is performing well, with residuals that are randomly distributed and centered on zero, indicating no obvious violations of the assumptions of homoscedasticity and linearity.

4.7.3.5. No Auto Correlation

The Durbin-Watson statistic is used to test for independent of residuals. The value of the Durbin-Watson statistic ranges from 0 to 4. Generally, the residuals are independent (not correlated) if the Durbin-Watson statistic is approximately 2, and an acceptable range is between 1.5 - 2.5. In this case, Durbin-Watson is 1.995, within the acceptable range. We can assume independence of residuals.

4.7.4. Model Summary

Multiple regression analysis was employed to examine the influence of service quality (Empathy, Tangibility, Assurance, Reliability, and Responsiveness) on Customer behavior.

Table 4.15: Model Summary

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.652 ^a	.425	.417	.32354	1.995
a. Predictors: (Constant), Empathy, Tangibility, Assurance, Reliability, Responsiveness					
b. Dependent Variable: Behavior					

Source: Survey Result, 2024

The provided table offers a concise summary of a multiple regression analysis, where Behavior is the dependent variable and Empathy, Tangibility, Assurance, Reliability, and Responsiveness are the predictors. The R value stands at 0.652, indicating the correlation between the observed and predicted values of Behavior, ranging from 0 to 1, with 1 representing a perfect positive correlation. A value of 0.652 suggests a moderate to strong correlation.

Moving on to the R Square value of 0.425, it signifies the proportion of variance in Behavior that can be elucidated by the independent variables (Empathy, Tangibility, Assurance, Reliability, and Responsiveness). Approximately 42.5% of the variability in Behavior can be accounted for by the model. The Adjusted R Square value is 0.417, which, unlike R Square, considers the number of predictors in the model and adjusts the statistic accordingly. This adjustment is particularly beneficial when comparing different models. After adjusting for the number of predictors, around 41.7% of the variability in Behavior can be explained by the model.

Furthermore, the standard error of the estimate is 0.32354, providing a measure of the standard deviation of the error term and indicating the typical distance between the observed values of Behavior and the values predicted by the model. The model demonstrates a moderate to strong fit,

explaining approximately 41.7% to 42.5% of the variance in Behavior. The absence of autocorrelation in the residuals, coupled with a reasonable level of accuracy in predicting Behavior from the independent variables, suggests a reliable model.

4.7.5. Analysis of Variance (ANOVA)

Table 4.16: ANOVA Table

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.336	5	5.467	52.229	.000 ^b
	Residual	36.951	353	.105		
	Total	64.287	358			
a. Dependent Variable: Behavior						
b. Predictors: (Constant), Empathy, Tangibility, Assurance, Reliability, Responsiveness						

Source: Survey Result, 2024

The table provided a multiple regression analysis, with Behavior as the dependent variable and Empathy, Tangibility, Assurance, Reliability, and Responsiveness as the predictors.

The sum of squares for Regression (27.336) represents the variation explained by the model, while the sum of squares for Residual (36.951) represents the unexplained variation or error. The Total sum of squares (64.287) is the total variation in the dependent variable. The degrees of freedom for Regression is 5 (the number of predictors), and for Residual is 353 (the number of observations minus the number of predictors minus one). The mean square is 5.467, and for Residual, it's 0.105.

F (F-statistic) is calculated by dividing the Mean Square Regression (5.467) by the Mean Square Residual (0.105). The F-value is 52.229 in the model. A small p-value (less than 0.05) indicates strong evidence that the null hypothesis is invalid and that your predictors are having an effect on the outcome. In this case, the p-value is 0.000, indicating that at least one of the predictors is significantly related to the dependent variable, Behavior.

The ANOVA table suggests that the regression model is statistically significant and that it explains a significant amount of the variance in the dependent variable, Behavior. This means that the predictors (Empathy, Tangibility, Assurance, Reliability, and Responsiveness) are useful for predicting Behavior.

4.7.6. Regression Coefficients

The coefficient value in a regression analysis represents the amount of change in the dependent variable for a one unit change in the independent variable, while holding all other independent variables constant. In other words, it measures the strength of the relationship between the independent variable and the dependent variable.

There are two types of coefficients in regression analysis: standardized and unstandardized. Unstandardized coefficients, also known as beta coefficients, represent the amount of change in the dependent variable per unit change in the independent variable. Standardized coefficients, on the other hand, measure the amount of change in the dependent variable in standard deviation units per one unit change in the independent variable. The significance level of the coefficient estimate, commonly represented by the p-value, indicates the probability of obtaining the observed coefficient estimate by chance.

Table 4.17: Regression Coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.497	.161		9.324	.000
	Tangibility	.073	.036	.104	2.013	.045
	Reliability	.133	.036	.173	3.649	.000
	Responsiveness	.110	.037	.149	2.985	.003
	Assurance	.175	.028	.285	6.259	.000
	Empathy	.134	.023	.260	5.894	.000

a. Dependent Variable: Behavior

Source: Survey Result, 2024

4.7.6.1. Constant

The constant (intercept) is 1.497. This is the expected value of Behavior when all predictors are zero. The t-statistic is 9.324 and the p-value is 0.000, indicating that the intercept is significantly different from zero.

4.7.6.2. Tangibility

The unstandardized coefficient (B) is 0.073, indicating that for each one-unit increase in Tangibility, we expect an average increase of 0.073 units in Behavior, assuming all other variables are held constant. The standardized coefficient (Beta) is 0.104, indicating that a one standard deviation

increase in Tangibility is associated with a 0.104 standard deviation increase in Behavior. The t-statistic is 2.013 and the p-value is 0.045, indicating that Tangibility is a significant predictor of Behavior.

A study conducted on the effect of service quality on customer satisfaction in the Ethiopian Electric Utility found that all five service quality dimensions (Tangibility, Reliability, Responsiveness, Assurance, and Empathy) positively and significantly influenced customer satisfaction (Woldemichael, 2024). Although the study did not provide specific coefficients for Tangibility, the overall finding aligns with your study in that Tangibility is a significant predictor of customer satisfaction.

A study conducted in South Africa on the relationship between service quality and customer satisfaction in the mobile network telecommunications industry found that tangibility, among other service quality dimensions, had a major unique contribution towards enhancing customer satisfaction (Shava, 2021). This finding is consistent with your study, reinforcing the importance of Tangibility in predicting customer behavior.

A study conducted on the role of Tangibility in service quality and its impact on external customer satisfaction in the hospital and hospitality sectors found that tangibility had a significant impact on customer satisfaction (Panda & Das, 2014). This aligns with your study's finding on the significance of Tangibility in predicting Behavior.

The finding on the significance of Tangibility in predicting Behavior is consistent with findings from other studies conducted in Ethiopia, Africa, and abroad. This consistency across different contexts and industries underscores the importance of Tangibility in service quality and its influence on customer behavior or satisfaction.

4.7.6.3. Reliability

The unstandardized coefficient (B) is 0.133, indicating that for each one-unit increase in Reliability; we expect an average increase of 0.133 units in Behavior, assuming all other variables are held constant. The standardized coefficient (Beta) is 0.173, indicating that a one standard deviation increase in Reliability is associated with a 0.173 standard deviation increase in Behavior. The t-statistic is 3.649 and the p-value is 0.000, indicating that Reliability is a significant predictor of Behavior.

A study conducted on the effect of service quality on customer satisfaction at Ethio Telecom found that all five service quality dimensions, which include Reliability, positively and significantly influenced customer satisfaction (Tesfaye, 2021). Although the study did not provide specific coefficients for Reliability, the overall finding aligns with your study in that Reliability is a significant predictor of customer satisfaction.

A study conducted in South Africa on the relationship between service quality and customer satisfaction in the mobile network telecommunications industry found that reliability, among other service quality dimensions, had a major unique contribution towards enhancing customer satisfaction (Shava, 2021). This finding is consistent with your study, reinforcing the importance of Reliability in predicting customer behavior.

A study conducted on the role of service quality in the internationalization of service firms found that reliability was one of the key factors influencing supplier-perceived service quality in international markets. This aligns with your study's finding on the significance of Reliability in predicting Behavior.

4.7.6.4. Responsiveness

The unstandardized coefficient (B) is 0.110, indicating that for each one-unit increase in Responsiveness; we expect an average increase of 0.110 units in Behavior, assuming all other variables are held constant. The standardized coefficient (Beta) is 0.149, indicating that a one standard deviation increase in Responsiveness is associated with a 0.149 standard deviation increase in Behavior. The t-statistic is 2.985 and the p-value is 0.003, indicating that Responsiveness is a significant predictor of Behavior.

A study conducted on the effect of service quality on customer satisfaction at Ethio Telecom found that all five service quality dimensions, which include Responsiveness, positively and significantly influenced customer satisfaction (Tesfaye, 2021). Although the study did not provide specific coefficients for Responsiveness, the overall finding aligns with your study in that Responsiveness is a significant predictor of customer satisfaction.

A study conducted in South Africa on the relationship between service quality and customer satisfaction in the mobile network telecommunications industry found that responsiveness, among other service quality dimensions, had a unique minor contribution towards enhancing customer

satisfaction (Shava, 2021). This finding is consistent with your study, reinforcing the importance of Responsiveness in predicting customer behavior.

A study conducted on the role of service quality in the internationalization of service firms found that responsiveness was one of the key factors influencing supplier-perceived service quality in international markets. This aligns with your study's finding on the significance of Responsiveness in predicting Behavior.

4.7.6.5. Assurance

The unstandardized coefficient (B) is 0.175, indicating that for each one-unit increase in Assurance; we expect an average increase of 0.175 units in Behavior, assuming all other variables are held constant. The standardized coefficient (Beta) is 0.285, indicating that a one standard deviation increase in Assurance is associated with a 0.285 standard deviation increase in Behavior. The t-statistic is 6.259 and the p-value is 0.000, indicating that Assurance is a significant predictor of Behavior.

A study conducted on the effect of service quality on customer satisfaction at Ethio Telecom found that all five service quality dimensions, which include Assurance, positively and significantly influenced customer satisfaction (Tesfaye, 2021). Although the study did not provide specific coefficients for Assurance, the overall finding aligns with your study in that Assurance is a significant predictor of customer satisfaction.

A study conducted in South Africa on the relationship between service quality and customer satisfaction in the mobile network telecommunications industry found that assurance, among other service quality dimensions, had a major unique contribution towards enhancing customer satisfaction (Shava, 2021). This finding is consistent with your study, reinforcing the importance of Assurance in predicting customer behavior.

A study conducted on the role of service quality in the internationalization of service firms found that assurance was one of the key factors influencing supplier-perceived service quality in international markets Shi, (2020). This aligns with your study's finding on the significance of Assurance in predicting Behavior.

4.7.6.6. Empathy

The unstandardized coefficient (B) is 0.134, indicating that for each one-unit increase in Empathy, we expect an average increase of 0.134 units in Behavior, assuming all other variables are held constant. The standardized coefficient (Beta) is 0.260, indicating that a one standard deviation increase in Empathy is associated with a 0.260 standard deviation increase in Behavior. The t-statistic is 5.894 and the p-value is 0.000, indicating that Empathy is a significant predictor of Behavior.

A study conducted on the effect of service quality on customer satisfaction at Ethio Telecom found that all five service quality dimensions, which include Empathy, positively and significantly influenced customer satisfaction (Tesfaye, 2021). Although the study did not provide specific coefficients for Empathy, the overall finding aligns with your study in that Empathy is a significant predictor of customer satisfaction.

A study conducted in South Africa on the relationship between service quality and customer satisfaction in the mobile network telecommunications industry found that empathy, among other service quality dimensions, had a major unique contribution towards enhancing customer satisfaction (Shava, 2021). This finding is consistent with this study, reinforcing the importance of Empathy in predicting customer behavior.

A study conducted on the role of empathy in the service experience found that both students and staff alike evaluate empathy as important in the co-created service experience. The provision of individualized attention to students to positively influence student experience in learning was deemed important by both staff and students (Tan, Muskat, & Johns, 2019). This aligns with your study's finding on the significance of Empathy in predicting Behavior.

$$CB = \alpha + \beta_1 (T) + \beta_2 (R) + \beta_3 (Re) + \beta_4 (A) + \beta_4 (E) + e$$

$$BP = 1.497 + 0.073T + 0.133R + 0.110Re + 0.175 + 0.134E + e$$

Where;

CB = Customer behavior

T = Tangibility

R = Reliability

Re = Responsiveness

A = Assurance

E = Empathy

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

5.1. Summary of Findings

The majority of participants fall within the age range of 18-25 years old. The majority of respondents possess a bachelor's degree. The majority of clients have been utilizing E-Birr services for duration of 1 year. The primary motive for visiting E-Birr is to make deposits. Customers typically receive assistance within a timeframe of 10-30 minutes. This demographic profile indicates that E-Birr's customer base consists mainly of young, educated individuals who utilize the service for regular financial transactions such as depositing money. They highly value efficient service delivery and hold a positive perception of E-Birr's e-service quality.

The study demonstrates that customers generally hold a positive perception of E-Birr's service quality in terms of tangibility, reliability, responsiveness, assurance, empathy, satisfaction, and loyalty. The overall average for these aspects is 3.9742, with a standard deviation of 0.6094. This suggests a general consensus among customers regarding the tangibility of E-Birr's services.

The overall average for reliability is 4.0891, with a standard deviation of 0.55337. The overall average for responsiveness is 4.0578, with a standard deviation of 0.57439. The overall average for assurance is 3.7611, with a standard deviation of 0.68850. The overall average for empathy is 3.6462, with a standard deviation of 0.82654. The overall average for satisfaction is 4.0014, with a standard deviation of 0.46677. This indicates a general consensus among customers regarding their satisfaction with E-Birr's services.

The loyalty grand mean stands at 3.9499, with a standard deviation of 0.47448, indicating a general consensus among customers regarding their loyalty to E-Birr. The overall trust in E-Birr Financial Service Company is 3.9861, with a standard deviation of 0.44436, showing a general consensus among customers about their trust in E-Birr, highlighting the company's successful efforts in building trust with its customers. In terms of repeat purchase behavior at E-Birr Mobile Financial Service Company in Ethiopia, the grand mean score of 4.0111 reflects a generally positive attitude, with some variability in responses. This is part of a broader study examining different aspects of customer behavior related to e-service quality.

The Pearson correlation results reveal moderate positive relationships between various factors of e-service quality and customer behavior. The Tangibility correlation value is 0.427, indicating a moderate positive relationship. Similarly, the Reliability correlation value is 0.309, suggesting a moderate positive relationship. The Responsiveness correlation value also indicates a moderate positive relationship. Furthermore, the Assurance correlation value is 0.464, showing a moderate positive relationship. Lastly, the Empathy correlation value is 0.445, indicating a moderate positive relationship. These findings imply that as tangibility, reliability, responsiveness, assurance, and empathy of e-service quality increase, there is a corresponding positive impact on customer behavior. The significance level of $p < 0.05$ enhances the credibility of these correlations.

The study had a sufficient sample size of 384, meeting the requirement for multiple regression analysis. No significant multicollinearity was detected among the variables, with VIF values ranging from 1.199 to 1.648. The model explained approximately 42.5% of the variance in customer behavior, with an R Square value of 0.425.

Tangibility has a moderate positive relationship with customer behavior ($B = 0.073$, $p = 0.045$). Reliability has a significant positive predictor of customer behavior ($B = 0.133$, $p < 0.001$). Responsiveness is positively associated with customer behavior ($B = 0.110$, $p = 0.003$). Assurance has Strong positive impact on customer behavior ($B = 0.175$, $p < 0.001$). Empathy has Significant positive effect on customer behavior ($B = 0.134$, $p < 0.001$). The ANOVA regression model was statistically significant ($F = 52.229$, $p < 0.001$).

5.2. Conclusion

Based on the findings of this research, it can be deduced that the customer base of E-Birr mainly consists of young individuals aged between 18 and 25 who have obtained a bachelor's degree. These clients have been utilizing E-Birr's services for around one year, with their primary motive for using E-Birr being to make deposits. The demographic analysis indicates that E-Birr's customers are well-educated and prioritize efficient service provision for their regular financial transactions.

Moreover, the research indicates that customers generally hold a favorable view of the quality of services provided by E-Birr. The dimensions of tangibility, reliability, responsiveness, assurance, empathy, satisfaction, and loyalty all received high average scores, suggesting a unanimous agreement among customers. This implies that customers perceive E-Birr's services as tangible, reliable, responsive, and reassuring, resulting in high levels of satisfaction and loyalty.

The study investigated into the influence of e-service quality on customer behavior, with a specific focus on a case study of E-Birr Mobile Financial Service Company in Ethiopia. The widespread use of the internet and digital platforms has transformed the operations and customer interactions of businesses. Consequently, it has become crucial for organizations to prioritize service quality in their online platforms to improve customer satisfaction and loyalty. The analysis revealed that e-service quality significantly shapes customer behavior. Similarly, Parasuraman, Zeithaml, and Malhotra (2005) highlighted that customers' perceptions of service quality directly impact their satisfaction levels and subsequent intentions such as repurchasing or recommending to others.

The study also found that there is a moderately positive relationship between the quality of various electronic services and customer behavior. As the qualitative accessibility, reliability, responsiveness, assurance, and empathy of electronic services improve their impact on customer behavior increases. The results have been supported by previous authors such as Parasuraman, Zeithaml and Malhotra (2005), who found that tangibility, reliability, responsiveness; assurance and empathy are the dimensions of the quality of electronic services that positively influence customer behavior. This shows that when a customer perceives a higher level of service quality, they are more likely to engage in repeated buying behaviors and show loyalty to E-Birr.

The research shows that there is a strong positive relationship between the quality of e-services and the behavior of customers. Creating well-designed websites or mobile applications with user-friendly functions has a significant impact on customers' perception of the quality of service. The convenience provided by online platforms affects not only purchase intentions, but also the repetition of purchases and recommendations to others.

Furthermore, this study reveals that responsiveness is crucial to ensuring high-quality electronic services. This result is consistent with Sardana's and Singhanian's (2018) results, which indicate that electronic banking plays an important role in the development of the banking industry by stimulating customer behavior through tangibility, reliability, sensitivity, assurance and empathy.

The results of the regression analysis reinforce these conclusions by demonstrating that tangibility, reliability, responsiveness, assurance, and empathy all exert a substantial positive influence on customer behavior. Likewise, Loiacono, Watson & Goodhue (2002) have also recognized tangibility, reliability, responsiveness, assurance, and empathy as factors that contribute to a favorable impact on customer behavior within the realm of e-financial service quality. Additionally, Ladhari (2009)

conducted a review of service quality research and determined that tangibility, reliability, responsiveness, assurance, and empathy are crucial elements that can improve customer behavior. These scholars have underscored the importance of tangibility in positively shaping customer behavior in the context of e-service quality. This indicates that these factors play a critical role in influencing customer behavior and their inclination to make repeat purchases.

In general, the study offers valuable insights into E-Birr's customer demographic and their perceptions of the company's service quality. The results emphasize the significance of tangibility, reliability, responsiveness, assurance, and empathy in steering customer behavior and loyalty. E-Birr can utilize these insights to enhance their services further and meet the requirements and preferences of their youthful, educated customer base. Moreover, Wang (2014) asserted that concerning online financial services like banking or payment systems such as E-Birr Financial Service Company in Ethiopia. Their findings indicated that customers' sense of security significantly impacts their willingness to interact with such platforms.

5.3. Recommendations

E-Birr Financial Service Company is a prominent provider of digital financial services in Ethiopia, offering a range of electronic payment platforms for convenient transactions via mobile devices. With the increasing adoption of these services, it is essential for companies like E-Birr to comprehend the impact of e-service quality on customer behavior.

Recommendations to enhance e-service quality and customer behavior based on the findings at E-Birr Mobile Financial Service Company include:

Improving Service Speed: While most customers receive service within 10-30 minutes, there is potential for enhancing service speed further. Faster service delivery can boost customer satisfaction and loyalty.

Targeting Young Customers: Given that a majority of respondents fall within the 18-25 age group, marketing strategies should be customized to resonate with this demographic. This could involve social media campaigns or collaborations with universities.

Enhancing Deposit Services: Since most customers visit primarily for depositing money, efforts should be directed towards streamlining this process and ensuring it is user-friendly.

Upholding Tangibility and Reliability: E-Birr has excelled in tangibility and reliability aspects of e-service quality, as indicated by high scores. It is imperative to uphold these standards while making enhancements in other areas.

Maximize Positive Customer Engagement: The high number of long-term customers at E-Birr reflects a strong customer retention rate. To capitalize on this loyalty, it is essential to develop strategies that enhance customer engagement, such as personalized offers, loyalty programs, and exclusive benefits for loyal customers.

Invest in Advanced Technological Infrastructure: E-Birr must prioritize continuous upgrades to its technological infrastructure to guarantee efficient and swift transaction processing. This involves investing in state-of-the-art servers, secure data centers, and reliable network connections to provide a seamless user experience.

Optimize User Interface: Enhancing the user interface of E-Birr's mobile applications and online platforms is critical for delivering a user-friendly experience. Simplifying navigation, reducing transaction steps, and incorporating convenient features like fingerprint or facial recognition for authentication are key areas of focus.

Enhance Transaction Speed: Customers expect quick and efficient transaction processing when using financial services. E-Birr should work towards minimizing transaction times by streamlining internal processes, enhancing system performance, and leveraging innovative technologies like artificial intelligence and machine learning.

Strengthen Security Protocols: Safeguarding customers' financial data is of utmost importance. E-Birr should implement advanced encryption methods, two-factor authentication, regular security assessments, and educate customers on security best practices to ensure the highest level of protection for their accounts.

Provide Reliable Technical Support: Prompt resolution of customer queries or issues contributes significantly to overall satisfaction levels. E-Birr should establish a dedicated technical support team that can provide timely assistance through multiple channels like phone calls or live chat services.

Conduct Regular Customer Feedback Surveys: Obtaining direct feedback from customers through surveys allows companies like E-Birr to identify areas of improvement quickly. These surveys can help gauge customer satisfaction levels with various e-service quality parameters and gather insights into specific pain points experienced by users.

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ANNEX



ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
GRADUATE PROGRAM
MASTERS OF BUSINESS ADMINISTRATION (MBA)

Appendix A: Questionnaire

Questionnaire to be filled by customer of e-birr mobile financial service company in Addis Ababa, Ethiopia.

Dear Respondent,

My name is Habtamu Wubhareg, a student of Addis Ababa University in the MBA program. Currently, I am doing my MBA thesis under the supervision of Dr. Ethiopia Legesse on the title of “the impact of e-service quality on customer behavior in a case study of e-birr mobile financial service company, Ethiopia”.

The purpose of this questionnaire is to gather data regarding the impact of e-service quality on customer behavior in the case of e-birr mobile financial service company, Ethiopia. The study is purely for academic purpose and thus does not affect you in any case. All of your response to the given question would be used for the research and will be kept confidential.

Your frank and timely response is vital for the success of the study. Therefore, I kindly request you to respond to each question carefully.

Thank you in advance for your cooperation and timely response!

HabtamuWubhareg

+251 92 358 0895

Note:

- No need of writing your name.
- Where alternative answers are given, encircle your choice and put“√” mark where necessary.
- Please return the completed questionnaire in time.

Part I. PERSONAL INFORMATION

1.1 Gender Male Female

1.2 Age: _____(years)

1.3 Educational level Primary school High school

Certificate Diploma

First degree and above Other please specify____

PARTII: QUESTIONS RELATED (E-SERVICE QUALITY AND CUSTOMER BEHAVIOR)

1. For how long are you a customer of the e-birr financial service company.____year(s)

2. For what purpose have you come to E-birr financial service company today?

To deposit money

To withdraw money

To transfer money

To open new account

3. How frequently did you go to the E-birr Mobile financial service company to get the above service for the first round?

On the first time

1- 3times

4-6 times

More than 7times

4. How long it took to get the above mentioned service starting from your first arrival at the e-birr financial service company?

Less than ten minuet

Ten to thirty minuet

Thirty one minuets to one Hour

More than one hour

5. According to your opinion to what extent is efficient service delivery and service quality important for customer satisfaction?

Extremely important

fairly important

Less important

has no importance

PartIII: SERVICE QUALITY QUESTIONNAIRE (SQQ)

Instructions: Please tick the number that you feel most appropriate, using the scale from 1 to 5 (Where 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree and 5 = strongly agree).

Quality dimensions	Strongly disagree	disagree	Neither agree nor disagree	Agree	Strongly agree
	1	2	3	4	5
Tangibility					
6.The company has up to date equipment					
7.The company facilities are visually attractive					
8.The company has office at convenient location to its Customer					
9. Staff of the company at the front line position is well dressed and appears neat.					
Adopted from: Shankar&Datta, (2020).					
Reliability					
10. The company has quality network and speed service					
11. The company keep customer record correctly					
12.The company provide service at the designed and promised Time					
13.The company inform any failure ahead of time					
Adopted from: Shankar&Datta, (2020).					
Responsiveness					
14.The company employees provide punctual service					
15.The company employees willingness to help customers					
16.The company employees are never busy to respond to Customer request					
17.The company employees give quick response when there is Problem					
Assurance					

18. The personal behavior of the staffs are excellent that The customer can trust					
19. The company staffs are polite					
20. The company staffs have adequate knowledge to serve customer					
Adopted from: Shankar&Datta, (2020).					
Empathy					
21. The company staff know what customers' needs are					
22. The company staff are give customers individual attention					
23. The company and its employees give do consideration for customers property					
24. The company staffs give orientation about the new service and the cost related with the service					
25. The company has convenient working hours to all its customers					
Adopted from: Shankar&Datta, (2020).					
Customer Behavior					
Satisfaction					
E-birr mobile financial service company makes adjustments to suit my needs.					
I feel happy with E-birr mobile financial service company as my service provider.					
I likely to continue using E-birr mobile financial service company services as long as the need is there.					
I have positive attitude towards E-birr mobile financial service company services.					
Loyalty					
I am very likely to switch to another product, if I am not satisfied					
I likely refer E-birr mobile financial service company services to my friends and family.					
E-birr mobile financial service company services my first choice.					
I give feedback about how to improve their service.					
Trust					
E-birr mobile financial service company provides timely information.					
E-birr mobile financial service company provides trustworthy					

information.					
E-birr mobile financial service company promises are reliable.					
I have confidence in overall E-birr mobile financial service company activities.					
E-birr mobile financial service company representatives have been honest in dealing with customers.					
Repeat Purchase					
For my most commonly used E- Service, I will continue to use E-birr Mobile Financial Service.					
When I want E-service, the first thing I consider is E-birr mobile financial service platform that I use the most in daily life.					
For my most commonly used E-birr service, I am happy to recommend it to others.					
Perceived Value					
Compared to other e-financial service I experience, I think E-birr is worth paying for it.					
Compared to other e-financial service I experience, I think E-birr is worth spending time and energy.					
I think it is valuable to use E-birr mobile financial service my most commonly used e-financial service and the e-birr service can meet my personal needs.					
Adopted from: Tran & Le (2020).					



**አዲስ አበባ ዩኒቨርሲቲ
የቢዝነስ እና ኢኮኖሚክስ ትምህርት ኮሌጅ
ቢዝነስ አድሚኒስትሬሽን ትምህርት ክፍል
ለደንበኞች የተዘጋጀ መጠይቅ**

ለወድ ደንበኞች፤

ስሜ ሀብታሙ ውብሐረግ ይባላል። በአሁኑ ሰዓት በአዲስ አበባ ዩኒቨርሲቲ የድህረ ምረቃ ተማሪ ስሆን የመመረቂያ ጥናቱንም በዶክተር ኢትዮጵያ ለገሰ አማካሪነት በኢ-ብር የሞባይል ፋይናንሻል አገልግሎት አዲስ አበባ፣ ኢትዮጵያ ላይ “ጥራት ያለው አገልግሎት በደንበኛ ባህሪ ላይ ያለው ተፅዕኖ” በሚል ርዕስ ጥናቱን እየሰራሁ እገኛለሁ። የዚህ መጠይቅ ዓላማም ከድርጅቱ ደንበኞች ስለድርጅቱ አገልግሎትና የደንበኛ ባህሪ በቂ መረጃ በመሰብሰብ ጥናቱን ውጤታማና ታማኝነት ያለው ለማድረግ ነው። ይኸንንም አሳካ ዘንድ የእርሶዎ ትብብር በጣም ያስፈልገኛል። ስለዚህ ለመጠይቁ መልስዎን ይሠጡኝ ዘንድ በአክብሮት እጠይቃለሁ። ለመጠይቁ የሚሰጡት ምላሽ ለጥናቴ ብቻ የሚውል ሲሆን መልስዎትም በሚስጥር ይያዛል።

ለትብብርዎ በቅድሚያ በጣም አመሰግናለሁ!

ሀብታሙ ውብሐረግ

+251 92 358 0895

ማስታወሻ:

- ስም መጥቀስ አያስፈልግም
- ትክክል አማራጭ ፊት ለፊት የራይት(✓) ምልክት ያድርጉ

ክፍል አንድ፡ የግል ሁኔታ፤

- 1.1. የታ ወንድ ሴት
- 1.2. ዕድሜ ----- (ዓመት)
- 1.3. የትምህርት ደረጃ 1ኛ ደረጃ ሁለተኛ ደረጃ/ሀይስኩል/
 ስርተፍኬት ዲፕሎማ የመጀመሪያ ድግሪና ከዚያ በላይ

ክፍል ሁለት፡ ከጥናቱ ጋር ተያያዥነት ያላቸዉ ጥያቄዎች

- 1. እርስዎ የድርጅቱ ደንበኛ ከሆኑ ምን ያህል ጊዜ ይሆኖታል? ____ ዓመት
- 2. ዛሬ ወደ ድርጅቱ የመጡበት ጉዳይ ምን ነበር?
 ገንዘብ ለማስገባት ገንዘብ ለመላክ
 ገንዘብ ለማውጣት እዲስ አካውንት ለመክፈት
 ሌላ ካለ (ይግለጹ) _ _ _ _ _
- 3. ከላይ በጥያቄ ቁጥር2 የጠቀሱትን አገልግሎት ለማግኘት ምን ያህል ጊዜ ይመጣሉ?
 አንድ ጊዜ ከ 1 እስከ3 ጊዜ
 ከ 4 እስከ6 ጊዜ ከ 7 ጊዜበላይ
- 4. ከላይ የጠቀሱትን አገልግሎት ለማግኘት ድርጅቱ ከደረሱ በኋላ በአማካኝ ምን ያህል ጊዜ ይፈጅቦታል?
 ከ አስር ደቂቃ በታች ከ 10 እስከ30 ደቂቃ
 ከ 30 ደቂቃ እስከ አንድ ሰዓት ከ አንድ ሰዓት በላይ
- 5. በእርስዎ አመለካከት ጥራት ያለዉን አገልግሎት መስጠት ለደንበኛዉ ጥቅም እንዴት ያዩታል?
 እጅግ በጣም ጠቃሚ ነዉ ጠቃሚ ነዉ
 ብዙም አይጠቅምም ምንም ጥቅም የለውም

1. የደንበኛ አገልግሎት ጥራት መጠይቅ

መመሪያ፡- እባክዎትን ከተጠቀሱት አማራጮች የተስማሙበት ላይ(✓) ምልክት ያድርጉ፡፡ የሚስማሙበትን የሚለኩበት የሚከተለት ናቸው፡፡ 1.በጣም አልስማማም 2.አልስማማም 3.ምንም አይመስለኝም 4.እስማማለሁ 5.በጣም እስማማለሁ

የአገልግሎት ጥራት መመዘኛዎች	በጣም አልስማማም	አልስማማም	ምንም አይመስለኝም	እስማማለሁ	በጣም እስማማለሁ
	1	2	3	4	5
ተጨባጭነት					
6. ድርጅቱ ዘመናዊ የሆነ ለሥራ የሚያስፈልገው ዕቃ አለው?					
7. የድርጅቱ የሥራ ቁሳቁሶች ለእይታ የሚስቡ ናቸው?					
8. ድርጅቱ ለደንበኞች በሚያመች ቦታ ቅርንጫፎች አለት?					
9. የድርጅቱ ሠራተኞች አለባበሳቸው ጥሩና ንጽህናቸውን የጠበቁ ናቸው?					
h Shankar&Datta, (2020) የተወሰደ					
ታማኝነት					
10. ድርጅቱ የደንበኞችን ማህደር በትክክል ይይዛል?					
11. በተቀመጠው መስፈርት መሠረት አገልግሎት ይሰጣል?					
12. የድርጅቱ ማንኛውንም ብልሽት በቅድሚያ ያሳውቃል?					
h Shankar&Datta, (2020) የተወሰደ					
ተጠያቂነት					
13. የድርጅቱ ሠራተኞች የሚገባውን አገልግሎት በሰአቱ ይሰጣል?					
14. የድርጅቱ ሠራተኞች ደንበኞችን ለመርዳት (ለማገልገል) ፍላጎት አላቸው?					
15. የድርጅቱ ሠራተኞች ሁል ጊዜ ደንበኛን ያስተናግዳሉ?					
16. የድርጅቱ ሠራተኞች ለደምበኞች ፈጣን ምላሽ ይሰጣሉ?					
h Shankar&Datta, (2020) የተወሰደ					

በራስ መተማመን					
17.የድርጅቱ ሠራተኞች ባህሪ ደምበኞች እምነት እንዲኖራቸው ያደርጋል?					
18.የድርጅቱ ሠራተኞች ትህትና አላቸው?					
19.የድርጅቱ ሠራተኞች ደንበኞችን ለማስተናገድ በቂ እውቀት አላቸው?					
h Shankar&Datta, (2020) የተወሰደ					
የሥራ ባለቤትነት					
20.የድርጅቱ ሠራተኞች የደንበኞችን ፍላጎት ያማላሉ?					
21.የድርጅቱ ሠራተኞች ደንበኞችን በአግባብ ያስተናግዳሉ?					
22.የድርጅቱ ሠራተኞች ለደንበኛ ትኩረት ይሰጣሉ					
23.የድርጅቱ ሠራተኞች ስለ አገልግሎቱና ከአገልግሎቱ ጋር ለተያያዘ ጉዳይ በቂ ማብራሪያ ይሰጣሉ?					
24.ድርጅቱ ለሁሉም ደንበኛ አመቺ የሥራ ሰዓት አለው?					
hTran& Le (2020) የተወሰደ					
የደንበኛ ባህሪ መጠይቅ					
የደንበኛ እርካታ					
ኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ድርጅት ከፍላጎቴ ጋር የሚስማማ ማስተካከያ አድርጓል።					
ኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ድርጅት እንደኔ አገልግሎት ሰጪ በመሆኔ ደስተኛ ነኝ።					
ፍላጎት እስካለ ድረስ የኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ድርጅትን አገልግሎት መጠቀሜን እቀጥላለሁ።					
በኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ድርጅት አገልግሎት ላይ አዎንታዊ አመለካከት አለኝ።					
ታማኝነት					
ካላረኩኝ ወደ ሌላ ምርት የመቀየር ዕድለኛ ነኝ					
ኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ድርጅት አገልግሎትን ለንደኞቼ እና ለቤተሰቤ የምጠቀም ይሆናል።					
ኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ድርጅት እንደ መጀመሪያ ምርጫዬ አገልግሏል።					
አገልግሎታቸውን እንዴት ማሻሻል እንደሚችሉ አስተያየት አሰጣለሁ።					
እምነት					
ኢ-ብር የሞባይል ፋይናንስ አገልግሎት ድርጅት ወቅታዊ መረጃ ይሰጣል።					

ኢ-ብር የሞባይል ፋይናንስ አገልግሎት ድርጅት ታማኝ መረጃዎችን ይሰጣል።					
የኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ድርጅት ተስፋዎች አስተማማኝ ናቸው።					
በአጠቃላይ የኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ከባንያ እንቅስቃሴዎች ላይ እምነት አለኝ።					
የኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ድርጅት ተወካዮች ከደንበኞቻቸው ጋር ግንኙነት ሲያደርጉ በታማኝነት ሲሰሩ ቆይተዋል።					
ግዢ መድገም					
በብዛት ለምጠቀምበት ኢ-ሰርቪስ የኢ-ብር የሞባይል ፋይናንሺያል አገልግሎትን መጠቀሜን እቀጥላለሁ።					
ኢ-ሰርቪስ ስፈልግ በመጀመሪያ የማስበው ኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት ፕላትፎርም ነው በዕለት ተዕለት ህይወቴ በብዛት የምጠቀመው።					
በብዛት ለምጠቀምበት ኢ-ብር አገልግሎቴ ለሌሎችም ሳ ጋራው ደስተኛ ነኝ።					
የተገነዘበ እሴት					
እኔ ካጋጠመኝ የኤሌክትሮኒክስ ፋይናንሺያል አገልግሎት ጋር ሲወዳደር፣ ለኢ-ብር ብክፎልም የተሻለ ይመስለኛል።					
እኔ ካጋጠመኝ የኢ-ፋይናንሺያል አገልግሎት ጋር ሲነጻጸር ለኢ-ብር ጊዜንና ጉልበትን ባጠፋም ተገቢ ይመስለኛል።					
ኢ-ብር የሞባይል ፋይናንሺያል አገልግሎት በብዛት የምጠቀመው የኢ-ፋይናንሺያል አገልግሎት እና የኢ-ብር አገልግሎቴ የግል ፍላጎቴን ሊያሟላልኝ ይችላል ብዬ አስባለሁ።					
hTran& Le (2020) የተወሰደ					

አመሰግናለሁ!