ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND ECOMOMICS SCHOOL OF COMMERCE DEPARTEMENT OF MARKETING MANAGEMENT

The EFFECT OF ELECTRONIC BANKING SERVICE ON CUSTOMER SATISFACTION: THE CASE OF WEGAGEN BANK IN ADDIS ABABA AREA

By

SINTAYEHU LEMMA

JULY 07, 2023

ADDIS ABABA, ETHIOPIA

The EFFECT OF E-BANKING SERVICE ON CUSTOMER SATISFACTION: THE CASE OF WEGAGEN BANK IN ADDIS ABABA AREA

BY SINTAYEHU LEMMA

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ADVISOR: TEWODROS MESFIN (PHD)

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STATEMENT OF DECLARATION

I, Sintayehu Lemma Chaka, hereby declare that the thesis entitled **"The EFFECT OF ELECTRONIC BANKING SERVICE ON CUSTOMER SATISFACTION: THE CASE OF WEGAGEN BANK IN ADDIS ABABA AREA"** is my original work. I have carried out the present study independently with the guidance and support of the research advisor, Tewodros Mesfin (PHD)**.** Any other contributors or sources used for the study have been duly acknowledged. Moreover, this study has not been submitted for the award of any Degree or Diploma Program in this or any other institution.

NAME: SINTAYEHU LEMMA

SIGNTURE _____

DATE _____

STATEMENT OF CERTIFICATION

This thesis has been submitted to Addis Ababa University College of Business and Economics School of Commerce for examination with my approval as university advisor.

ADVISOR: TEWODROS MESFIN (PHD)

SIGNTURE _____

DATE _____

ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND ECOMOMICES SCHOOL OF COMMERCE DEPARTEMENT OF MARKETING

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SINTAYEHU LEMMA

APPROVED BY BOARD OF EXAMINERS

Dean, Graduate studies	**Signature**	**Date**
_____	_____	_____
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LIST OF ABBREVIATIONS AND ACRONYMS

SPSS Statically Package for Social Science

EB Electronic Banking

M Mean

SD Standard Deviation

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ABSTRACT

The key purpose of the study is to examine the effect of e-banking service on customer satisfaction. The study was conducted at the Wegagen Bank, S.C. Addis Ababa level. Due to a lack of time, the researcher used convenience sampling. The method of data collection was questionnaire and source of data was primary data. Regression, correlation and descriptive analysis were used to analyses the effect of e- banking service on customer satisfaction by using SPSS. The researcher used six independent variables such as, convenience, privacy, cost, ease of use, customization and security. On the basis of findings, security had moderate positive and statistically significant correlation with customer satisfaction. From the six variables security is the most significant effect on customer satisfaction. Convenience is the least significant effect on customer satisfaction. The findings suggested that the electronic banking service on security and privacy dimensions had significant effect on customer satisfaction. Each of the dimensions namely convenience, privacy, cost, ease of use, customization and security were contribute 21% to the overall customer satisfaction in electronic banking service in Wegagen bank. Regarding customers and workers participating in the communication process, privacy takes into account the Bank's reputation, trust, and general secrecy. The degree to which a customer feels that the site is secure and that their sensitive information is protected. The finding indicated that privacy was strong effect on customer satisfaction following security. The bank should maintain and improve the existing level of customer privacy and security.

Key word: E-banking service, customer satisfaction, wegagen bank S..C

CHAPTER ONE

1. INTRODUCTION

1.1. BACKGROUND OF THE STUDY

One of the primary indicators of human progress is technology. Technology is regarded as the primary engine of the rapid changes taking place in our environment. Technology has a significant impact on practically every element of our lives, according to an analysis of its applications. Due to the use of information technology at both home and business, many tasks are now completed electronically. (Sangale, Salve & Mulani, 2013).

E-banking has gained acceptance in a number of lucrative endeavors, advancing activities including the acquisition and sale of goods and services through electronic means. Despite the risks created by technology, the need for a thriving global economy and financial institutions to adopt e-banking so that they can connect with banks' operations or do business more simply than in the past has been imposed. (Claude and Jean, 2022)

Banking has been transformed by technology, and this change is accelerating quickly. Banking is extremely flexible and effective because to computers, the internet, mobile technologies, wireless connectivity, and other improved communication networks. Due to all of this expansion, there are still plenty of chances to reinvent banks and, more specifically, banking vocations (Deborah, 2008).E-banking has the potential to be a very rewarding and rich experience, and it may present banks with more opportunity to create mutually fulfilling, specialized services to deepen their relationships with their clients.

The chances to expand the connection beyond what is achievable in the physical world continue to rise as technology advances, and a bank's capacity for innovation or dedication to electronic banking will be its only real constraints. (Clarke & Shah, 2009).

Numerous researchers looked at different facets of the quality of e-banking services and produced a range of findings that impacted further research. Due to this, the researcher chose to use the following dimensions to examine how e-banking services affect consumer satisfaction.

1.2 STATEMENT OF THE PROBLEM

Banking practices have undergone significant changes since the advent of the Internet. Banks provide many services online, which are extremely convenient for banking customers. As a result, it is vital to begin preparations for expanding capacity and to modernize the financial system by introducing the most cutting-edge technologies. In order to satisfy their customers and to meet the demand for the expansion of electronic banking service technology, all commercial banks in Ethiopia have been implementing digital banking services. The market for commercial transactions is expanding quickly, thus the banking industry is focusing on digital technologies. (Gardachew, 2010).

Assurance is one the elements of customer satisfaction and one of the components of electronic banking service thathad an impact on customer satisfaction.

Customer satisfaction was greatly influenced by their experience with online banking, how the employees behaved, and the availability of simple and clear language machines. (Sintayehu& Sapana., 2022).

According to a study by Worku, Tilahun, and Tafa (2016), the availability of electronic banking services encourages consumers to conduct business, cuts down on waiting times, and gives them

Simon (2016) conducted the relationship between customer service quality and customer satisfaction in the case of the state owned banks in Ethiopia. The study's findings show that only four aspects of service quality such as tangibility, reliability, responsiveness, and empath were satisfied by bank clientseasy access to account movement control.

Ayana (2014) conducted a study on the implementation of Electronic Banking system in Ethiopian Banking environment. The findings claimed that the Ethiopian banking sector had not fully adopted e-banking systems including ATMs, mobile banking, internet banking, and others.

There are difficulties that prevent the adaptation of electronic services, according to Abduselam (2019) a lack of an adequate legal and regulatory framework for e-commerce and e-payment, a low level of internet usage and a poorly established telecommunications infrastructure.These difficulties prevent the e-banking system from being adapted.

Many researchers conducted studies related to electronic banking services that affected customer satisfaction. Different variables have been applied to investigate the effect of digital banking

services on customer satisfaction. Therefore, it is vital to examine the effectiveness of electronic banking service on customer satisfaction at Wegegen Bank.

1.4. RESEARCH REQUESTION

In this study, there were six questions that required an answer. The questions have relevant electronic banking service components.

- Does convenience of electronic banking service have an effect on consumer satisfaction?
- Does privacy have an effect on customer satisfaction with electronic banking service?
- Does cost have an effect on customer satisfaction with electronic banking service?
- Does ease of use have an effect on customer satisfaction with electronic banking service?
- Does customization have an effect on customer satisfaction with electronic banking service?
- Does security have an effect on customer satisfaction with electronic banking service?

1.5. RESEARCH OBJECTIVE

1.5.1. General Objectives

The general objective of the study was to investigate the effect of electronic banking service on customer satisfaction in Wegagen bank S.C. in Addis Ababa area.

1.5.2. Specific Objective

- To investigate the influence of convenience on consumer satisfaction
- To analyze how privacy affects customer satisfaction
- To determine how much a cost has on customer satisfaction
- To ascertain how user friendliness affects customer happiness
- To assess how customization affects customer satisfaction
- To evaluate how security affects consumer happiness

1.6. SIGNIFCANT OF THE STUDY

The study's findings could offer important information that could help the banking industry both attract new customers and keep its current ones. Customers are more interested in using electronic banking services and have to use a technology platform for every transaction. Wegagen bank must also keep the existing client base and build the finest plan that enables them to give efficient and effective services that excel their customers' happiness and make them

profitable. And realize the limitations of electronic banking services within the service sector to make successful decisions in service development and marketing strategies for preserving a competitive advantage in the industry.

1.7. LIMITATION OF THE STUDY

This research was restricted to Wegagen Bank S.C. at Addis Ababa area.The study would be challenging to manage and time-constrained if all Branches were included. Therefore, the study area was limited to the Addis Abeba region in order to save time and resources.It is clear that there are numerous factors to consider when evaluating how customer satisfaction is affected by electronic banking services. This study concentrated only on six factors that are crucial in determining the problem with Wegagen Bank's digital banking services.

1.8 DEFINITION OF TERMS

1.8.1. E-Banking

E-banking is a digital banking service that provides clients with quicker service delivery via a variety of electronic channels. This novel advancement has come about since information technology is so important to the current business environment. Banks are implementing numerous measures, such as e-banking, to contend with the escalating competition**(**Reddy &Megharaja, 2021)

1.8.2 Customer Satisfaction

Customers can conduct financial transactions online on a website run by a financial institution using internet banking, an electronic payment mechanism. It has transformed consumer satisfaction and made it possible for businesses to work closely with their clients (saravanan& jeelavthi,2020)

1.8.3 Organization of the study

The first chapter included background of the study, background of the organization, statement of the problem, research question, and research objective, significant of the study, limitation of the study and definition of terms. The second chapter included literature review, empirical review and conceptual framework

The third chapter included description of the study area, research approach, research design, population and sample, data source and type, data collection procedure, validity & reliability, ethical consideration and data analysis. The forth chapter included response rate, descriptive

analysis on demographic characteristic, descriptive analysis on variables, correlation analysis, regression analysis and hypotheses testThe fifth chapter included summery, conclusion and recommendation

CHAPTER TWO

2. LITERATURE REVIW

2.1. Theoretical Literature Review

2.1.1. Concept of E-Banking

The development of Internet, electronic commerce, communication technology and users' response to this technology has given potential for numerous enterprises including the financial institution (ehijile,basil&sina, 2018).

E-banking is the automated provision of banking services and goods to clients via digital, interactive communication channels. Through various electronic devices, it enables clients to access accounts, conduct transactions, and gather information about financial goods and services with the same risks and restrictions (kolanchinathan and elagon, 2021).

Financial institutions and people can access accounts, conduct business, and access data through e-banking, which entails computerized delivery of banking products and services to customers over user-friendly communication channels (keskar and pandey, 2018)

2.1.2. Types of E-Banking

2.1.2.1. Automated Teller Machine (ATM)

The ability to withdraw cash from this machine without entering the banking hall is provided. Additionally, it offers money transfers and recharge cards, and it is quite accessible for checking account balances. (Fenuga, 2010).

2.1.2.2 Internet Banking

Financial institutions allow consumers to execute transactions and check account balances, interest rates, and currency rates through secure websites that offer online banking. Cross-country comparisons are difficult, nevertheless, due to the limited data and varied criteria**.**

2.1.2.3. Point of sale

Transactions take place at the point of purchase (POP), often known as the checkout. A POS terminal manages the selling process with a user-friendly interface, enabling receipt creation and printing (olorunsegum, 2010)

2.1.2.4. M- banking

Mobile banking, or M-banking, employs portable devices like cell phones or PDAs for a variety of financial operations, such as checking account balances, making payments, and applying for credit. Mobile banking, which was initially offered through SMS, is common in remote and rural locations with poor infrastructure. Account management, stock market, and bank transactions are among the services offered.(Tiwari R, 2007).

2.1.2.5. Agent Banking

A financial institution or a mobile network provider hires a retail or postal store to conduct client transactions as a banking agent. Instead of a branch teller, the owner or an employee of the retail establishment handles the transaction and enables customers to deposit, withdraw, and transfer funds, pay their bills, check the balance of their accounts, and get administration profits or a direct credit from employment, among other services. Pharmacy, supermarket, convenience store, lottery outlet, post office, and many more are examples of banking agents (Abebe, 2016).

2.1.3. Dimension of E-banking Service

2.1.3.1. Security

Electronic banking security is necessary for the protection of consumer data and information online (Hossain,2014). There are other approaches to ensure security, including disclosing information on procurement security and secrecy, and displaying reputable third-party brands. Customers' perceptions of e-seller trustworthiness are significantly impacted by the display of trusted partner logos, which communicate a certain level of safety. (2013). (Hossain et al. (2014). Researchers have discovered and investigated several privacy and security-related issues, including maintaining transaction secrecy, forbidding the exchange of personal data, and guaranteeing exceptionally high levels of protection for client data. The impact of protection on customer satisfaction has been significant, claim Met et al. (2016).Customers are very concerned about privacy, a critical problem. Customers generally feel that when they do transactions through Internet banking, banks should protect their personal and financial information. The significance of security in online banking cannot be emphasized, claim Safi & Awan (2018). Due to the wide variety of cyber security measures for encrypted data packets, customers are unaware of encryption because to the lack of security, several banks only use well-known websites.

2.1.3.2. Cost of electronic banking

Clients that use financial services are happy with low service prices. Banks aren't required to provide e-services for free, but if they do, they should be better able to articulate their benefits and advantages if they want to charge for them. A small fee per group action will eventually grow into a sizable source of income. (Valentine, 2014).

Retail bank transactions that depend on the whole cost of performing a transaction are in high demand from customers. Customers are required to pay full price in three different ways: for value, for their preferred technology, and for the distance traveled to carry out a collective action. Retail banks apply charges in a variety of ways, with indirect costs being the most well-known. (Reynold et al., 2011)

2.1.3.3. Customization

High levels of customization give consumers real advantages and give them considerable control over their systems. The ability to pay bills electronically, use mobile banking, do it from a computer or smart phone, and do away with the need to write checks and purchase stamps are all provided by electronic banking. (Herzberg, 2003).

2.1.3.4 Convenience

(Daniel,1999) indicated that some factors affecting service quality are primarily satisfied and others are primarily unsatisfied, with the primary factors contributing to satisfaction being attention to detail, responsiveness, care, and friendliness. Integrity, dependability, responsiveness, availability, and functionality are the key causes of unhappiness.

2.1.3.5. Ease of use

The ease with which mobile apps and online banking websites can be used was mentioned by Pooya (2020) as one of the most crucial factors to consider. The research also demonstrates that an idea's usability is a crucial determinant of whether a client will approve of it. Furthermore, it advises customers to choose different services based on how much work is involved in using them. Although Kundu (2015) suggests that criteria like usability and simplicity of use are acceptable for the initiative and difficulty attributes. Financial institutions have been overrun by technologies that are rapidly advancing and revolutionizing the industry. These technological advancements have significantly impacted the development of more adaptable payment choices and user-friendly financial services, as well as the way that banks deliver their services (Dixit &Datta, 2010).

2.1.3.6 Privacy

The relevance of issues related to privacy and security is shown by the fact that there are several worries over the privacy of personal information and that context confidentiality may prevent users from taking use of web banking. Regarding client privacy issues on web banking, the essential gaps must be bridged. E-banking is a system that uses the internet and a telecommunications network to provide users with a variety of online banking services. Customers can log into their bank accounts and do various financial transactions online using this service.Other names for it include internet banking, virtual banking, and online banking. Without physically visiting a bank office, customers can make financial transactions online using the safe, practical, and quick e-banking service. Customers have 24/7 access to the online banking service every day of the week. Electronic signals are used to transfer money instead of numerous traditional documents like cash, checks, and so forth. According to Dabaghia (2021), the advantages of using an e-banking service are as follows.

2.1.4. E-Banking Advantage

- Banks that provide online banking are only starting to start transactions whenever a customer wants to use them and from any location, notably from home. In addition to site assistance hours, general e-banking services are available around-the-clock.
- Approaches that are quicker and easier to follow when witnessing transactions. Through specific institutions and programs, a customer can monitor their spending in a virtual wallet and use installment payments.
- The pace of trade is quicker than when using ATMs or performing routine account maintenance, and this also enables customers to be informed by email and phone of updates and changes to their financial balances.
- Customers have access to their accounts at any time and from any location. The fact that people can monitor their accounts and money from anywhere on the earth where they have access to the internet makes communication easier.
- Lowering conventional costs. If the interest in ICT hardware is incidental and unrelated to e-banking, for example, that customers already own a PC or cell phone free of their adoption of online banking, the client can access their accounts using a PC or smart phone when the web is free, saving time and money associated with traditional high road banking..

The majority of financial transactions that traditionally required direct interaction can now be carried out online. Many people prefer the more traditional approach of performing their banking in person, despite the advantages of internet banking, such as avoiding long lines and going to the bank. According to Dabaghia (2021) the drawbacks of performing your banking online are a common source of the reasons.

2.1.5 .E-banking Disadvantages

- E-banking is generally secure, but like all forms of transaction, it is not always and forever destined to be risk-free. Cybercrime and electronic fraud are a constant reality that pose a threat to all e-commerce customers, including banks. It can be unfortunate when banks are the targets of hacking, data breaches, and other cyberattacks, particularly those targeting customer accounts.
- E-banking services are subpar. Customers of traditional banking could anticipate a truly human interface that would thoroughly explain all facts and take into account each customer's unique requirements. Alternately, despite the fact that most banks have a specific customer care team for online customers, internet banking customer service can still be quite subpar. Many people find it upsetting to have to navigate the dreaded phone menu.
- Complex locations. Account information is secured using sophisticated encryption writing programs. There aren't any flawless structures, in any case. Records are vulnerable to malware, phishing attacks, hacking attempts, and unlawful actions. Furthermore, complicated locations might be difficult to research and may require one to examine through training activities in order to research them.

- Transacting problems. Some customers, such as those who have barriers to using e-services, actually prefer personal contact (human engagement and tailored attention), and human participation is essential for the majority of complex trades and issues that arise in e-banking. Standard banks may hold meetings and seek out expert guidance to handle problems, but internet banking is essentially impervious to specific consumer needs that are not covered and accessible in standard customer care formats.

2.1.6 Customer Satisfaction

Accordingly toPardeshi and Gadekar (2020) consumer satisfaction measures how requirements and replies are combined and provided to go above and beyond what the consumer expects.Customer satisfaction is a component of the customer experience, which reveals how suppliers behave in relation to what the client expects. It also depends on how efficiently services are delivered and managed.

The impression a client has of a provider is the result of the entire process they go through, from getting in touch with them before to engaging in any marketing, to receiving the options and services, and dealing with any queries or complaints afterward. The client is exposed to the working conditions in the various departments as well as the various organizational techniques during this procedure.

This makes the customer's opinion of the supplier stronger, which ultimately leads to discontent. The supplier's understanding of the needs of the customer enables the client to pick amongst providers based on price and how effectively the delivered goods satisfy all of the requirements. Since customers expect greater fees for services that can improve how they utilize and personalize the provided product, supplier services never decline after delivery. To improve customer happiness, the company must collaborate well and connect with customers frequently. It is important to understand and ascertain each customer's demands in this conversation in order to reply effectively.

In marketplaces where there is competition, satisfaction gives higher end pricing even while the items are similar. For instance, to ensure customer pleasure, buyers and sellers share credit cards for routine purchases. Many renowned merchants also provide membership cards and discount privileges on such cards to encourage client loyalty. The emotional attachment of the client to a specific kind of product and supplier increases with the amount of satisfaction. This fosters the

development of a solid and positive customer service commitment. Due to this commitment, the consumer is compelled to abide by that specific provider, and the likelihood of defection is extremely low.

2.2. EMPIRICAL LITERATURE REVIEW

Some important studies are being conducted by many academics from around the world. There aren't many research on the uptake of technological innovation in Ethiopia. The research done by Ayana (2014) The banking industry in Ethiopia did not use e-banking tools including ATMs, mobile banking, internet banking, and others. This is due to the lack of a legal framework at NBE and a weak ICT infrastructure, both of which would allow the banking sector to adopt the system. The study's conclusions also suggest that, in addition to the two primary concerns already discussed, security risk and a lack of trust in the use of technology are other important barriers to the system's adoption in Ethiopia.

Garedachew (2010) Investigating the practices, opportunities, and challenges of electronic banking in Ethiopia revealed that the most pressing problems with e-banking are the low internet penetration, underdeveloped telecommunications infrastructure.

Mekonnen (2022) articulated that Customer Satisfaction Research on the Impact of the Quality of Electronic Banking Services. The study found that when reliability—the ability to provide essential services accurately and reliably—increases, so does customer satisfaction with the e-banking service provided by CBE Afar region branches. This was demonstrated using the example of the Commercial Bank of Ethiopia in the Afar Region. As a result, customer satisfaction and the dependability of the E-banking service are strongly and positively correlated. The reliability of the e-banking service has a highly good and considerable impact on customer satisfaction, according to this study's findings. Simon(2016) The simplicity of mobile banking has a big impact on customers' happiness, according to study. It became clear that understanding and reversing transactions in mobile banking have a moderate impact on consumer satisfaction, whereas using a mobile phone account, efficacy, and accessibility have little or no effect on it. The study's conclusion regarding how ATMs affect customer satisfaction at commercial banks was that the convenience, accessibility, and privacy of ATMs have a big impact on it.

Additionally, the accessibility of bank ATMs, the reasonableness of ATM fees, and the acceptance of ATM cards at grocery stores all have a minor effect on consumer happiness.

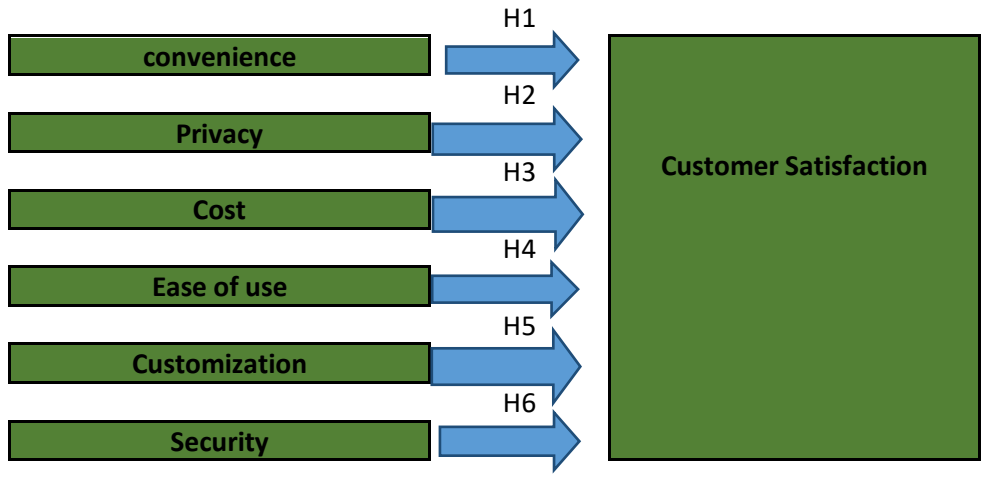
Abduselam (2019) the findings of this study show that infrastructure, legal and regulatory, illiteracy, and societal barriers related to e-banking are obstacles to the adoption of e-banking by Ethiopian commercial banks. High rates of illiteracy, a lack of knowledgeable and efficient staff in the context of e-banking, a lack of customer awareness of e-banking products, a lack of financial networks connecting various banks, a lack of adequate government support, a low level of internet penetration, a poorly developed telecommunications infrastructure, a lack of adequate legal and regulatory framework for e-commerce and e-payment, and a lack of adequate government funding are some of the issues.

2.3. CONCEPTUAL FRAMWORK

It creates a link between consumer happiness and the impact of e-banking services. While consumer satisfaction with e-banking is handled as a dependent variable, convenience, privacy, cost, ease of use, customization, and security content are treated as independent factors. According to the conceptual framework, the aforementioned elements serve as predictors of customer satisfaction, which is the study's dependent variable

Figure 2.1. Conceptual framework

CONCEPTUAL FRAMWORK 1



The researcher has adopted the conceptual framework from a journal article that was published by the Canadian Center for Science and Education, which is suitable for this study (Thabit, Podruzsik & Gizem, 2018).

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1. DESCRIPTION OF THE STUDY AREA

The study was carried out in Ethiopia's capital city of Addis Abeba. Over 26 commercial banks have been granted licenses and are now active in Ethiopia, according to the National Bank of Ethiopia. One of them, Wegagen Bank S.C., had its official banking debut in 1997. There are 400 of its branches in the county, 167 of which are in Addis Abeba. Due to the ongoing development of electronic banking services, this bank was selected as a research location. One of the bank's top focuses is the system's digitalization.

3.2. RESEARCH APPROACH

Deductive and inductive research methodologies are the two main categories. A research project could start with a hypothesis about the subject of interest, then focus on more precise hypotheses that can be investigated, and then focus even more by gathering observations to address the hypotheses. In order to confirm or disprove the initial beliefs, this ultimately results in testing the hypotheses with particular facts. The inductive method moves from specific facts to further generalizations and ideas in the other direction. Beginning with individual observations, inductive analysis looks for patterns and regularities, develops some speculative hypotheses that can be tested, and ultimately develops broad generalizations or theories. (Trochim, 1998-2000)

3.3 RESEARCH DESIGN

The structure of the research body is organized with the aid of the research design. It outlines how to conduct the study, how to conclude the research, and is regarded as a research road map. The research design serves as a guide for gathering data, analyzing it, and interpreting the results. (Pandey, 2015). The study's findings and outcomes analyzed and interpreted using the explanatory research design..

3.4. POPULATION AND SAMPLE

3.4.1. Target Observation

Population indicates all observation, however due to time and resource constraints, it can be challenging to employ all observation. The sample comes from the general population. All Wegagen Bank electronic banking users in the Addis Abeba city, which totals more than 250000 customers, make up the population for this study.

3.4.2 Sample Size Determination Technique

To calculate the sample size for an infinite population, the following sampling formula was utilized. The formula created by Cochran (1963) was used to calculate the sample size for this study. Sample size from the customers was calculated as follows

$$n0 = \frac{Z2pq}{e2} = \frac{(1.96)(0.5).5}{(0.05)2} = 384.16 \approx \underline{384}$$

3.5. DATA SOURCE AND TYPE

The objective of the data collection, the information being collected, the resources available for the research, and the researcher's expertise all play a role in the technique of data collection that is chosen. (Kothari, 2004). Both primary and secondary data, gathered from primary and secondary data sources, were used in the study.

3.5.1. Primary Data Source

In-depth information from respondents regarding their attitudes of e-banking services and customer satisfaction can be gleaned from primary data. As a result, respondents who had actually utilized e-banking (i.e., e-banking clients) had provided the core data

3.6. DATA COLLECTION PROCEDURES

Primary data were used in the investigation. Open-ended questionnaires were used to gather primary data. Section I and Section II of the questionnaires were separated. General information on e-banking customers was provided in Section I, and e-banking service components were covered in Section II.

With the assistance of friends and coworkers, the surveys were dispersed after perhaps 30 days of break-hour visitation and diplomatic appealing. Data gathered through questionnaires was encoded in a summary report. The summary report was categorized using SPSS in order to assess the underlying E-banking service components and customer satisfaction. The data collection tool was adapted from a journal article that was published. (Thabit, Podruzsik & Gizem,2018)

3.7. VALIDITY AND RELIABILITY TEST

A pilot study was done to validate the questioner and see whether there was any potential for inaccuracy. The instrument passed the validity test, and the researcher used a pilot study to

corroborate this. Internal consistency was revealed by the dependability test, on the other hand. Internal consistency in this situation was examined using Cronbach's Alpha values.

Table 3.1.Internal Consistency-Cronbach Alpha

Measurements	Items	Alphas levels	Internal consistency
Convenience	3	0.929	excellent
Privacy	3	0.901	excellent
Cost	3	0.905	excellent
Ease of use	3	0.742	good
Customization	3	0.913	excellent
Security	3	0.7	good
Customer Satisfaction	3	0.795	good

SPSS analysis output(2023)

3.8. ETHICAL CONSIDERATION

When carrying out this inquiry, ethical issues were taken into account. The distribution of the survey was timed with considerable thought. The respondent was advised to give honest, relaxed answers to the questions. In order to safeguard their response, the respondent's comfort zone has been preserved.

3.9 DATA ANALYSIS

As part of the data analysis technique, it was necessary to edit, code, and tabulate the data into clear summaries. To ensure accuracy throughout analysis and to make it simpler to complete, the questionnaires were coded in accordance with each study variable. The Statistical Package for Social Sciences (SPSS) were used to carry out the study. Descriptive statistics, such as frequencies, sums, means, maximums, standard deviations, and percentages, were utilized to assess the data. The ordinary least square multiple regression method was employed to examine cause and effect relationships and regression model formulated in the following form.

$Y=1.46+0.054X1+0.226X2-0.045X3+0.033X4-0.076X5+0.430X6+e$ where:

Y= the dependent variable (customer satisfaction)

X1 = the first independent variable (convenience)

X2 = the second independent variable (privacy)

X3= the third independent variable (cost)

X4 =the fourth independent variable (ease of use)

X5=the fifth independent variable (customization)

X6=the sixth independent variable (security)

e = Standard Error

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS AND INTERPERTATION

This chapter indicated the presentation data that was collected from sample respondent and analyzed using SPSS program and interpret the result that was indicated in SPSS result. The presentation and analysis part was done with demographic part of the respondent and the perception of the respondents on electronic banking service dimension. The data was analyzed using descriptive statistics which included frequency, mean and standard deviation and also used correlation and regression analysis. The researcher used SPSS 20 edition (Statistical Package for the Social Sciences)

4.1. RESPONSE RATE

A sample of 384 respondents with a 100% response rate, completed and submitted the questionnaires for the study

4.2. RESPONDENTS DEMOGRAPHIC ANALYSIS

This section presented the analysis of the demographic information of the respondents. The results were broken down by gender, age, educational attainment, kind of employment, number of banks that respondents dealt with, length of time with Wegagen Bank, and whether respondents currently used Wegagen Bank electronic banking. The respondents from whom the data was obtained were determined to have relevant backgrounds based on their demographic features. They were crucial because they affected how the respondents perceived the dimension electronic banking.

Table 4.1.Respondents Demographic Analyze1

Description		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	240	62.5	62.5	62.5
	Female	144	37.5	37.5	100.0
Age	18-30	148	38.50	38.5	38.5
	31-45	137	35.70	35.70	74.2
	46-55	62	16.10	16.10	90.4
	Above 56	37	9.6	9.6	100.0
Educational Level	Diploma	85	22.1	22.1	22.1
	Bachelor	153	39.80	39.80	62.0
	Master	55	14.30	14.30	76.3
	PHD	17	4.4	4.4	80.7
	Others	74	19.3	19.30	100.0

Job Nature	Investor	37	9.6	9.6	9.6
	Trader	73	19.0	19.0	28.6
	Education field	87	22.7	22.7	51.3
	Public employee	153	39.80	39.80	91.1
	Other	34	8.9	8.9	100.0
How many banks that you deal with	One only	35	9.1	9.1	9.1
	More than one	349	90.9	90.9	100.0
How long have you been wegagen customer	0-2 years	135	35.2	35.2	35.2
	2-5 years	121	31.5	31.5	66.7
	5-10 years	69	18.0	18.0	84.6
	Above 10 year	59	15.4	15.4	100.0
Are you currently using wegagen electronic banking	Yes	366	95.3	95.3	95.3
	No	18	4.7	4.7	100.0

Source: own survey data (2023)

The above tables 4.1. showed that the total sample respondents were 384. Both genders were participated and considered as a sample respondents. Out of 384 respondents, 240 (62.5%) were men respondents and also the remaining 144(37.5%) were female respondents. The result of genders participation indicated that the majority of respondents were men. The results of the gender demographic analysis verified that men respondents used electronic banking services more frequently than women respondents.

The above table 4.1 indicated that respondent perceptions on electronic banking services were based on the categories of age distribution. The survey questioners were prepared using four age classifications for simplicity of demographic analysis. The output showed that 148 (38.5%) of respondents were categorized as being between the ages of 18 and 30.137 (35.7.5%) of respondents were between the ages of 31 and 45 years, 62 (62.10%) of respondents were between the ages of 45 and 56 years and the remaining 37(9.6%) were over the age of 56 years. The results suggested that the majority of study participants were between the ages of 18 and 30, which may also have indicated that they regularly conducted electronic banking transactions.

The survey also sought to ascertain the respondents' educational attainment.The academic background of the respondents was vital for their understanding and usage of the electronic banking service. The level of academic background confirmed that the respondents easily understood the survey questioners. The above table 4.1. expressed that 85(22.1%) of respondents

were certified with diploma. 153 (39.80%) of respondents hold Bachelor degree. 55(14.50%) of the respondents were categorized under MA. Out of the total respondents 17(4.4%) were certified with PHD and finally 74(19.3%) of respondents had other academic back ground. The findings indicated that the majority of respondents learned from higher institutions, reaffirming that respondents possessed the necessary academic background to comprehend how to use electronic banking services.

Regarding job nature of the respondents, table 4.1 above showed that 37(9.6%) of them were investors. 73(19) respondents identified as traders. 87(22.7%) respondents worked in the educational sector. 153(39) respondents worked for various public agencies. 34(8.9) of the remaining respondentsworked in other fields. This demonstrated that the majority of customers worked for various organizations.

As seen in table 4.1 above, 349 (90.9%) respondents utilized electronic banking services from many commercial banks, whereas 349 (90.9%) respondents conducted electronic banking service from multiple commercial banks.

As shown in the above table 4.2, 135 (35.5%) of respondent were customer of wegagen bank for about two years. 121(31.5%) of respondents were customer of the bank from two to five years. 69(18.0%) of respondents were customer of wegagen bank from five to ten years. The remaining 59(15.4) of respondents were customer of the bank more than ten years.

As it can be seen from the above table 4.1, 366(95.3%) of respondents were using electronic banking service for only from wegagen bank S.C. and 18(4.7%) of respondents were not customer of wegagen bank. This demonstrated that the respondents were able to succinctly describe the way that the Wegagen Bank handled its electronic banking service platform.

4.3. DESCRIPTIVE ANALYSIS ON THE VARIABLES

The researcher used a 5-point Likert scale to use mean and standard deviation to summarize the dimension of electronic banking service in order to see the overall perception of the respondents. The output of descriptive analysis has been used with mean and standard deviation. The mean was examined on whether respondents agree or disagree on average by the given survey questioners.

4.3.1 Descriptive statistics of electronic banking convenience dimension

This section discussed that convenience had an impact on how the service was viewed generally by the customers, including their contentment and perception of its quality.The following table 4.2.analyzed and summarized the convenience dimension results:

Table 4.1. Summary of Convenience Dimenstion

Descriptive Statistics			
Description	N	Mean	Std. Deviation
The Bank performs its electronic banking service successfully	384	3.2969	1.40881
E-banking service afford great facilities	384	3.4271	1.23267
you can carry out e-banking services any where	384	3.4792	1.24518
Valid N (listwise)	384		
Convenience		3.40	1.29

Source: SPSS analysis output(2023)

As summarized in the above table 4.3., respondents were prompted to rate how much they agreed that electronic banking services were convenient. The results of responses were ranged from the highest mean score of 3.47 (electronic banking services can carry out anywhere) to the lowest mean score of 3.29 (Without making any mistakes, the bank provides its electronic banking service.). This showed that the majority of respondents were a moderate level of agreement with the convenience aspect of electronic banking services.The findings indicated that most of the respondents moderately agreed with the convenience offered by electronic banking services.

4.3.2. Descriptive statistics of electronic banking privacy dimension

This section discussed the privacy component of electronic banking services and indicated that the respondents were able to control their electronic transactions without being affected by somebody else.

Table 4.3. Summary of privacy of analysis.

Descriptive Statistics			
Description	N	Mean	Std. Deviation
E-banking services are confidential	384	3.4375	1.26666
Using e-banking service provides privacy	384	3.4167	1.22136
One of the key components of e-banking service is customer privacy.	384	3.3464	1.28146
Valid N (listwise)	384		
Privacy		3.400	1,2564

Source: SPSS analysis output(2023)

As can be seen in table 4.3 above, respondents were requested to rate their level of agreement that using electronic banking services gave them assurance of privacy. The result of responses were ranged from the highest mean score of 3.43 (E-banking services are confidential) to the lowest mean score of 3.34 (One of the key components of e-banking service is customer privacy). This showed that the most of respondents agreedwith moderately on the privacy concerns raised by online banking services.

4.3.3. Descriptive statistics of electronic banking cost dimension

Cost is another aspect that will affect whether or not customers use online banking services is also one of the factors that will influence customers' adoption of online banking service

Table 4.4.Summary of cost dimension of analysis

Descriptive Statistics			
Description	N	Mean	Std. Deviation
Online banking is quite affordable.	384	3.263	1.31911
E-banking services help to bring down service costs.	384	3.184	1.34404
E-banking services save on transportation costs to and from the bank to obtain the service.	384	3.182	1.33954
Valid N (listwise)	384		
Cost		3.20	1.334

Source: SPSS analysis output(2023

As summarized on table 4.4, respondents were requested to evaluate the rate of cost dimension. The result of responses were ranged from the highest mean score of 3.26 (Online banking is quite affordable) to the lowest mean score of 3.814 (E-banking services save on transportation costs to and from the bank to obtain the service). This showed that respondents agreed a lower level of agreement with the cost aspect of electronic banking services.

4.3.4. Descriptive statistics of electronic banking ease of use

Financial institutions now operate in a world of rapidly evolving and dynamically changed technologies. The technological advancements provide the opportunity to facilitate the transaction in an easy and comfortable way, and the customer can do business without ups and downs due to user-friendly technology. Utilizing technology improves the efficiency of both receiving and giving services to clients and staff. The respondents were requested to see how electronic banking was ease of use.

Table 4.5.summary of ease of use dimension of analysis

Descriptive Statistics			
Description	N	Mean	Std. Deviation
E-banking service are very simple	384	3.2708	2.06034
E-banking services performs service immediately	384	3.2214	1.33264
You can quickly master the use of electronic banking.	384	3.3099	1.36930
Valid N (listwise)	384		
Ease of use		3.267	1.5874

Source: SPSS analysis output(2023)

As demonstrated table 4.5, respondents were prompted to rate the use of self-service technologies allows for more efficient client service.The result of respondents indicated that the mean scores ranged from 3.30 for the highest response (You can quickly master the use of electronic banking) to 3.22 for the lowest response (provide service online service instantly).The result of the analysis indicated that most of the respondents agreed with the lowest level for ease of use on electronic banking service dimension.

4.3.5. Descriptive statistics of electronic banking customization dimension

High levels of customization give consumers real advantages and give them considerable control over how they use their system. The respondents were requested to evaluate how customization effect the electronic banking service in wegagen bank

Table 4.6.Summary of customization dimension of analysis

Descriptive Statistics			
Description	N	Mean	Std. Deviation
Managing the configuration of your personal page is not challenging.	384	3.356	1.29482
Electronic banks stand out for their appealing layout and dependable color schemes.	384	3.286	1.29922
You can modify the website's settings, including the color and language.	384	3.291	1.25094
Valid N (listwise)	384		
Customization		3.311	1.28166

Source: SPSS analysis output(2023)

Table 4.7 showed that respondents were prompted to rate how much they agreed that electronic banking services provided customization service .The result of responses were ranged from the highest mean score of 3.35 (Managing the configuration of your personal page is not challenging) to lower score of 3.28 (Electronic banks stand out for their appealing layout and dependable color schemes). The result of the analysis indicated that most of the respondents agreed with the lowest level forcustomization of electronic banking service dimension.

4.3.6. Descriptive statistics of electronic banking security dimension

The primary causes of consumer skepticism of internet technology are worries about system security, lack of faith in the accessibility, mistrust of the company that provide service. Status is significant since it is tied to mistrust of the service provider.The respondents were requested to examine the effect of security on electronic banking service.

Table 4.6.Summary of security dimension of analysis

Descriptive Statistics			
Description	N	Mean	Std. Deviation
Using e-banking services are safe	384	3.2786	1.19746
It's safe to use credit cards and ATMs.	384	3.4141	1.21260
In order to protect the client's security, e-banking services provide a sufficient level of control by regulating the input, output, and processes.	384	3.5000	1.96444
Valid N (listwise)	384		
Security		3.39	1.458

Source: SPSS analysis output(2023)

Table 4.6 showedthat respondents were prompted to rate how much they agreed that electronic banking services provided assurance of security. The result of responses were ranged from the highest mean score of 3.5 (In order to protect the client's security, e-banking services provide a sufficient level of control by regulating the input, output, and processes) to the lowest mean score of 3.27 (Using e-banking services are safe). The result of analysis indicated that most of respondents agreed with moderately on security situation on electronic banking service.

4.3.7. Descriptive statistics of electronic banking customer satisfaction dimension

Satisfaction is defined as a person's emotions of pleasure or disappointment as a result of evaluating how well or poorly a product performed or performed in comparison to the person's expectations. Therefore, satisfaction can be viewed as a consequence of expectations and perceived performance. The respondents were requested to evaluate the effect of customer satisfaction on electronic banking service

Table 4.7.Summary of customer satisfaction dimension of analysis

Descriptive Statistics			
Description	N	Mean	Std. Deviation
The information and services for electronic banking on the bank website meet my needs.	384	3.4557	1.27565
I will fervently urge people to utilize internet banking.	384	3.6380	2.03538
In the future, I'll keep using electronic financial services.	384	3.6458	1.35754
Valid N (listwise)	384		
Customer Satisfaction		3.57	1.55

Source: SPSS analysis output(2023)

Table 4.7.indicated that respondents were prompted to rate how much they agreed that electronic banking services provided assurance of satisfaction. The results of responses were ranged from the highest mean score of 3.64 (In the future, I'll keep using electronic financial services) to the lowest mean score of 3.45 (The information and services for electronic banking on the bank website meet my needs). The finding indicated that most of respondents agreed with moderately on customer satisfaction electronic banking service.

4.4 CORRELATION ANALYSIS

The results of the correlation study showed a significant relationship between the two variables. This circumstance aids in comprehending the data attribute. It offers details on the magnitude and correlation of the relationships between the different variables. The person-correlation coefficient describes the direction and intensity of the liner relationship. Positive one (+1) showed a perfect positive relationship between the correlation, while negative one (-1) showed a perfect negative relationship between the correlation. Between -1 and +1, zero(0) was available, demonstrating the absence of a link (Field, 2009).

Eachron (1982) described that the direction of value is between 0.00 and 0.39 (positive) and -0.00 and -o.39 (negative), and the magnitude is becoming low. The direction of value is between 0.40 and 0.59 (positive) and -0.40 and -0.59 (negative), and the magnitude is becoming moderate. The direction of value is between 0.60 and 1.0 (positive) and -0.60 and -1.0 (negative), and the magnitude is becoming high.

Table 4.8.Correlation Matrix

		Convenience	Privacy	Cost	Ease of use	Customization	Security	Customer Satisfaction
Convenience	Pearson Correlation	1	.617**	.510**	.391**	.401**	.361**	.271**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	384	384	384	384	384	384	384
Privacy	Pearson Correlation	.617**	1	.805**	.465**	.433**	.348**	.310**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	384	384	384	384	384	384	384
Cost	Pearson Correlation	.510**	.805**	1	.613**	.427**	.355**	.267**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	384	384	384	384	384	384	384
Ease Of use	Pearson Correlation	.391**	.465**	.613**	1	.528**	.381**	.226**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	384	384	384	384	384	384	384
Customization	Pearson Correlation	.401**	.433**	.427**	.528**	1	.530**	.237**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	384	384	384	384	384	384	384
Security	Pearson Correlation	.361**	.348**	.355**	.381**	.530**	1	.424**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	384	384	384	384	384	384	384
Customer Satisfaction	Pearson Correlation	.271**	.310**	.267**	.226**	.237**	.424**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	384	384	384	384	384	384	384

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

SPSS analysis output(2023)

The correlation between convenience and customer satisfaction: The correlation matrix indicated that a positive lower relationship existed between the continence dimension of electronic banking service and customer satisfaction. ($r=0.271$, $p<0.01$). The result of the correlation expressed that convenience was low relationship with customer satisfaction.

The correlation between privacy and customer satisfaction: The correlation matrix indicated that a positive lower relationship existed between the privacy dimension of electronic banking service and customer satisfaction. ($r=0.310$, $p<0.01$). The result of the correlation expressed that privacy was correlated with customer satisfaction at the lower level but it was better association than convenience dimension.

The correlation between cost and customer satisfaction: The correlation matrix indicated that a positive lower relationship existed between the cost components of electronic banking service and customer satisfaction. ($r=0.261$, $p<0.01$). The result of the correlation expressed that cost was weak association with customer satisfaction and also customer was not that much affected by cost.

The correlation between ease of use and customer satisfaction: The correlation matrix indicated that a positive lower relationship existed between the ease of use dimension of electronic banking service and customer satisfaction. ($r=0.226$, $p<0.01$). The result of the correlation expressed that ease of use was low relationship with customer satisfaction.). Ease of use was similar relationship as cost. Both had the lowest relationship comparing to another variables

The correlation between customization and customer satisfaction: The correlation matrix showed that a positive lower relationship existed between the customization dimension of electronic banking service and customer satisfaction. ($r=0.237$, $p<0.01$). The result of the correlation expressed that customization was low relationship with customer satisfaction.

The correlation between security and customer satisfaction: The correlation matrix specified that a positive lower relationship existed between the security dimension of electronic banking service and customer satisfaction. ($r=0.424$, $p<0.01$). The result of the correlation expressed that convenience was moderately correlated with customer satisfaction and this dimension of electronic banking service had better association with customer satisfaction than the other independent variables.

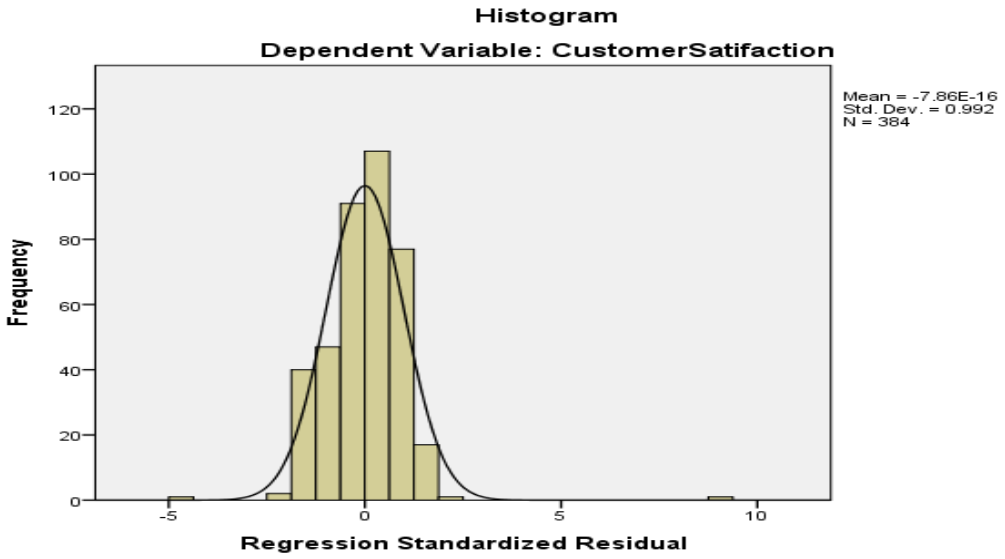
4.5. REGRESSION ANALYSIS

4.5.1. Assumption for Multiple Regression Model

A number of diagnostic tests were carried out before regression analysis was done. By doing this, it was made sure that the data did not contradict the presumptions of the model. There are three assumptions for the regression model such as normality test, multicollinearity, and the last one is linearity test

4.5.1.1. Normality Test

The results of the normality test showed that the distribution of the research data is normal. A histogram is useful for highlighting the normalcy of the data.Prior to doing a regression analysis, the normality test is utilized to ensure the regression model is functional



ensure

4.5.1.2. Multicollinearity test

Table 4.10. Tolerance and VIF

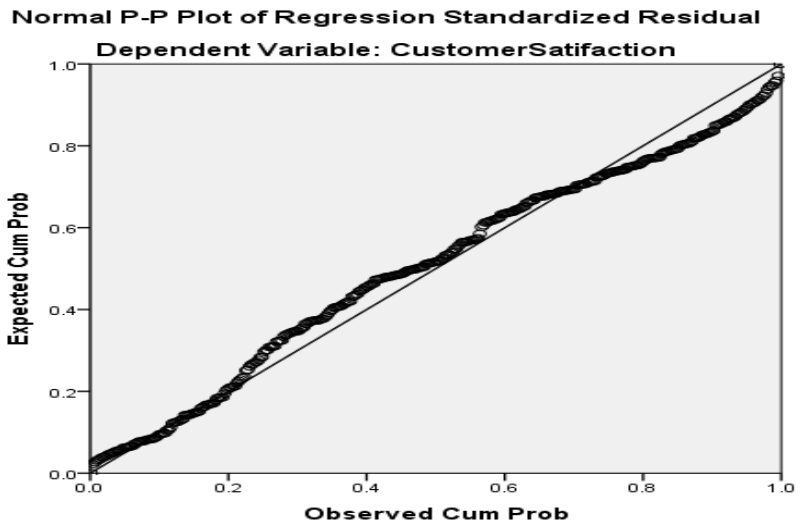
Multicollinearity Statistics		
Independent Variable	Tolerance	VIF
Convenience	.583	1.714
Privacy	.286	3.498
Cost	.278	3.594
Ease of use	.522	1.916
Customization	.569	1.758
Security	.683	1.464

SPSS analysis output(2023)

4.5.1.3.Linearity Test

Linearity is the degree to which the variation in the independent variables is associated with the change in the dependent variables. The study used a linearity test to assess whether or not correlation is existed between independent variables and dependent variable.As may be seen in the picture below, there were no significant differences in the residuals' scatter plotted distribution. The outcome suggested a linear relationship.

Figure 4.2: Linearity test result



Multiple Regression Analysis

In this study, a regression analysis was done to predict how using electronic banking would affect consumer satisfaction.

4.5.2.Model Summery

Table 4.11 Model Summery

Model Summary[b]									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.463[a]	.214	.202	1.19870	.214	17.123	6	377	.000
a. Predictors: (Constant), Security, Privacy, Ease fuse, Convenience, Customization, Cost									
b. Dependent Variable: Customer Satisfaction									

SPSS analysis output (2023)

The above table 4.11 indicated that R Square (.214) explained the variation of dependent variable can be predicated by the independent variables. This indicated that the elements of electronic banking services directly influence 21.4% of the variance in customer satisfaction. Other variables may have an effect on the remaining variance.

Table 4.11. ANOVA

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	147.625	6	24.604	17.123	.000[b]
	Residual	541.704	377	1.437		
	Total	689.329	383			
a. Dependent Variable: CustomerSatisfaction						
b. Predictors: (Constant), Security, Privacy, Easeofuse, Convenience, Customization, Cost						

SPSS analysis output (2023)

As summarized in Table 4.12, the finding of the ANOVA table indicated that the P-value for F-statistics (0.000) is less than the significance level of 0.05. This was intended to signify that the model was valid or noteworthy in terms of statistics.

4.5.3.Beta Coefficient

Table 4.12 Beta Coefficient

Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	1.465	.238		6.162	.000	.997	1.932
Convenience	.054	.066	.049	.822	.411	-.076	.184
Privacy	.226	.098	.196	2.292	.022	.032	.419
Cost	-.045	.095	-.041	-.471	.638	-.231	.142
Easeofuse	.033	.064	.033	.520	.603	-.093	.160
Customization	-.076	.069	-.067	-1.104	.270	-.211	.059
Security	.430	.063	.376	6.802	.000	.306	.555

Dependable Variable: Customer Satisfaction

SPSS analysis output (2023)

The beta coefficient table demonstrated that, at a 95% level of confidence, privacy and security have a statistically major effect to the dependent variable. Security had a P-value of 0.000 and privacy had a P-value of.022. The level of significance for both independent variables is less than 0.05 (P<0.05).

The other four independent variables, such as convenience, cost, ease of use, and customization, are insignificant electronic banking components for dependent variables. Their P-value showed that 0.411(convenience),0.638(cost), 0.603 (ease of use) and 0.270 (customization). The result of all P-value were higher than 0.05.

DV=1.46+0.054X1+0.226X2-0.045X3+0.033X4-0.076X5+0.430X6+SE

4.6. HYPOTHESIS TESTING

This section outlined how the beta coefficient was subjected to a regression analysis in order to evaluate the hypothesis. The strength of the relationships between the independent and dependent variables has been examined based on Beta coefficient.

Table 4.13. Hypothesis Testing

Hypothesis	Beta Coefficient	Significant(p<0.05)	Decision
H1(convenience and customer satisfaction)	.054	.411	Not Accept
H2 (privacy and customer satisfaction)	.226	.022	Accept
H3 (cost and customer satisfaction	.045	.638	Not Accept
H4 (ease of use and customer satisfaction)	.033	.603	Not Accept
H5 (customization and customer satisfaction)	.076	.270	Not Accept
H6 (security and customer satisfaction)	.430	.000	Accept

SPSS analysis output (2023)

H1: the findings of regression analysis indicated that convenience had positive relationship. However, insignificant contribution to dependent variable (customer satisfaction).

The result of the beta coefficient (.054) demonstrated that one unit increment in convenience reflected a 5.4% increment in customer satisfaction. The result of the increment showed that convenience was below the acceptance level.

H2: the findings of regression analysis indicated that privacy had positive relationshipand significant contribution to dependent variable (customer satisfaction). The result of the beta coefficient (.0226) demonstrated that one unit increment in convenience reflected a 22.6% increment in customer satisfaction. The result of the increment showed that privacy was on the level of acceptance

H3: the findings of regression analysis indicated that cost had positive relationship. However, insignificant contribution to dependent variable (customer satisfaction). The result of the beta coefficient (.045) demonstrated that one unit increment in cost reflected a 4.5% increment in customer satisfaction. The result of the increment showed that cost was under the level ofacceptance

H4: the findings of regression analysis indicated that ease of use had positive relationship with dependent variable. However, insignificant contribution to dependent variable (customer satisfaction). The result of the beta coefficient (.033) demonstrated that one unit increment in convenience reflected a 3.3% increment in customer satisfaction. The result of the increment showed that ease of use was below the acceptance level

H5: the findings of regression analysis indicated that customization had positive relationship. However, insignificant contribution to dependent variable (customer satisfaction). The result of the beta coefficient (.076) demonstrated that one unit increment in convenience reflected a 7.6% increment in customer satisfaction. The result of the increment showed that customization was below the acceptance level

H6: the findings of regression analysis indicated that security had positive relationship and significant contribution to dependent variable (customer satisfaction). The result of the beta coefficient (.430) demonstrated that one unit increment in convenience reflected a 43% increment in customer satisfaction. The result of the increment showed that security was the level of acceptance

CHAPTER FIVE

5. SUMMERY, CONCULASTION AND RECOMMENDATION

5.1 SUMMERY OF FINDINGS

This study primary focused on the implementation and progress of electronic banking service in wegagen bank. In the modern era, there are numerous electronic banking platforms. A new type of financial system called electronic banking has replaced the traditional banking system.The banking business is greatly aided by technology. By using an electronic banking service, it is clear that bank transactions are completed quickly and with the least amount of expense. This study aimed to investigate how Wegagen Bank's electronic banking services affected customer satisfaction. Convenience, privacy, cost, ease of use, customization and security were six independent variables that were used in this study.

The study reviewed different empirical data that was studied by other researchers and also used theory and concepts to organize and understand the topic of the research. The study also implemented descriptive statistics such as frequency, mean, and standard deviation. In addition, correlation and regression were applied in this study. All in all, the findings of summery indicated as follow. The demographic study revealed that the majority of respondents were men, public servants, diploma holders, and between the ages of 18 and 30.

The finding indicated that most of the respondent used electronic banking system more than one commercial bank and also almost all respondent used electronic banking service of Wegagen bank. The study found that the majority of respondents have used Wegagen Bank's electronic banking services since two years ago.

The findings were presented that convenience and privacy had mean values of 3.4, which were similar and higher than those of the other electronic banking components. The mean value of cost was 3.20, the lowest value from the independent variables. The results of the correlation analysis showed that all of the variables were positively correlated and had lowest to moderate magnitudes.

Three different types of regression assumptions were utilized in the study, and each one was qualified before the regression analysis was applied. The results showed that independent

variables predict 21.4% of the variance of the dependent variable. Other factors might be able to account for the remaining variance.

The finding of the beta coefficient indicated that privacy and security components of electronic banking were at an acceptable level because the P-value was less than 0.05 and the values of the beta coefficient were 0.226 and 0,430, respectively. This indicated that both independent variables had a positive and statistically significant effect on customer satisfaction

The finding of Beta coefficient showed that convenience, cost, ease of use and customization were under the level of acceptance. The P-value was greater than 0.05 and the value of Beta coefficient were .411, .638, .603 and .270 respectively, This indicated that they were positive, But, statistically insignificant contribution for independent variable

5.2. CONCLUSTION

The main purpose of this study was to show the effect of electronic banking service on customer satisfaction. Six independent variable has been used. By preparing and distributing sample survey questioners, the necessary data has collected from sample respondents.

The data which was collected from sample respondents were analyzed by using SPSS software. The findings has been interpreted by using the output of SPSS software. The study used descriptive, correlation and regression analysis

Privacy and security had positive and statically significant contribution to customer satisfaction whereas convenience, cost, ease of use and customization had positive but insignificant contribution to customer satisfaction.

5.3. RECOMMENDATION

The researcher has suggested the following ideas after summarizing and drawing a conclusion from the study's results:

According to the R-Square regression study, convenience, privacy, cost, ease of use, customization, and security accounted for 21.4% of the variance in the independent variable.Therefore, the researcher has recommended studying the remaining variance of the independent variable by other components of the electronic banking service because that is the scope of this study.

Customers should be encouraged to utilize POS terminals as ATMs by the bank. In order to decrease customers visit to bank halls and to obtain a financial cost advantage over opening bank halls, e-banking services should be expanded as much as feasible. This is because the annual rent for opening bank halls is currently more than the cost of an ATM purchase.

When technical issues with ATMs and POS systems arise, the bank should respond quickly to address the issue. This is a kind of customer retention. A lack of cash in ATMs should also be avoided by the bank. While the cash is being lowered, it needs to be replaced. Common issues with ATM machines include catching up with the smart cards at the ATM and waiting for the technical team to address the issue. As a result of this, customers could become unhappy. As soon as a problem arises, it should be fixed.

Using debit card in pos, sometime it creates bad feeling because the system does not deduct the amount immediately after the transaction is done. These things could discourage the customer and loss interest using POS machine. Therefore, wegagen bank should be adjusted by controlling the transaction and response the feedback as soon as possible.

It obvious that customers need to use mobile and internet banking because it saves time. However, customers are unable to do the transaction due to frequently system failure. The bank should response the feedback quickly.

The bank should create awareness about the use of electronic banking services by using different media and improve the efficiency of the system. It has the possibility of getting new customers in a short period of time and reducing costs once the system and the concerned IT personnel are better off.

In addition to ATMs and POS machine, the Bank should focus on digital smart cards, debit payments, internet banking, mobile banking, and online transactions and etc . Modern technology and IT specialists are needed for digitalization services. The Bank should focus on protecting customer data when creating customer motives. The finding showed that security had a stronger effect on customer satisfaction. As a result, the bank should maintain the current level of security and making improvements to it in the future while also improving the protection of customer data.

The security of data is one of the key concerns for Internet users. Banks with dedicated Internet connections run the risk of having their computer or network illegally accessed from the Internet.The risk of illegal access to customers' banking accounts poses a security concern to the Electronic Banking System.Wegagen bank should be creating the system that secures all customer information.

Regarding customers and workers participating in the communication process, privacy takes into account the Bank's reputation, trust, and general secrecy. The degree to which a customer feels that the site is secure and that their sensitive information is protected. The finding indicated that privacy was strong effect on customer satisfaction following security. The bank should maintain and improve the existing level of customer privacy.

If the bank could not properly handle customer data, it would be impossible to provide proper services without knowing who its customers are and what they want. The information and data which are related to customers are financial and transactional data, contract data and demographics. The bank should manager all these data to meet customer expectation. The finding showed that customization was not significant effect on customer satisfaction. Therefore, the bank should concentrate customization of electronic banking and try to improve to meet its customer need.

5.4. LIMITATION OF THE STUDY

This could be viewed as a drawback of this study because of the highly constrained research resources, including time and financial assistance. The researcher ran into a number of issues over the course of the study, including challenges with timely questionnaire collection, carelessness on the part of some respondents, and a lack of resources (both in terms of time and money).

5.5 FOR FURTHERSTUDY

The study focused on how customer satisfaction at Wegagen Bank S.C. in Addis Abeba was impacted by electronic banking services. It is preferable to include other factors that affect customer satisfaction as a scope for further research by other researchers. Various models and frameworks can be used to study how electronic banking affects customer satisfaction.

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Ababa University Faculty of Business and Economic School of Commerce MA Program

Research Questionnaire form to be filled by Wegagen Bank E-banking Service customers

Dear respondents;

I (Sintayehu Lemma Chaka) would like to express my deepest gratitude for your cooperation to express your real feeling in the questionnaire. This questionnaire is developed to examine your response towards E-banking service. I am a master student at Addis Ababa University School of Commerce and my research topic is investigating the "Effect of E-banking Service on Customer Satisfaction" in the case of Wegagen Bank S.C.

Finally I assure you that responses would kept confidentially as well as the data would use for intended purpose only and you don't expect to mention your name in the questionnaire. For more information please contact me via +251-911 -46 -22-54, or E-mail address: - lemmaeepcoe@gmail.com

SECTION I: Demographic Information

(1) Gender

☐ Male ☐ Female

(2) Age

☐ 18-30 year ☐ 31 –45 years ☐ 46 –55 years ☐ above 56 years

(3) Educational Level

☐ Diploma ☐ Bachelor ☐ Master ☐ PhD ☐ Others

(4) **Job Nature**

☐ Investor ☐ Trader ☐ Educational field ☐ public employee ☐ others

(5) How many banks that you deal with?

☐ One Only ☐ More than One

6) How long have you been wegagen customer?

☐ 0-2 years ☐ 2-5 years ☐ 5-10 years ☐ above 10 years

7) Are you currently using wegagen electronic banking?

☐ No ☐

SECTION II: E-Banking Service Related Questions

(The researcher has adopted the questioners from a journal article that was published by the Canadian Center for Science and Education, which is suitable for this study (Thabit, Podruzsik & Gizem, 2018).

The following statements are designed to measure the E-Banking Services of your organizations. Please indicate the level of your agreement with each of the following statements by selecting and putting a tick mark (√) in the box of your choice

1= Strongly Disagree, 2= Disagree, 3= Neutral, 4 = Agree, 5= Strongly Agree

S No	Description of items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
	Convenience					
1	The Bank performs its Electronic banking services without errors					
2	E-banking services afford great facilities					
3	You can carry out E-banking services anywhere					
	Privacy					

4	E-banking services are confidential					
5	Using E-banking services provides privacy					
6	Client's privacy is one of the main features of E-banking services					
	Cost					
7	E-banking services are very cheap					
8	E-banking services contribute in decreasing the price of service					
9	E-banking services save money spent in going to-and-from the bank to get the service					
	Ease of use					
10	E-banking services are very simple					
11	E-banking service performs service immediately					
12	It is easy for you to become skillful at using Electronic Banking					
	customization					
13	There is no difficulty in dealing with your personal page setup on the internet					
14	Electronic-banks are distinguished with attractive design and consistent colors					
15	You can change color, language					

	and other webpage settings					
	Security					
16	Using E-banking services is safe					
17	Using ATM and Credit Cards are not dangerous					
18	E-banking services supply a sufficient control through controlling procedures applied on input, output and processes for the Safety of the client.					
	Customer Satisfaction					
19	I am satisfied about the E-banking data and services in bank website					
20	I will strongly recommend others to use online Banking					
21	I will continue to use Electronic Banking services in the future					