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St. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Masters of Business Administration (MBA)

**EFFECT OF ELECTRONICS BANKING SERVICE QUALITY ON
CUSTOMER SATISFACTION: THE CASE OF DASHEN BANK
SHARE COMPANY**

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June, 2021

Addis Ababa, Ethiopia

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*A Thesis Submitted to St. Mary's University School of Graduate Studies
In Partial Fulfillment of the Requirements for the Award of Degree of
Master of Business Administration (MBA)*

By: Shimeles Asaminew

Advisor: Zemenu Aynadis (Assis. Prof.)

June, 2021

Addis Ababa, Ethiopia

DECLARATION

I, Shimeles Asaminew, hereby declare that the thesis entitled “Effect of E-Banking Service Quality on Customer Satisfaction: The Case of Dashen Bank S.C” is my original work. I have carried out the present study independently with the guidance and support of the research advisor, Dr. Zemenu Aynadis. 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.

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LETTER OF CERTIFICATION

This is to certify that Mr. Shimeles Assaminew Shewayirga has completed his thesis entitled **“Effect of Electronics Banking Service Quality on Customer Satisfaction: The Case of Dashen Bank”**. In my opinion, all the materials used for the paper has been duly acknowledged and this paper is appropriate to be submitted as a partial fulfillment of the requirement for the award of Degree in Masters of Business Administration.

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St. MARY’S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Masters of Business Administration (MBA)

This is to certify that the thesis is prepared by Shimeles Assaminew, entitled; “Effect of E-banking Service Quality on customer satisfaction: The case of Dashen Bank”, in partial fulfillment of the requirements for the award of the Degree of Master of Business Administration (MBA) with the regulation of the University and the accepted standards with respect to originality.

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ACRONYMS AND ABBREVIATIONS

ICT----- Information and Communication Technology

PC-----Personal Computer

ATM-----Automatic Teller Machine

DB-----Dashen Bank

NBE-----National Bank of Ethiopia

IB----- Internet Banking

POS----- Point of Sales

ECX-----Ethiopian Commodity Exchange

CBE-----Commercial Bank of Ethiopia

PSS-----Premium Switch Solution

PDA----- Personal Digital Assistant

PIN-----Personal Identification Number

SPSS----- Statistical Package for Social Science

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ABSTRACT

The main purpose of this study is to examine the effect of E-banking service quality on customer satisfaction in case of Dashen Bank in selected branches of at Addis Ababa. The study was an explanatory research design and used the quantitative research approach. The structured Likert scale-based questionnaires were distributed and collected from 339 conveniently selected e-banking service users of Dashen Bank of Kazanchis Menaheria, Kazanchis, Aware and Kebena branches by using Convenience sampling is a non-probability sampling technique . The data was analyzed by undertaking the descriptive statistics, Pearson correlation and multiple regression analysis. Results of the study revealed that among the five service quality dimensions (reliability, transactional efficiency, service security, ease of use and performance), transactional efficiency has the highest positive effect on customer satisfaction followed by ease of use and performance whereas reliability and service security have relatively less effect on customer satisfaction. Furthermore, the results generated by E-banking service quality dimensions explain significant variation in customer satisfaction. As a result, the researcher concludes that E-banking service quality has positive and significant effect on customer satisfaction. In addition, the researcher suggests some recommendations for future further studies.

Key Words: E-banking, Customer satisfaction, Reliability, Transactional Efficiency, Service Security, Ease of Use, Performance, Dashen Bank

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the Study

The banking industry is being reformed by globalization, competition and innovation and customer needs. Due to the emergence of a knowledge-based economy and society as information and communication technology (ICT) advanced, banking services have undergone profound changes during the last 10 years (Driga & Isac, 2014).

E-banking is defined as a variety of self-service platforms such as internet (online) banking, telephone banking, mobile banking, TV banking, Agent banking, phone banking, and PC banking whereby customers access these services using electronic devices like personal computer, Automated teller machine (ATM), Point of sale terminals and mobile phones without their physical presence in the bank (Pikkarainen et al., 2004). This is gradually creating a cashless society where consumers no longer have to pay for all their purchases with hard cash.

In the face of rapid expansion of electronic payment systems throughout the world, the Ethiopian financial sector cannot remain an exception in expanding the use of the system (Garedachew, 2010). E-banking has enabled banking institutions to compete more effectively in the global environment by extending their services beyond the restriction of time and space (Turban, 2008)

Nowadays, people are so busy in their work lives, that they do not have time to go to the bank for conducting their banking transactions. Thus, banks provide e-banking facility to their customers as an added advantage. These services enable people to carry out their banking transactions such as see their balances, pay bills, view records of transactions, transfer money to linked accounts with in the same bank, transfer money to especially selected unlinked accounts, check interest in accounts, send money overseas, etc.

E-banking is one of the most recent channels of distribution used in the financial services organizations. This method was established in the mid-1990s, there after becoming more important (Allen L & Rai, 1996). It has been widely used in developed countries. However, in developing economies, the spread is much limited. As suggested by Classens et al (2002), developing countries

in general have an advantage as they can learn from the experience of advanced economies. Today, almost all banks in Ethiopia are adopting electronic banking as a means of enhancing service quality of banking. It also increases customer satisfaction in banking services (Shittu, 2010).

Dashen Bank S.C (DB) has already introduced e-banking as one tool to settle down the growing competition by investing on card acceptance network expansion which in fact makes the network to raise to 355 Automatic Teller Machines (ATMs), 1,397 Point of Sale (POS) terminals and number card holders to 872,000 and 915,807 subscribers of mobile banking (Amole) as at June 30, 2019. Those ATMs are able to accept international cards that generate foreign currency like VISA, MasterCard, Union Pay and recently American Express cards. Moreover, the Bank has recently started Internet Banking, mobile banking (in replacement of the previous Modbirr brand) and agent banking called 'Endebank', the latter two are targeting more of to welcome the Unbanked societies for banking business, in accordance with Proclamation No. 718/2011 of "National Payment System Proclamation" and "Regulation of Mobile and Agent Banking Services" Directives No. FIS /01/2012 issued by National Bank of Ethiopia (NBE).

1.2 About Dashen Bank S.C and Its E-Banking Services

DB is a privately owned share company established on September 20, 1995 by obtaining license from the NBE to undertake commercial Banking activities and started normal business activities on January 1, 1996. It is registered as a public share holding Company in accordance with the provision of the "licensing and supervision of Banking Business" Proclamation No. 84/94, now superseded by proclamation No. 592/2008, "A proclamation to Provide for Banking Business" and the Commercial Code of Ethiopia 1960.

On June 30, 2019, the total capital of the Bank (including paid-up capital, retained earnings and legal reserves) reached over Birr 6.8 Billion. At the end of June 30, 2019, the total number of permanent employees reached 6,129 and the number of short term long-term outsourced employees stood at 3,604. Hence, the total manpower strength of the bank stood at 9,733. As compared to June 2018 staff strength grew by 6.8%

DB has started Internet Banking (IB) services of informational which help customers to see account balance and account statement, and transactional IB services which offer additional services like fund transfer from account to account and salary upload free of charge on September

28, 2014 and on February 28, 2015 respectively. By the end of June 2015, it has managed to register 3,540 IB users of which 2,719 are registered by Addis Ababa city Area Bank users. Currently, this service allows users to transact or made fund transfer from one account to another account with in DB to the extent of Birr 50,000 for individuals and Birr 100,000 for corporate customer/companies per day. (EBSA annual report, 2015).

Recently, DB started Mobile and Agent Banking with a total investment cost expected to reach Birr 7.6 million and got license from NBE on August 19, 2014 save live certification. By the end of June, 2015, DB managed to subscribe and to sign a total of 1,100 mobile banking users and 10 agents respectively. Up on implementation, DB targets two distinct markets based on geographical location of potential customers. The first one is to have potential customers that are new or rare users of banking services. The second target market is to have potential customers who have basically access to banking services at a reasonable distance, but their utilization is limited due to various reasons like level of income, age and physical status. (EBSA annual report, 2015)

1.3 Statement of the Problem

Banks in Ethiopia are involved in tough competition to attract customers by delivering various services. It is better for customers to have broad choices to select best bank for them to satisfy their needs. For banks as well, they have to find ways to satisfy customers and keep competitive advantages over other banks. In pursuit of round the clock customer service and keep abreast with the developing global banking technology, almost all banks in Ethiopia are fast moving toward launching new technology based products and services such as internet banking, mobile banking, ATM, POS, etc.

E-banking allows customers to check accounts, transfer money and can have access to numerous banking products and services. It has a vital role in the economy helping buyers and sellers to make financial transaction through the exchange of goods and services without physical contact. On other hand, e-banking enables banks to offer low-cost, high value-added financial services and also benefit from the promotional opportunity to cross sell products such as credit cards and loans (Prince, 2015). Al-Smadi (2012) also described that compared to ordinary banking system e-banking is providing the competitive advantage by lowering the cost and providing best satisfaction of customer needs.

Even though E-banking has a lot of benefit in delivering service to customers, in Ethiopia customers were missed to enjoy with the technological advancement in banking sector which has been entertained elsewhere in Africa and the rest of the world. This is due to lack of awareness or competition among banking industries. The modern E-banking methods like ATMs, Debit cards, Credit cards, Tele banking, Internet banking, Mobile banking and others are new to the Ethiopian banking sectors. E-banking which refers to the use of modern technology that allows customers to access banking services electronically whether it is to withdraw cash, transfer funds, and to pay bills, or to obtain commercial information and advices are not well known in Ethiopia (Ayana, 2012).

Assefa (2013) conducted a study on the impact of e-banking on customer satisfaction. However, the study followed qualitative approach to analyzing the data, which is difficult for generalization. In addition to this, the study considered ATM as the only-banking channel because other e-banking channels were not adopted during his study.

Bultum (2014) also conducted study on the factors that affect adoption of e-banking in the Ethiopian banking industry. This study has also its limitation in that sense that the study was entirely focused on factors that affect adoption of e-banking. However, satisfaction of customers towards e-banking required to be investigated to understand the effect of e-banking in improving customer experience in Ethiopian banking industry.

Therefore, this study was tried address the gaps of the above studies by assessing the overall effect of e-banking on the level of customer satisfaction. In addition this study tried to assess different e-banking self-service platforms such as internet (online) banking, ATM, POS, mobile banking, Agent banking, etc.

1.4 Research Questions

In general, this study tried to provide answers for the following questions:

- What is the effect of **reliability** on customer satisfaction?
- To what extent **transactional efficiency** affect customer satisfaction?
- To what extent **Service Security** affects customer satisfaction?
- What is the effect of **Performance** on customer satisfaction?
- To what extent **ease of use** affects customer satisfaction?

1.5 Objective of the Study

The general objective of the study was to examine the Effect of E-Banking Service Quality on Customer Satisfaction: The Case of Dashen Bank S.C.

The specific objectives may include the followings:

- To examine the effect of service **reliability** of e-banking on customer satisfaction;
- To examine the effect of **transactional efficiency** of e-banking on customer satisfaction.
- To determine the effect of **service security** of e-banking on customer satisfaction;
- To determine the effect of service **performance** of e-banking on customer satisfaction;
- To examine the effect of **ease of usage** of e-banking on customer satisfaction.

1.6 Significant of the Study

Basically, the study helps the banking sectors to see the effects of E-banking service quality on customer satisfaction and also this study provides directions for the improvement of these services. Moreover, it adds value to the existing knowledge of E-banking and customer satisfaction in the banking industry and the study can be used for further investigations in the related issues. In addition, it helps Dashen Bank S.C to get insight on the effect of the e-banking services that the Bank provides on ensuring customer satisfaction.

1.7 Scope of the study

The study was delimited of geographical, conceptual, methodological and time scope. Geographically, the study considers the selected branches of Dashen Bank S.C around Addis Ababa. Conceptually, the study was conducted to assess the effect of E-banking service quality on customer satisfaction based on the five-service quality dimensions such as: Reliability, Transactional Efficiency, Performance, Ease of Use and Service Security. Methodologically, among the types of non-probability sampling the researcher was used convenience sampling

technique to select each respondent due to difficulty to have list of E-banking customers. Furthermore, out of all the various existing E-banking services which mentioned by different researchers, the five types of E-banking services were chosen for the study such as are Mobile banking, Amole, point of sale (POS) service, ATM services, and internet banking. Because, these were the available E-banking services that the customers using at Dashen Bank branches.

1.8 Limitations of the Study

The study was relied much on the responses of the questionnaire and interview that were filled out and answered by the existing clerical employees of the selected branches. Hence, the extent of credibility of these responses may be a bit questionable as the existing employees may feel not comfortable to deliver the real facts by suspecting confidentiality to some extent. As a result, the stated result of this study may not considered as a representative of the whole Dashen Bank S.C.

The other limitation of the study may that it may only considers customer perspectives of e-banking and it does not taken into consideration the perspective of employees and other stakeholders on the technology.

1.9 Organization of the Study

The study was organized in to five chapters. These are introduction, review of related literatures, results and discussions and summary, conclusions and recommendations.

The first chapter provides a general introduction of the study including background of the study, statement of the problem, research questions, and objectives of the study, significant of the study, scope, limitations of the study and organizations of the research report. Chapter two covers the literature relevant to the study. It includes concepts and theoretical framework, empirical literatures and conceptual framework.

Chapter three elaborates research design and methodology: the type and design of the study. It includes research method, research approach, target population, sampling techniques, data collection method and method of data analysis that was used in the study. Chapter four summarizes the findings of the study and discusses them in detail. Finally, chapter five comprises of four sections which include summary of findings, conclusions, recommendations and suggestions.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Theoretical Literature Review

INTRODUCTION

This chapter is a comprehensive presentation of the relevant literature of previous studies that related to the research problem. The section comprises of ten sections. These are History of E-Banking, E-banking in Ethiopia, types of E-banking services, Automated Teller Machine (ATM), mobile banking, internet banking, point of sales (POS), personal computer banking, agent banking, benefits of e-banking, challenges of e-banking in Ethiopia, opportunities of e-banking in Ethiopia, customer satisfaction in banking, the relationship between service quality and customer satisfaction and empirical review.

2.1.1 History of E-Banking

The evolution of the e-banking industry can be traced to the early 1970s when banks began to look at these types of services as an alternative to some of their traditional bank functions. First, such a choice was considered appropriate since it ensures reduced costs as branches were very expensive to set up and maintain. Second, e-banking products and services like ATMs and electronic fund transfer were an important element of differentiation used by banks (Driga & Isac, 2014).

The evolution of banking technology has been driven by changes in distribution channels as evidenced by automated teller machine (ATM), Phone-banking, Tele banking, PC-banking and most recently internet banking (Chang, 2003).

The term e-banking became popular in the early 1980's referring to using a computer to access banking service via a phone line. E-banking first appeared in New York in 1981, where it was offered by major banks in that city, such as Citibank, Chase Manhattan, Chemical and Manufactured Hanover. Banks from the United Kingdom started to adopt the concept in 1983 where the Bank of Scotland was the first to introduce it. The early electronic banking services were basic, covering services like viewing bank statements and paying bills online without being a full transaction banking service (Driga & Isac, 2014).

E-banking is a high-order construct, which consists of several distribution channels. It should be noted that E-banking is a bigger platform than just banking via the Internet. However, the most general type of E-banking in our times is banking via the Internet, in other words Internet banking. The term E-banking can be described in many ways. In a very simple form, it can mean the provision of information or services by a bank to its customers, via a computer, television, telephone, or mobile phone (Daniel, 1999).

2.1.2 E-Banking in Ethiopia

Certainly, the banking industry in Ethiopia is underdeveloped and therefore there is an all immediate need to embark on capacity building arrangements and modernize the banking system by employing the state- of-the-art technology being used anywhere in the world. With a growing number of import-export businesses, and increased international trades and international relations, the current banking system is short of providing efficient and dependable services and therefore all banks operating in Ethiopia should recognize the need for introducing E-banking system to satisfy their customers and meet the requirements of rapidly expanding domestic and international trades, and increasing international banking services (Gardachew, 2010).

The appearance of E-banking in Ethiopia goes back to the late 2001, when CBE introduced the service for local users with its eight ATMs located in Addis Ababa. Then after Dashin bank comes to the picture in the year 2006 with its ATMs that provide service for local Dashen Visa Card holders and international Visa Cardholders coming to Ethiopia. United Bank S.C is the first to introduce tele-banking, including text messages or SMS by the end of 2008. Then, United Bank starts to deliver E-banking services like ATM, internet, mobile and agent banking (Abebe, 2016).

The first ever E-banking gateway was signed between Ethiopian Commodity Exchange (ECX) and Dashen Bank and CBE. The E-banking system being developed with both banks is designed to give a secure electronic data sharing gateway between clients, banks and ECX, facilitating a smooth transaction. As the CBE continues to move at a snail's pace in its turnkey solution for Card Based Payment System, Dashen Bank remains so far, the sole player in the field of E-banking since 2006. The agreements signed by other private banks to introduce e-banking are welcoming (Gardachew, 2010).

Currently, there are only a few agreements in place to share ATM resources. The first was the Premium Switch Solutions (PSS), which was established by three banks in 2009 namely Awash International Bank S.C., Nib International Bank S.C and United Bank S.C., with a capital of 165 million Br, and now has six-member banks, including Awash International Bank S.C., United Bank S.C., Nib International Bank S.C., Berhan International Bank S.C., Addis International Bank S.C and the Cooperative Bank of Oromia S.C. It is the first certified Third-Party Payment Processor by the regulatory party, National Bank of Ethiopia and starts its operations in July 2012. Moreover, PSS has made its system certified by VISA, Master Card and Union pay. Hence, members connected to PSS network can issue and acquire cards with these brands. Per the plan of PSS, there was one ATM at every branch of the consortium banks, all domestic airports serviced by commercial service, shopping complexes and merchants. The agreement is the first significant cooperation between competing banks in Ethiopia, which others should be encouraged to follow as there is no single bank in Ethiopia that can afford to provide extensive geographical coverage and access (Abebe, 2016).

2.1.3 Types of E-Banking Services

The E-banking services are the banking services which delivered to the customers through the channel of electronic intelligent devices. Gan and Clemes (2006) state that E-banking can be defined as a variety of platforms such as internet banking or (online banking), TV-based banking, mobile phone banking, and PC (personal computer) banking (or offline banking) whereby customers access these services using an intelligent electronic device, like PC, personal digital assistant (PDA), automated teller machine (ATM), point of sale (POS), kiosk, or touch tone telephone. Thus, the types E-banking services that delivered via intelligent electronic devices are here stated as follows.

Automated Teller Machine (ATM)

ATM is a machine where cash withdraw can be made over the machine without going in to the banking hall. It also sells recharge cards and transfer funds, it can be assessed 24 hours/7 days with account balance enquiry (Fenuga, 2010). Rose (cited in Prince, 2015), describes ATMs as follows: “an ATM combines a computer terminal, database system and cash vault in one unit, permitting customers to enter the bank’s book keeping system with a plastic card containing a PIN or by punching a special code number into the computer terminal linked to the bank’s computerized

records 24 hours a day”. It offers a great deal of banking services to clients. However, as a result of the rapid increase in technology, ATMs go to the extent of given accounts balances and bill payments. Banks use this E-banking device, to gain competitive advantage. The combination of automation and human tellers gives more productivity for the bank during banking hours (Prince, 2015).

Mobile Banking

Tiwari et al. (2007) state that Mobile banking is a term used for performing balance checks, account transactions, payments credit applications and other banking transactions through a mobile device such as a mobile phone or personal digital assistant (PDA). The mobile banking services were offered over SMS, service known as SMS banking. Mobile banking is used in many parts of the world with little or no infrastructure, especially remote and rural areas. The scope of offered services may include facilities to conduct bank and stock market transactions, to administrate accounts and to access customized information.

In the study by Fikerselassie (2017) Mobile banking is a system or platform in which customers are automatically updated on any changes in their account. These changes are may come in the form of account debits and credits or any charges to the account. All it needs for mobile banking is a mobile phone with a well-functioning text messaging system. SMS banking falls under this category. This system uses short text messaging system to inform customers of their account.

Internet banking

In the Prince (2015) study, Internet banking is to give customers access to their bank accounts via a web site and to enable them to enact certain transactions on their account, given compliance with stringent security checks. Internet banking provides convenient and flexible services to customers. It enables customers to transact almost all their banking transactions online. One could check accounts, query the bank and also transfer funds to other people on different accounts, it is the most financially savvy innovative method for yielding higher profitability. Another feature of internet banking is that, it gives a 24/7 access to customers. Furthermore Kwashie (2012) state internet banking services enable customers to transfer funds, download and print statements, request for cheque book and savings withdrawal booklet, establish and modify standing orders and make payments through the internet.

Point of Sales (POS)

In the study Abebe (2016), POS is sometimes referred to as point of purchase (POP) or checkout is the location where a transaction occurs. A "checkout" refers to a POS terminal or more generally to the hardware and software used for checkouts, the equivalent of an electronic cash register. A POS terminal manages the selling process by a salesperson accessible interface. The same system allows the creation and printing of the receipt. POS systems record sales for business and tax purposes. POS enhances customers to make payment for goods and services without necessarily coming in contact with physical cash as the purchase price would be debited on the buyer's card and credited on the seller's account (Fikerselassie, 2017).

Personal Computer Banking

Personal Computer Banking is a sort of service which provides the bank's clients to access their banking data through a restrictive system, through software installed on their personal PC. By having access, the customer can perform a great deal of banking services. The significance of PC proficiency has brought about expanding the utilization of PCs. This positively bolsters the development of PC banking. Customers have access banking services even at their homes and offices (Prince, 2015).

Agent Banking

A banking agent is a retail or postal outlet contracted by a financial institution or a mobile network operator to process clients' transactions. Rather than a branch teller, it is the owner or an employee of the retail outlet who conducts the transaction and lets clients deposit, withdraw, and transfer funds, pay their bills, inquire about an account balance, or receive 14 government benefits or a direct deposit from their employer. Banking agents can be pharmacies, supermarkets, convenience stores, lottery outlets, post offices, and many more. Banking agents are usually equipped with a combination of POS card reader, mobile phone, barcode scanner to scan bills for bill payment transactions, PIN pads, and sometimes personal computers (PCs) that connect with the bank's server using a personal dial-up or other data connection. Clients that transact at the agent use a Magnetic Stripe (Mag-Stripe) bank card or their mobile phone to access their bank account or e-wallet respectively. Identification of customers is normally done through a PIN. With regard to the transaction verification, authorization, and settlement platform, banking agents are similar to any other remote bank channel (Abebe, 2016).

2.1.4 Benefits of E-Banking

E-banking service provides a lot of benefits both to the customer and the bank itself. It is competitive branding and as well as better appreciation to the market demands. As such banks that provide services are known to be leaders in technology implementation and advancement. Thus, the better image brand they enjoy.

Now a day, it is unthinkable that the success of a banking system without information and communication technology. It has enlarged the role of banking sector in the economy. The financial transaction and payment can now be released quickly and easily. The banks with the latest technology and techniques are more successful in the competitive financial market by generating more and more profitability (Endalkachew, 2013). E-banking offers benefits to banks as well. Banks can benefit from lower transaction costs as E-banking requires less paperwork, less staffs and physical branches. E-banking leads to higher level of customers' satisfaction and retention (Polatogu & Ekin, 2010). E-banking has made common open doors for banks and businesses around the world, and that is clear in the way they sort out financial transaction. Although opportunities to banks, there are various difficulties such as the innovation of IT applications, the obscuring business sector limits, rupturing modern boundaries, the passage of emerging competitors, and the development of new plans of action (Liao & Cheung, cited in Prince,2015).

2.1.5 Challenges of E-Banking in Ethiopia

Gardachew (2010) found in his study that the banking industry in Ethiopia is underdeveloped and the study identified Key Challenges for E-Banking applications such as; low level of internet penetration and poorly developed telecommunication infrastructure, lack of suitable legal and regulatory framework for e-commerce and e-payment, high rates of illiteracy, high cost of Internet, absence of financial networks that links different banks, lack of reliable power supply, and Cyber security issues are the most important Challenges for development of e-banking in Ethiopia.

In the study Agarwal and Josh (2016) the factors which affect customer satisfaction in E-banking service in commercial bank of Ethiopia was identified. Such as, frequent breakdown of ATM service, lack of convenience of E-banking service, under-development of technological infrastructure, low level of relevant knowledge creation and innovation, interruption of network, resistance to changes in technology among customers and service providers as result of fear of

risk, lack of fair distribution of E-banking service in all over Ethiopia, long Queues are still seen at the banking hall, bank customers still handle too much cash, and hardly do people talk about the E-banking products that are available commercial bank of Ethiopia branches.

The study by Ayana (2010) explored the challenge of E-banking in Ethiopia. E-banking system were not well adopted by Ethiopian banking industry due to low level of ICT infrastructure and lack of legal frame work at NBE, which can initiate banking industry to implement the system. Moreover, the study reported that security risk and lack of trust on the use of technological adoption were other major barriers for the system. In addition, Abebe (2016) also identified security risk, customer familiarity with the service, technical, managerial and implementation skills of E-banking, maintenance capability up on failure, promotion, public awareness, ICT infrastructures and low internet access as major challenges of E-banking service.

Surafel (2016) identified that the Social and cultural barriers such as High rate of illiteracy, less awareness and customer acceptance are the challenges of E-banking in Ethiopia. It is logical that the low literacy level of computer can be a barrier in fast acceptance of internet and that influence the customer to be away from electronic delivery channels. Furthermore, Economic factors such as high cost of internet, low income and heavy investment and cost of technology; Legal and security issues such as Cyber security issues and lack of suitable legal, regulatory frame works of E-payment and restricted business; Management and banking issues like Resistance to change in technology among staffs and customers and E-banking possess risks and less proper Organization Structure; Infrastructural barriers like Low level of internet penetration, weak telecommunication and frequent power interruption; Knowledge barriers such as Lack of trust by customer, lack of technological knowledge and language barriers were the identified challenges of E-banking in Ethiopia.

2.1.6 Opportunities of E-banking in Ethiopia

Surafel (2016) summarized the opportunity of E-banking from customer as well as banks perspective. E-banking enable customers to access the banking through online. Therefore, customers can operate their account remotely from anywhere. Moreover, customers can make payment of utility bills via E-banking which is another major benefit technology because it eliminates the need to stand in long queues for the purpose of bill payment. From the bank's perspective, the concept of E-banking has immensely helped the banks in putting a tab over their

specific overheads and operating cost. Due to the fact that E-banking majority of records under an E-banking set up are maintained electronically, E-banking ensured transparency of transactions and facilitated towards removing the documentation requirements to a major extent. Therefore, the technology enhances the banks to be more competitive.

2.1.7 Customer Satisfaction in Banking

Customer satisfaction is a key determining factor why customers leave or stay with a bank. However, keeping customers is also dependent on a number of other factors. These include a wider range of service choices, greater convenience, better prices, and enhanced income (Thakur, 2011).

Ioanna (2002) cited in (Thakur, 2011) further proposed that differentiation is nearly impossible in a competitive environment like the banking industry. Banks everywhere are delivering nearly same services. Thus, bank management tends to differentiate their firm from competitors through service quality. Service quality is a crucial element which impact customers' satisfaction level in the banking industry. Generally in banking, quality is a multivariable concept, which includes differing types of convenience, reliability, services portfolio, and critically, the staff delivering the service (Storbacka et al., 1994) cited in (Thakur, 2011).

Minimum price with maximum usage and profit always breeds higher level of satisfaction (Jamal and Kamal, 2004) cited in (Afsar, 2010). When pricing is not suited to the needs of the customers, dissatisfaction usually occurs. In banking industry also, the interest rates on loans and charges on the usage of online services such as ATM machines and the processing fee is a major source of conflict between the bank and its customers. If customers think that the charges are more than it should become paring to their needs, they switch. Competition is now fierce in 16 banking industry as it has become too easy to open an account in any other bank that results switching cost to be very minimal. But if a customer is satisfied, the loyalty injects automatically and the customer remains with the current banker for a longer and longer period of time (Fox & Poje, 2002) cited in (Afsar , 2010).

2.1.8 The Relationship between Service Quality and Customer Satisfaction

The status or prestige of an organization is determined by the quality of the provided services. Organization of high quality level of its services has a high competitive position. Achieving higher level of service to meet the need of customers. Studies confirmed that service quality and customer

satisfaction have strong relationship (Alagheband, 2006; Bedi, 2010; Keiningham, 2005). When the customer receives high quality service his behavior and attitude towards the organization will be positive and that would strengthen the relationship with the organization and vice versa. Customer satisfaction is the most important criteria that enable organizations to ensure the quality of their goods or services (Parasuraman et al., 1985).

In case of the banking sector, recognized standard scales to measure the perceived quality of a bank service is not available. Thus providing high quality service is being taken as an important weapon to survive and to gain and maintain competitive advantage (Bateson, 1985) cited in (Thakur , 2011).

For commodity like products, quality can be measured easily by its features. But quality of service depends heavily on the quality of the personnel of service provider or the provider himself. Studies on customers' switching from banks have found that they do so because they considered to be poorly serviced. Quality service improved customer satisfaction and reduced customer erosion (Thakur, 2011).service quality is the key to measure e-banking user satisfaction. Researchers have paid much attention to the close relationship between service quality and customer satisfaction (Parasuraman et al., 1985).

2.2 Empirical Literature Review

Some studies have focused on the adoption, opportunities and challenges of electronic banking services on some individual banks while few studies focus on ATM banking service usage which is one of the electronic banking services categorized under card banking system.

Based on the study of Habte Ashenafi (2019) noted that with the title of “Effect of ATM Service Quality on Customers Satisfaction in banking industry in Ethiopian”: The case of Oromia International Bank in Addis Ababa. The researcher has tried to measure customer satisfaction and left aside the key factors that determine the satisfaction which is the quality of services. The limitation here also not differs from the other researchers that the research gives more emphasis on the adoption, single product of e-banking and does not seen other alternatives. The researcher also did not assess the service quality side view about the given services. He also recommended that “studies have to replicate to other banks not only on ATM services but also on all other banking products for a better economic growth and development” for the future researchers.

Abebe Zeleke (2016) conducted a research with the title “Opportunities and challenges in the adoption of E-banking services: The case of Dashen Bank S. C”. The research shows that only 26% of the banks customers enjoy the card system while the other E-banking services are at an infant stage. It is known that Dashen Bank is one among the other banks which starts primary experiencing electronic banking services. The researcher conducts a research to investigate opportunity and challenges in the adoption e-banking with respect to Dashen bank. The study followed survey method and sample were taken from only clerical staffs. The research also revealed that the relative effects of variables such as perceived risk, perceived ease of use and perceived usefulness toward adoption of e-banking services are determined.

Ayana Gemechu (2014) studied the case of three private and one state owned bank on the title “Factors affecting adoption of electronic banking system in Ethiopian Banking industry”. He used a mixed research approach to answer the research questions that emerged through the review of existing literature an experience of others in respect of the e-banking system in Ethiopia. The result of his study shows that security risk and lack of trust on the use of technological adoption are the major barriers for the system. The level of security risk associated with e-banking products or services, such as ATM, internet banking, mobile banking and others pose different challenges to different banks.

Although, there are some empirical researches who focused on the challenges and opportunities of e-banking, they have not been assessed the quality of services which have an impact on customer side effect of e-banking in Ethiopia. The researcher here wants to answer the above mentioned problems and findings while investigating the “electronic banking service quality” by analyzing the performance of the service attribute within five dimensions on how they affect customer satisfaction that have been recommended by previous researchers for future study. This research mainly focuses on customer view about E-banking service quality, and question the affiliation of e-banking variables listed by other researchers which cause customer satisfaction in e-banking and finally it wonders how they would look like in the study area. The researcher believes that previously no research has been done in this specific topic in the city to provide empirical evidence of the effect of e-banking service quality of Ethiopian banks. Therefore, this study tries to fill the gap of empirical research by conducting a study on assessing the quality of electronic banking service in the banking sector of Ethiopia.

2.3 Conceptual Framework

The conceptual framework of the study shows that how the service quality dimensions: Reliability, Transactional Efficiency, Service Security, Ease of Use and Performance variables of the study have effect on the Customer satisfaction. The independent variables are the above listed service quality dimensions whereas customer satisfaction is the dependent variable. The conceptual framework of this study is adopted from Simon (2016).

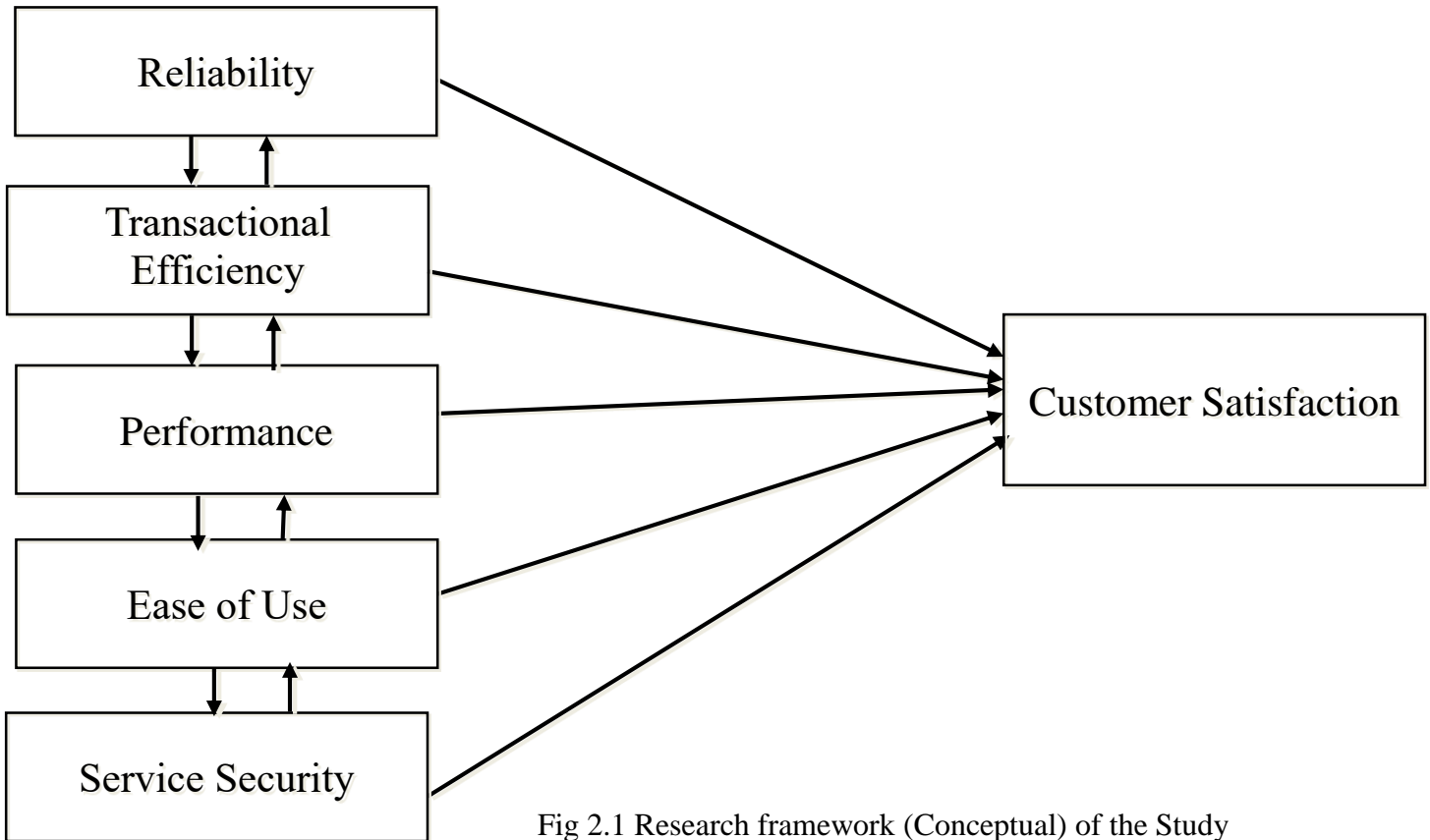


Fig 2.1 Research framework (Conceptual) of the Study

Source: Adopted from Simon (2016)

2.4 Research Hypothesis

To assess the service quality and hence customer satisfaction, the following research hypothesis is proposed:-

Reliability refers to the ability to perform the promised service accurately and consistently. It involves accuracy in billing, keeping records correctly, and performing the service at the designated time. Reliability consists of providing services as promised, dependability in handling customers' service problems, prompt reply to customer enquiries, provide services at the promised

time and maintaining error-free record. Reliability is the most important factor in conventional service (Parasuraman, Zeithaml, & Berry 1988).

H1: Service reliability has a significant and positive effect on customer satisfaction.

H0: Service reliability has no significant and positive effect on customer satisfaction

Transaction efficiency is the ability of the customers to get any of e-banking service, find the desire product and information associated with it, and check out with minimal of effort. Transaction efficiency also can understand as performance of e-banking base on some elements: up to date information, response time, download time, complete product information, tutorial/demonstration, and help function (Leelapongprasut et al, 2005).

H2: Transaction efficiency has a significant and positive effect on customer satisfaction

H0: Transaction efficiency has no significant and positive effect on customer satisfaction

Performance is the operating quality of each e-banking service and feature offered by banks. It includes whether e-banking services provide in multi-language or not, e-banking provide 24 hours-7 days service, allow to transfer funds between banks (Garvin, 1987).

H3: Performance has a significant and positive effect on customer satisfaction

H0: performance has no significant effect on customer satisfaction

Ease of use is important in using e-banking, which related to customer apprehension about the efforts required to learn to use e-banking (David, 2010). It is considered as the factor influencing the adoption of e-banking, and related to an easy-to-remember pin codes and URL address, well-organized and usable software, easy of site navigability, concise and understandable contents, terms and conditions (Alagheband, 2006).

H4: Ease of usage has a significant and positive effect on customer satisfaction

H0: Ease of usage has no significant and positive effect on customer satisfaction

Security is defined as the freedom from danger, risk, or doubt. It involves physical safety, financial security and confidentiality. It consists of employees who instill confidence in customers, making customers feel safe in their transactions, employees who are consistently courteous and employees

who have the knowledge to answer customer question (Parasuraman, Zeithaml& Berry, 1985). Moreover, security is defined as personal and possessions safety of the customers. It also includes confidentiality maintained by service providers (Johnston, 1997).

H5: E-banking security has a positive and significant effect on customer satisfaction

HO: banking security has no positive and significant effect on customer satisfaction

CHAPTER THREE

RESEARCH METHODOLOGY

INTRODUCTION

This chapter described the methodology the researcher adopted in carrying out the study. According to Sharma (cited in Prince, 2015), “methodology refers to as system of principles and methods of organizing and constructing theoretical and practical activity. Therefore, this section framework the research design, the research approach, , target population, sampling techniques, sample size, sources of data, data collection tools, method of data analysis, validity and reliability and ethical considerations.

3.1. Research Design

This study tried to use an explanatory research design that helps the researcher to identify the nature of the effect of e-banking service quality (independent variables) on customer satisfaction (the dependent variables) at Dashen Bank S.C Addis Ababa branches. An explanatory research design aids the researcher to determine and explain the characteristics of dependent as well as independent variables (Saunders, et al., 2009).

3.2. Research Approach

The researcher used quantitative research approach. The quantitative research approach makes use of statistics and numbers which are mostly presented in figures. Quantitative research involves large samples and planned questionnaire that is then numerically and statistically analyzed (Areeba et al., 2016). The quantitative data enables the researcher to analyze objectively by using descriptive and inferential statistics.

3.3. Target Population

The study target population includes E-banking users of Dashen Bank S.C whose age is above 18 years, both male and female at four branches such Kazanchis Menaheria, Kazanchis, Aware and Kebena in Addis Ababa city by convenience sampling technique and believed to provide a representative sample..

3.4. Sampling Technique

To select participants to the study convenience sampling technique was used because it was not possible to get access to the list of E-banking customers to conduct probability sampling procedure. As a procedure, each respondent asked that whether he/she was the customers and the banking user of the selected branch before the questionnaire distribution.

Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher (Black et al, cited in Fikerselassie, 2017). Saunders et al. (2009) described about convenience sampling that it involves selecting haphazardly those cases that are easiest to obtain for your sample and the sample selection process is continued until your required sample size has been reached. It is a sampling technique where samples are obtained from convenient elements. This refers to happening of the element at the right place at the right time, that is, where and when the information for the study is being collected. The selection of the respondents is left to the discretion of the interviewer.

3.5. Sample Size

To conduct the study convenience sampling technique was used and the sample size has been determined quantitatively by using Yemane Taro's (1967) sample size determination formula which is presented below. This formula assumes the confidence level of 95%.

$$n = \frac{N}{1 + Ne^2}$$

Where:

N=Population size which is the at four branches in Addis Ababa

n= sample size

e= margin of error (degree of accuracy) (0.05)

$$n = \frac{2,900}{1 + 2,900(0.05)^2}$$

$$\underline{\underline{n = 350}}$$

3.6. Sources of Data

Both primary and secondary sources of data were used in this study. The primary sources of the study were electronic banking users of the formal banks while secondary sources were library

books, journals, directives, newspapers on business, and magazines on business; from these secondary source, the related concepts of the study would be obtained, such like definitions of E-banking, history of e-banking, benefits of e-banking, relation between e-banking and customer satisfaction and etc. annual reports of different commercial banks, reports of national bank of Ethiopia, internet sources, and other related materials were intensively used.

3.7. Data Collection Tools

The data was collected mainly from primary sources through survey questionnaire which enables the researcher to gain genuine information. Self-administered questionnaire method was used in this research work as data collection instrument for the benefit of time, cost and location for both the data collector and respondent.

3.8. Method of Data Analysis

The collected data was coded and entered into Statistical Package for Social Science (SPSS) software version 25. Both descriptive and inferential statistical was used for data analysis. The descriptive statistics analysis results were shown by frequency distribution, percentages, mean and standard deviation whereas correlation and multiple regression analysis were used to show inferential statistical analysis. Descriptive analysis was used to describe the data that was collected from questionnaires in the form of frequency, percentage and tabulation form. Additionally, correlation and multiple regression analysis were conducted to explain the relationship and effect of the independent on customer satisfaction in E-banking service.

The researcher tried to use multiple regression models to determine significance level of the variables towards E-banking customer satisfaction.

3.9. Validity and Reliability

3.9.1 Validity

The validity assures that the constructs measure what they claim to measure. In other words, construct validity assures whether service dimensions could measure the predefined dependent variables or not. In this regard, different theories and empirical studies were assessed to assure their validity in the literature survey portion of this paper.

3.9.2 Reliability

This quality criterion of the research refers to the consistency of a measure of a concept. This quality criteria deals with the question whether the results of a study are repeatable (Bryman and Bell, 2007). Cronbach's alpha was used in this study to assess the internal consistency (reliability of the instrument (questionnaire). Cronbach's alpha is a coefficient of reliability used to measure internal consistency of a test. The coefficient has to be between 0 and 1 to label as reliable. The internal consistency of the item is better, as the result approaches to 1, which means all the items measures the same variable i.e. over all service quality and customers' satisfaction.

The coefficient of alpha varies from 0 to 1 and the value of 0.5 or less is generally indicates unsatisfactory internal consistency reliability and unacceptable.

Table 3.1 Reliability of the Study Instrument

Dimensions	No of Items	Cronbach's alpha	Remark
Reliability	4	0.816	Reliable
Transactional Efficiency	2	0.927	Reliable
Service Security	4	0.818	Reliable
Ease of Use	3	0.810	Reliable
Performance	3	0.823	Reliable
Customer Satisfaction	5	0.755	Reliable

Source: Own survey, 2021

Note: SPSS result for each item is presented in Appendix 2

3.10 Ethical Considerations

All the information was treated and kept secretly with high confidentiality without disclosure of the respondents' identity. No information was changed or modified, hence the information is presented as collected and the same with the literatures collected for the purpose of this study. The questionnaire was anonymous and high level of confidentiality is considered. The information gathered through questionnaire was used solely for this research whose objective is one of fulfilling requirement of my MBA study.

CHAPTER FOUR

RESULTS AND DISCUSSION

4. INTRODUCTION

This chapter deals with the presentation and analysis of data collected from questionnaires administered to get bank customers opinion on e-banking service quality. A total of 350 questions were distributed to respondents, among the distributed questionnaires 339 or almost 97% were filled and responded, while 11 of the respondents didn't respond and never returned the questionnaire and it constituted about 3% of the total respondents.

4.1 Respondents' Background

The questionnaire include a segment of customer's profile such as an assortment of demographics and other factors that likely to influence the degree of customer satisfaction with respect to the e-banking services offered by Dashen Bank S.C. In studies like this it is important to analyze the background information of the respondents. This is because people's social background influences their thinking pattern and to larger extent what they do. The background information comprised of age, gender, educational level, and occupation.

Table 4.1 Gender distribution of the e-banking service users

Gender	Frequency	Percent
Male	191	56.3
Female	148	43.7
Total	339	100

Source Own Survey (2021)

Among the total of 339 respondents, 191 (56.3%) were males and the rest 148 (43.7) were females. This implies that the major participants and users of Dashen bank's e-banking services are males. So we can say that in Dashen bank, the major users of e-banking services are males.

Table 4.2 Age distribution of respondents

Age Group	Frequency	Percent
18-24 years	128	37.8
25-33 years	116	34.2
34-42 years	40	11.8
Above 50	55	16.2
Total	339	100

Source: Own Survey (2021)

In case of age distribution, majority respondents belongs to on the age group of 18-24 years which accounts 37.8%(128) of the total sample undertaken and followed by 25-33 years 34.2% (116), above 50 years 16.2% (55) and 34-42 years 11.8%(40) of shares respectively from the total sample. This implies that the majority of Dashen Bank's e-banking customers are between the age of 18 and 24, which means that the service users are dominated by youth age groups and this finding suggests that most of the customers were found in the working age bracket as they might be much involve in transaction daily banking business.

Table 4.3 Level of Education of respondents or e-banking users

Level of Education	Frequency	Percent
Primary/Elementary School	50	14.7
High School	27	8
Diploma Level	128	37.8
First Degree	78	23
Master's Degree and above	56	16.5
Total	339	100

Source: Own Survey (2021)

Regarding the educational level, 37.8% of the respondents were diploma holders, 23% were first degree holders, 16.5% were master's degree and above holders, 14.7% were primary or elementary

school and 8% of the total respondents were at high school educational levels. This implies that the reason for large numbers of respondents were diploma holders, first degree holders and master's degree and above level of education, that e-banking service especially the Dashen bank's mobile banking so-called AMOLE needs to more skills of computer as well as internet technology.

Table 4.4 Occupation of Respondents

Occupation	Frequency	Percent
Student	125	36.9
Employee at private or government organizations	116	34.2
Self-employee	40	11.8
Others	58	17.1
Total	339	100

Source: Own Survey (2021)

In case of occupation, 36.9 % of the total respondents were the students(primary or high school, college or university), 34.2% were employees at private or government organizations and the rest 17.1% and 11.8% of the total respondents were included on others and self-employee section of occupation. This implies that most of e-banking customers are students and employees of government or private organizations. The researcher suggests that, the high schools, colleges and universities students are used mobile banking and ATM machines to transfer different tuition fees and other related costs through e-banking system and most government or private organizations paid their employees salary through Dashen bank since they can access and follow their overall transactions through mobile and internet banking system.

Table 4.5 Marital Status of Respondents

Marital Status	Frequency	Percent
Single	122	36
Married	110	32.4
Divorced	46	13.6
Widowed	61	18
Total	339	339

Sources: Own Survey (2021)

Regarding to marital status, 36 % (122) of respondents were single, 32.4% (110) were married, 18% (61) were widowed and the rest 13.6% (46) were divorced. This result shows that the most of respondents of E-banking service users were single and followed by married.

Table 4.6 E-banking services delivered to the users

E-banking Services	Frequency	Percent
ATM	144	42.5
POS	6	1.8
Mobile Banking	26	7.7
Internet Banking	87	25.7
Branch banking	76	22.4
Total	339	100

Source: Own Survey (2021)

As presented in the table 4.6 above, ATM received the highest patronage about 42.5% and followed by internet banking and branch banking 25.7% and 22.4% respectively. As we can see in the above table, mobile banking has less percentage relative to other e-banking services except POS. Because as this study suggests the mobile banking of Dashen Bank so called AMOLE is so complicated and not easily accessible for every individual by mobile phone rather it is more accessible and suitable by desktops(for officers) and laptops by using URL. Even the AMOLE application needs repeated updating when the user tried to logging by using username and password.

Currently the ATM e-banking service is more convenient and accessible for most users. This may be as a result of the fact that the ATM plays a very vital role in the banking operation. This includes the fact that the machines work even when the banks close and especially on the weekends (7/24). In addition the ATMs are accessible by different languages to understand the messages easily by his or her mother language compared to other e-banking services

The situation may be on the rise especially as some banks are taking giant step in implanting ATM machines that has been configured to accept cash deposits. This result is not surprising because among most of the innovative e-banking products or services introduced over the years, the use of ATM technology is highly convenient for customers and users. Bank customers can easily obtain cash from their banks without having to be physically present at the bank premises. Apart from

benefit of convenience, the ATM innovation is one of the most secure means for customers to access their cash. The ATMs innovation gives banking customers greater access to their money by taking banking to their doorsteps.

The mobile banking and internet banking takes the share of 28.6 % and 21.4 % respectively. This implies that, most respondents uses mobile and internet banking services to access their account and their overall daily transactions.

4.2 Descriptive Statistics of E-Banking Service Quality Dimension

Descriptive statistical analysis provided the mean and standard deviation for each variable in order to depict the level of agreement on e-banking service quality and customers satisfaction dimensions. The mean and standard deviation were calculated for the interval scale of independent variables (Reliability, Transactional Efficiency, Service Security, Ease of Use and Performance) and dependent variable (Customer Satisfaction). The mean indicates to what extent the sample group averagely agrees or does not agree with the different statements whereas standard deviation shows the variability of an observed response from a single sample.

The following tables present the mean scores and standard deviation of individual characteristics of e-banking service quality dimension namely: Reliability, Transactional Efficiency, Service Security, Ease of Use and Performance.

Table 4.7 Respondents response on Reliability Dimension

Reliability		N	M	SD
1	E-banking completes a task Accurately.	339	3.2507	1.10363
2	E-banking delivers the service exactly as promised.	339	3.4071	0.93553
3	E-banking performs the service right at the first time.	339	3.3835	0.90388
4	I prefer using E-banking instead of visiting branch for making my transaction	339	3.3717	1.05074
Average Reliability Dimensions		339	3.353	0.998

Source: Own Survey (2021)

Table 4.7 above results shows the level of agreements of the respondents towards e-banking service on reliability dimension. The dimension's result was ranged from the lowest mean 3.25 (E-banking completes a task accurately.) to the highest mean 3.41 (E-banking performs the service right at the first time.). Thus, the average level of agreements of the respondents on reliability dimension scored 3.35 mean with 1.00 of standard deviation. This implies that most of the respondents agreed on the reliability of e-banking service.

Table 4.8 Respondents response on Transactional Efficiency

Transactional Efficiency		N	M	SD
1	E-banking provides complete help function.	339	3.5752	1.02460
2	Transaction process is fast.	339	3.5280	0.94913
Average Transactional Efficiency Dimension		339	3.5516	0.9869

Source: Own Survey (2021)

Table 4.8 above results shows the level of agreements of the respondents towards E-banking service on transactional efficiency dimension. The dimension's result was ranged from the lowest mean 3.52 (Transaction process is fast) to the highest mean 3.57 (E-banking provides complete help function). Thus, the average level of agreements of the respondents on transactional efficiency dimension scored 3.55 mean with 1.00 of standard deviation. This implies that most of the respondents agreed on the transactional efficiency of e-banking service.

Table 4.9 Respondents response on Service Security

Service Security		N	M	SD
1	E-banking keeps accurate record of transaction.	339	3.3776	1.14828
2	E-banking provides security for transaction data and privacy.	339	3.0855	1.18486
3	I feel safe when using e-banking.	339	3.5546	1.24954
4	Can check validity and detail of past transaction every time.	339	3.5664	1.41134
Average Service Security Dimension		339	3.3960	1.1809

Source: Own Survey (2021)

Table 4.9 above results shows the level of agreements of the respondents towards e-banking service on service security dimension. The dimension's result was ranged from the lowest mean 3.09 (E-banking provides security for transaction data and privacy.) to the highest mean 3.57 (Can check validity and detail of past transaction every time.). Thus, the average level of agreements of the respondents on service security dimension scored 3.4 mean with 1.18 of standard deviation. This implies that most of the respondents agreed on the service security of e-banking service.

Table 4.10 Respondents response on Ease of Use

Ease of Use		N	M	SD
1	Easy to find information in the e-banking system.	339	3.5841	1.21912
2	E-banking is easy to use.	339	3.5162	1.30391
3	The language in e-banking displays is easy to understand.	339	3.6224	1.18879
4	Information and text are clear and easy to understand.	339	3.8260	1.02156
5	E-banking system provides clear instruction.	339	3.5162	1.30391
Average Ease of Use Dimension		339	3.5529	1.2074

Source: Own Survey (2021)

Table 4.10 above results shows the level of agreements of the respondents towards E-banking service on service security dimension. The dimension's result was ranged from the lowest mean 3.51 (E-banking is easy to use or E-banking system provides clear instruction) to the highest mean 3.82 (Information and text are clear and easy to understand.). Thus, the average level of agreements of the respondents on ease of use dimension scored 3.55 mean with 1.21 of standard deviation. This implies that most of the respondents agreed on the ease of use of e-banking services.

Table 4.11 Respondents response on Performance

Performance		N	M	SD
1	E-banking is provided in multi-languages.	339	3.6224	1.18879
2	E-banking provides 24 hours -7 days service.	339	3.8260	1.02156
3	E-banking allows transferring between the different banks.	339	3.6431	1.20380
Average Performance Dimension 339		339	3.6972	1.1380

Source: Own Survey, 2021

Table 4.11 above results shows the level of agreements of the respondents towards E-banking service on service security dimension. The dimension's result was ranged from the lowest mean 3.62 (E-banking is provided in multi-languages) to the highest mean 3.82 (E-banking provides 24 hours 7 days service). Thus, the average level of agreements of the respondents on performance dimension scored 3.70 mean with 1.14 of standard deviation. This implies that most of the respondents agreed on the performance of e-banking services.

4.3 Reliability

Refers to the consistency of a measure of a concept.

Dimensions	No of Items	Cronbach's alpha	Remark
Reliability	4	0.816	Reliable
Transactional Efficiency	2	0.927	Reliable
Service Security	4	0.818	Reliable
Ease of Use	3	0.810	Reliable
Performance	3	0.823	Reliable
Customer Satisfaction	5	0.755	Reliable

Source: Own Survey and SPSS Output, 2021

4.4 Pearson Correlation Analysis

In this section the correlation between customer satisfaction in e-banking and explanatory variables; reliability, transaction efficiency, service security, ease of use and performance has been presented and analyzed. A correlation matrix is used to ensure the correlation between explanatory variables.

Table 4.12 Correlations Table

Descriptions		Reliability	Transactional Efficiency	Service Security	Ease of Use	Performance	Customer satisfaction
Reliability	Pearson Correlation	1					
	p-value						
	N	339					
Transactional Efficiency	Pearson Correlation	.816**	1				
	p-value	.000					
	N	339	339				
Service Security	Pearson Correlation	.629	.617**	1			
	p-value	.000	.000				
	N	339	339	339			
Ease of Use	Pearson Correlation	.646**	.661**	.882**	1		
	p-value	.000	.000	.000			
	N	339	339	339	339		
Performance	Pearson Correlation	.605**	.660	.587**	.775**	1	
	p-value	.000	.000	.000	.000		
	N	339	339	339	339	339	
Customer Satisfaction	Pearson Correlation	.598**	.578**	.597**	.655**	.669**	1
	p-value	.000	.000	.000	.000	.000	
	N	339	339	339	339	339	339

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

Source: Own Survey and SPSS, 2021

The correlation between dependent and independent variables along with the casual effect was analyzed using Statistical Package for Social Science (SPSS) software version 25. The above correlation matrix provides the correlation between variables with Pearson correlation coefficient to show the strength of relationship among the variables (independent & dependent).

Pearson correlation analysis was used to provide evidence of convergent validity and Pearson correlation coefficients reveal magnitude and direction of relationships either positive or negative and the intensity of relationship. Correlation is perhaps the most basic and most useful measure of association between two or more variables.

Correlation between Dependent and Independent Variable

The above table 4.12 shows that the result of correlation coefficient between dependent variable (customer satisfaction) and independent variables (reliability, transaction efficiency, service security, ease of use and performance).

As it can see from the above table, the result of correlation between customer satisfaction and reliability showed a positive coefficient of relation of 0.598. This result shows that service reliability has significant relationship with customer satisfaction.

The correlation coefficient between customer satisfaction and transaction efficiency is positive with a value of 0.578. This implies that there is a positive correlation between customer satisfaction and transaction efficiency, as the customer have more efficient transaction efficiency services the satisfaction will be increase.

The correlation coefficient between customer satisfaction and service security has positive value of 0.597, implying that there is strong correlation between them.

Based on the correlation result ease of use and performance have a positive and strong relationship with customer satisfaction with the coefficient of 0.655 and 0.669, respectively.

4.5 Regression Analysis

The multiple regression analysis enables you to assess the strength of relationship between a numerical dependent variable and two or more numerical independent variables. Calculating a multiple regression coefficient and regression equation using two or more independent variables is termed multiple regression analysis. The coefficient of determination (represented by R^2) can take on any value between 0 and +1. It measures the proportion of the variation in a dependent variable that can be explained statistically by the independent variables (Saunders et al., 2009).

The Multiple regression analysis can also be used to predict the values of a dependent variable given the values of one or more independent variables by calculating a regression equation. Before executing multiple regression analysis, the multiple regression assumptions should be considered.

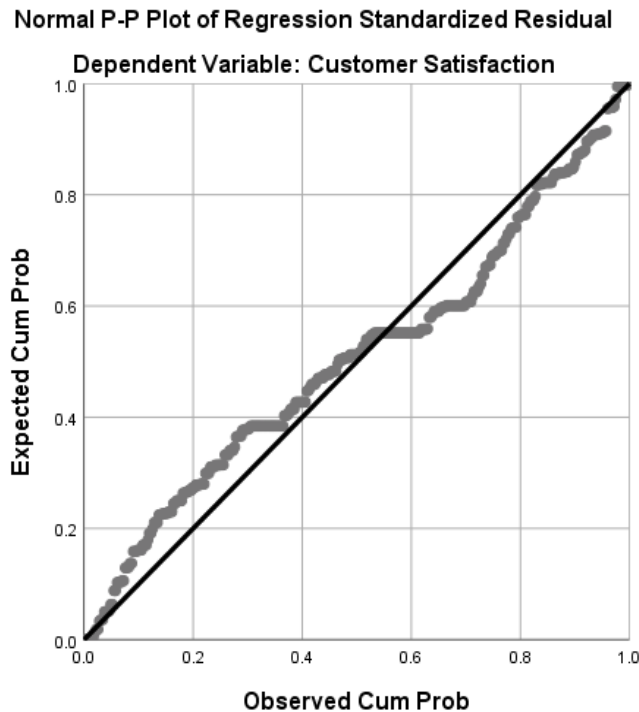
4.5.1. Diagnosis Test

Before applying regression analysis, some tests were conducted in order to ensure the appropriateness of data to assumptions regression analysis as follows:

Linearity Test

Linearity refers to the degree to which the change in the dependent variable is related to the change in the independent variables. To determine whether the relationship between the dependent variable and the independent variables (reliability), (transaction efficiency), (service security), (ease of use), and performance is linear; plots of the regression residuals through SPSS software had been used.

Figure 4.1 The scatter plot of Residual



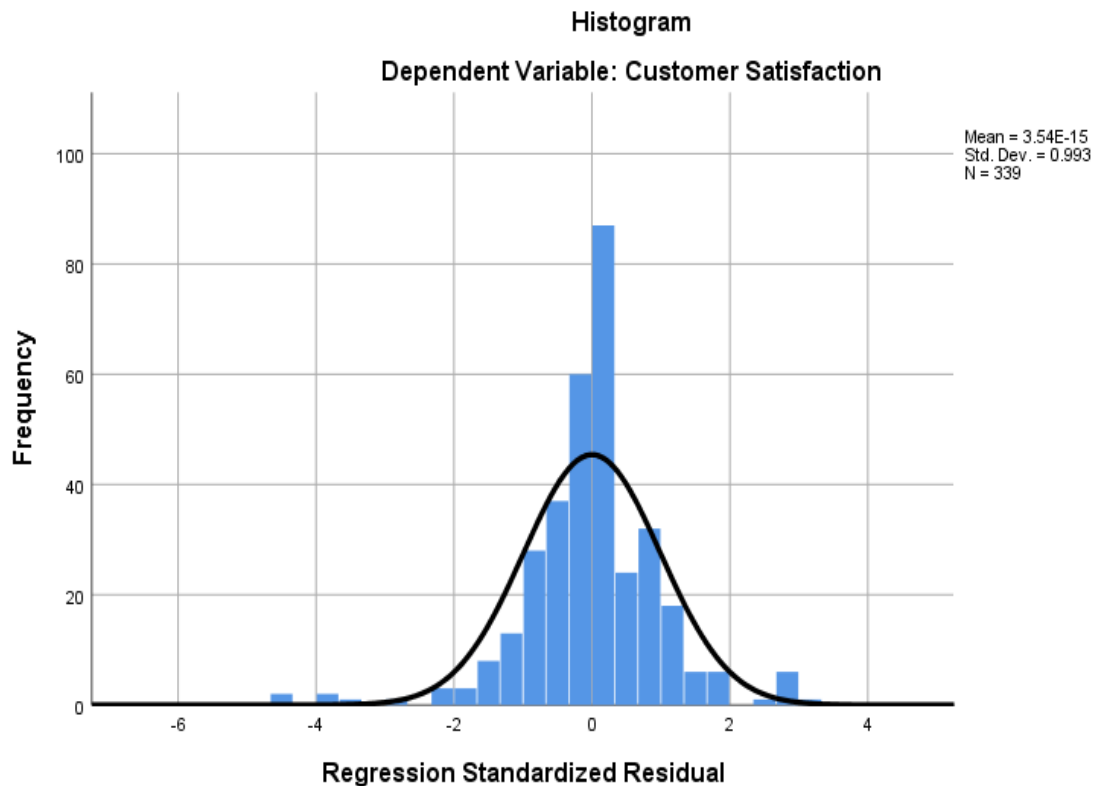
Source: SPSS Output, 2021

The scatter plot of residuals shows no large difference in the spread of the residuals as you look from left to right on figure 4.1. This result suggests the relationship we are trying to predict is linear.

Normality Test

To check whether the residuals have a normal distribution, the normal probability plot or normal P-P of regression standard residual and histogram should be used. Scores on each variable should be normally distributed. This could be checked by inspecting the histograms of scores on each variable. Therefore, the scattered plots of residuals against each service quality dimensions and customer satisfaction dimension were analyzed and the test results of this study as illustrated on Figure 4.2 below show that the study's residuals were normally distributed.

Figure 4.2 Normality Test Result

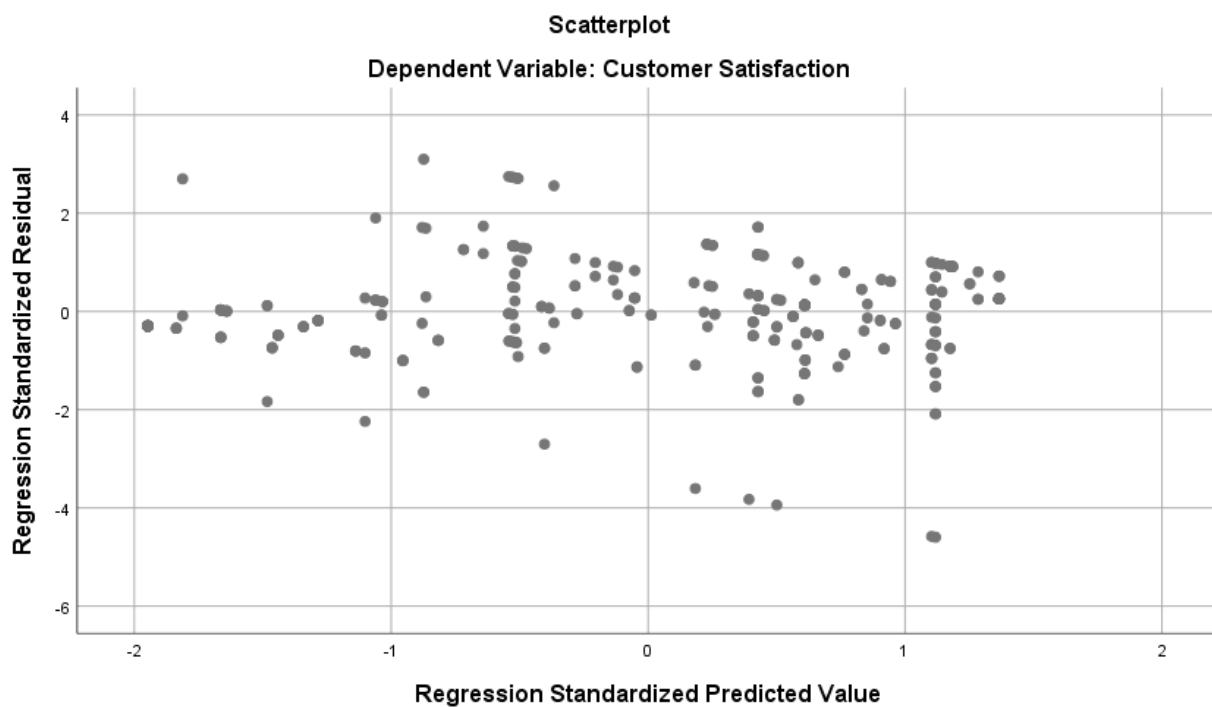


Source: SPSS Output, 2021

Homoscedasticity Test

Homoscedasticity mean the variance of the residuals is constant. Homoscedasticity is the assumption that the variation in the residuals (or amount of error in the model) is similar at each point across the model. In other words, the spread of residuals should be fairly constant at each point of predictor variables. Therefore, the scatterplots of the residuals against the predicted looks like similar at each point (Figure 4.3 below).

Figure 4.3 Homoscedasticity Test Result



Source: SPSS Output, 2021

4.5.2 Multiple Regression Results

The multiple regression analysis was used in order to examine the correlation more closely and to examine the effects of the independent variables on the dependent variable due to the existence of significant correlations between reliability, transactional efficiency, service security, ease of use and performance with customer satisfaction. The result was shown in below tables.

Table 4.13 Model Summary

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.901 ^a	.812	.809	.41950

a. Predictors: (Constant), Performance, Reliability, Ease of Use, Transactional Efficiency, Service Security

b. Dependent Variable: Customer Satisfaction

Source: Own Survey and SPSS output, 2021

From the model summary in table 4.13, the Value of R^2 is a measure of how much variability in the outcome is explained by the independent variables. This shows that $R^2 = 81.2$ percent which means 81.2 percent of variation in customer satisfaction is explained or caused by e-banking service quality dimensions variables: reliability, transactional efficiency, service security, ease of use and performance. In other words, 18.8 percent of the variation in customer satisfaction was not explained by these five independent variables. Therefore, e-banking service dimensions (reliability, transaction efficiency, service security, performance and ease of use) are good explanatory variables of the satisfaction level of Dashen Bank S.C.

But it does not mean that all these factors of e-banking service quality have equally significant correlation with customer satisfaction level. The results of the multiple linear regression analysis signal that there is variation in the effect of e-banking service quality dimensions on customer satisfaction.

Table 4.14 Coefficients

Model		Coefficients ^a		Standardized Coefficients Beta	T	Sig.
		Unstandardized Coefficients B	Std. Error			
1	(Constant)	.191	.092		2.064	.040
	Reliability	.042	.063	.039	.669	.504
	Transactional Efficiency	.456	.075	.435	6.072	.000
	Service Security	.125	.080	.122	1.552	.122
	Ease of Use	.198	.068	.191	2.909	.004
	Performance	.149	.061	.149	2.457	.015

a. Dependent Variable: Customer Satisfaction

a. Dependent variable: Customer Satisfaction

Source: Own Survey and SPSS Output, 2021

Coefficient analysis shows the relationships between dependent variables and independent variables. Accordingly, reliability, service security, ease of use and performance were statistically significant at 1% level in agreement with the hypothesis. This means they have great contribution to improve customer satisfaction.

Table 4.14 showed the standardized beta coefficients. In order to make comparison between different variables, it is important to use the **standardized coefficients**. “Standardized” means that these values for each of the different variables have been converted to the same scale so that you can compare them. A unit change in the service quality dimensions would produce an effect on the customer satisfaction. Thus, a one standard deviation increase in standardized reliability is predicted to result in 0.039 standard deviation increase in standardized customer satisfaction holding constant the remaining variables and also it works for the remains variables to predict the same way.

Moreover, the result of table 4.14 indicates that, all the service quality dimensions namely: Reliability, Transactional efficiency, Service security, Ease of use and Performance has a positive and significant effect on customer satisfaction at $p < 0.01$ levels. But, the degree of significance varied from variable to variable. Based on the customers’ point of view that, transactional efficiency ($\beta = 0.435$, $p < 0.01$), ease of use ($\beta = 0.191$, $p < 0.01$) and performance ($\beta = 0.149$, $p < 0.01$)

have the high effect on customer satisfaction. On other hand, the finding further indicates that reliability ($\beta=0.039$, $p<0.01$) and service security ($\beta=0.122$, $p<0.01$) had relatively less positive effect on customer satisfaction.

4.3.3 Effect of E-banking Service on Customer Satisfaction

The main objective of this study was to examine the effect of E-banking service quality on customer satisfaction. According to the multiple regression analysis results, each specific objectives of the study is successfully achieved. The results of service quality dimensions in relation to the previous research findings were discussed as follows:

Effect of Reliability on Customer Satisfaction

The result of this study indicates that reliability ($\beta=0.039$, $p<0.01$) has relatively less positive and significant effect on customer satisfaction. This finding is supported by Hitesh (2015), found that reliability has a positive and significant effect on customer satisfaction.

Effect of Transactional Efficiency on Customer Satisfaction

The finding of this study also indicates that transactional efficiency ($\beta=0.435$, $p<0.01$), has a strong and positive effect on customer satisfaction than other service quality dimensions of the study.

Effect of Service Security on Customer Satisfaction

Furthermore, the result of this study also indicates that service security ($\beta=0.122$, $p<0.01$) has a positive and significant effect on customer satisfaction. This finding is consistent with the study of Amelework (2016) that find out service security has high positive and significant effect on customer satisfaction.

Effect of Ease of Use on Customer Satisfaction

The finding of this study indicates that ease of use ($\beta=0.191$, $p<0.01$) has positive and significant effect on customer satisfaction. This finding is also supported by Simon (2016) found that ease of use has positive and significant effect on customer satisfaction.

Effect of Performance on Customer Satisfaction

The finding further indicates that performance ($\beta=0.149$, $p<0.01$) has positive effect on customer satisfaction. This finding is also supported by Simon (2016), found that performance has positive and significant effect on customer satisfaction but its coefficients is relatively low among the rest dimensions of service quality.

4.5. Summary of Hypotheses Testing

The conceptual frame work developed under the literature review of this paper is tested by using tools in both descriptive and inferential analysis like mean, standard deviation, Pearson correlation and multiple regressions. The test result is summarized as follows.

Table 4.15 Summary of Hypothesis Testing

Hypothesis	Analysis Used	Finings		Result
H₁	Multiple regression	$\beta=0.039$	Positive	Supported
		$p<0.01$	Significant	
H₂	Multiple regression	$\beta=0.435$	Positive	Supported
		$p<0.01$	Significant	
H₃	Multiple regression	$\beta=0.122$	Positive	Supported
		$p<0.01$	Significant	
H₄	Multiple regression	$\beta=0.191$	Positive	Supported
		$p<0.01$	Significant	
H₅	Multiple regression	$\beta=0.149$	Positive	Supported
		$p<0.01$	Significant	

Source: Own Survey, 2021

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

INTRODUCTION

This chapter is the final section which presents summary of finding, conclusion and recommendation of the study. The chapter reported summary for main findings of study as presented in result and discussion section. Then, conclusion and recommendations were made based on the findings. Then, as a result of limitation of the study, the researcher provided suggestion for future study.

5.1 Summary of Findings

The primary objective of this study was to examine the effect of e-banking on customer satisfaction in the case of Dashen Bank S.C. In order to do this, five determinants of e banking service quality variables are used. These are reliability, transaction efficiency, service security, ease of use and Performance. Hence, this study has attempted to identify which determinant has the highest influence on the customer satisfaction of e-banking of Dashen Bank S.C.

The study adopted explanatory research design with quantitative research approaches. The structured questionnaires were distributed to 350 E-banking service customers of Dashen Bank at Kazanchis Menaheria, Kazanchis, Aware and Kebena branches and 339 were responded and collected while the rest 11 of the respondents didn't respond and never returned the questionnaire. Then, analysis was made based on descriptive statistics, Pearson correlation and multiple regression analysis methods.

The major findings of the study were summarized as follows:

- Most respondents cover the age of youth groups
- Most of respondents were males;
- Most of the respondents were those with a diploma holders
- From marital perspective the majority of whom were single.
- The multiple regression analysis results show that based on the customers' point of view that, transactional efficiency ($\beta=0.435$, $p<0.01$), ease of use ($\beta=0.191$, $p<0.01$) and

performance ($\beta=0.149$, $p<0.01$) have the high effect on customer satisfaction. On other hand, the finding further indicates that reliability ($\beta=0.039$, $p<0.01$) and service security ($\beta=0.122$, $p<0.01$) had relatively less positive effect on customer satisfaction.

5.2 Conclusions

The study has examined the effect of E-banking service quality on customer satisfaction in the case of Dashen Bank S.C at Kazanchis Menaheria, Kazanchis, Aware and Kebena branches. Based on statistical analysis, it has been observed that customers are fairly satisfied with the E-banking services that have been delivering by these branches.

- ❖ The reliability of E-banking service has a positive and significant association with customer satisfaction.
- ❖ The transactional efficiency of e-banking service has a strong positive and significant association with customer satisfaction.
- ❖ The study also found that, service security has a positive and significant effect on customer satisfaction.
- ❖ The ease of use of E-banking service has a positive and significant association with customer satisfaction.
- ❖ The performance of e-banking service has a positive and significant association with customer satisfaction.

In general, when all service quality dimensions taken as predictor of customer satisfaction, transactional efficiency has high positive and significant effect on customer satisfaction followed by ease of use and performance whereas reliability and service security have relatively less effect on customer satisfaction.

5.3 Recommendations

The analysis of this work includes implications for Dashen Bank S.C as far as the satisfaction level of their customers with different aspects of the e-banking services is concerned. Therefore, based on the study results the following recommendations are forwarded for the concerned bodies.

The studies revealed that majority of the bank e-banking customers were males. This is unfair, especially in a country where feminist groups are fighting for women empowerment. It is therefore,

recommended that the banks take notice of this phenomenon and revert it to at least create some gender balance in their future employments.

Banks should work much in increasing the number of users from all aspects that is from age, educational status and occupationally should do great job in making to be the users of e-banking.

The study established that ATM users were high among customers. This was positive and encouraging. The researcher therefore recommends that more user friendly automated teller machines be put not only at the bank premises but also around vantage points within the metropolis to boost business transactions. Again, frantic efforts should be made to acquiring cash deposits ATM machine as done in some parts of the world.

As reliability, service security, ease of use and performance dimensions are highly significant impacts on the level of satisfaction, Dashen Bank has better to focus on these dimensions to bring higher level of satisfaction to their customers.

Banks need to increase the confidence of their customers as well as develop their skills and knowledge in using e-banking services. They could also employ the use of video presentations at bank branches and on television to showcase the user friendliness of such services. This will help customers to be more familiar with the e-banking services.

5.4 Suggestions for Future Study

Based on the limitations of this study, the following suggestions are recommended for future studies:

- Electronic banking services have become one of the mainstream banking strategies globally. In spite of its numerous advantages there have been some challenges which hinders its optimum usage both to the public and the bank themselves. The complexities associated with e-banking patronage are so large that a single study could not discover all.
- It is suggested that if the future research can be carried out longitudinal studies to generalize the results of the study.
- It is recommended if the future research can be added other service quality dimensions to generalize the results of E-banking effect on customer satisfaction.

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APPENDIXES

APPENDIX 1: QUESTIONNAIRES IN ENGLISH AND AMHARIC

St. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Masters of Business Administration (MBA)

Introduction

Dear customer/respondent, the questionnaire is prepared by Master of Business Administration (MBA) graduate student for examining “**Effect of E-Banking Service Quality on Customer Satisfaction in Case of Dashen Bank S.C.**” The purpose of this study is to assess your opinions about E-banking service quality that is the most important factors of satisfaction. The success of this survey depends on your participation and truthful responses. I would therefore greatly appreciate your assistance in answering the questionnaire. Please be assured that your response will be kept strictly confidential and only used for academic purpose.

When you fill this questionnaire please consider the following issues:

- ✓ No need to write your name
- ✓ Your response confidentiality is maintained
- ✓ Instruction for each part of the questionnaire is given at the beginning of the questions

Thank You in Advance for Your Cooperation!

Name: Shimeles Asaminew Shewayirga

Mobile phone: +251912007882, e-mail: Shimeles4825@gmail.com

Part I: General Background Information

Circle your choice and write in the blank space where necessary.

1. Gender: A) Male B) Female

2. Age: A) 18-24 B) 25-33 C) 34-42 D) 43-50 E) Above 50

3. Educational Level:

A) Primary/Elementary School B) High School C) Diploma/Level D) Degree

E) Masters and above

4. Occupation:

A) Student B) Employee at government or private organizations

C) Self-employee D) others (please specify them) -----

5. Marital Status:

A) Single B) Married C) Divorced D) Widow

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

A) ATM B) POS C) Mobile Banking D) Internet Banking E) Branch
Banking

Part II: E-banking Service Quality

Listed below are a series of statements that represent E-banking service quality with respect to your own feeling, please indicate the degree of your agreement or disagreement with each statement by putting a tick mark (√) on one of the five alternatives. Responses are measured on 5-point scales with the following verbal anchors: Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4) and Strongly Agree (5).

S/N	Dimensions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Reliability		1	2	3	4	5
1	E-banking completes a task accurately.					
2	E-banking delivers the service exactly as promised.					
3	E-banking performs the service right at the first time.					
4	I prefer using E-banking instead of visiting branch for making my transaction					
Transactional Efficiency						
1	E-banking provides complete help function.					
2	Transaction process is fast.					
Service Security						
1	E-banking keeps accurate record of transaction.					
2	E-banking provides security for transaction data and privacy.					
3	I feel safe when using e-banking.					
4	Can check validity and detail of past transaction every time.					
Ease of Use						
1	Easy to find information in the e-banking system.					
2	E-banking is easy to use.					
3	The language in e-banking displays is easy to understand.					

4	Information and text are clear and easy to understand.					
5	E-banking system provides clear instruction.					
Performance						
1	E-banking is provided in multi-languages.					
2	E-banking provides 24 hours -7 days service.					
3	E-banking allows transferring between the different banks.					
Customer Satisfaction						
1	I am satisfied with the reliability of the e-banking services of Dashen bank					
2	I am satisfied with the transaction efficiency of the e-banking services of Dashen bank.					
3	I am satisfied with the security of the e-banking services of Dashen Bank					
4	I am satisfied with the ease of use of the e-banking services of Dashen bank					
5	I am satisfied with the overall performance of the e-banking services of Dashen Bank S.C.					



ቅድስት ማርያም የኒሽርሲቲ

የድህረ ምረቃ ትምህርት ቤት

ማስተርስ ኦፍ ቢዝነስ አድሚኒስትሬሽን ትምህርት ክፍል

መግቢያ

የተከበራችሁ ደንበኞች፤

ይህ መጠይቅ “የኤሌክትሮኒክስ ባንኪንግ አገልግሎት ጥራት በደንበኞች እርካታ ላይ ያለውን ተፅዕኖ” በአዲስ አበባ ከተማ ባሉ የተወሰኑ የዳሽን ባንክ አ.ማ ቅርንጫፎች ላይ ጥናት ለማድረግ የተዘጋጀ መጠይቅ ሲሆን ጥናቱ በማስተርስ ዲግሪ በቢዝነስ አስተዳደር የትምህርት መስክ ተመራቂ ተማሪ የታቀደ ነው። የመጠየቁ አላማ በኤሌክትሮኒክስ ባንኪንግ አገልግሎት ጥራት ላይ ያለውን የእርስዎን አመለካከት ማወቅ ሲሆን ይህም ለጥናቱ ግብ እጅግ አስፍላጊ ጉዳይ ነው። ለጥናቱ ስኬታማነት የእርስዎ ተሳትፎና እውነተኛ ምላሽ ወሳኝ በመሆኑ መጠይቁን ለመላትና ለመመለስ ፈቃደኝ በመሆንዎ በቅድሚያ ለመሰግንዎት እወዳለሁ። መጠይቁ የሚፈለገው ለትምህርት ዓላማ ብቻ መሆኑንና የመረጃ ምስጢርነቱም በፍፁም አስተማማኝነት የሚጠበቅ መሆኑን በአክብሮት አስታውቃለሁ።

አጠቃላይ መመሪያ:

1. ሥምዎትን መፃፍ አይጠበቅብዎትም
2. የምላሽዎ ምሥጢራዊነት የተጠበቀ ነው
3. ለእያንዳንዱ ክፍል መጠይቅ መመሪያው በመጠይቁ መግቢያ ተገልጿል።

ለሚያደርጉልኝ ትብብር በቅድሚያ አመሰግናለሁ።

ሥም: ሸመልስ አሳምነው ሸዋይርጋ

ስልክ ቁጥር: 0912007882፣ ኢ-ሜይል: Shimeles4825@gmail.com

ክፍል አንድ፡ አጠቃላይ የግል ሁኔታ

መልስዎን ከተሰጡት የፊደል አማራጮች ውስጥ በማከበብ ይምርጡ፤ ባዶ ቦታ መሙላት ሲያስፈልግም እባክዎን ይሙሉት።

1. ያታ፡ ሀ. ወንድ ለ. ሴት

2. ዕድሜ፡ ሀ.18-24 ለ. 25-33 ሐ. 34-42 መ. 42-50 ሠ. ከ50 በላይ

3. የትምህርት ደረጃ፡ ሀ. የመጀመሪያ ደረጃ ለ. ሁለተኛ ደረጃ ሐ. ዲፕሎማ/ቴክኒክና ሙያ መ. ዲግሪ ሠ. ሁለተኛ ዲግሪና ከዚያ በላይ

4. የሥራ ሁኔታ፡ ሀ. ተማሪ ለ. የመንግሥት ወይም የግል ድርጅቶች ተቀጣሪ ሐ. የግል ንግድ መ. ሌሎች-----

5. የጋብቻ ሁኔታ፡ ሀ. ያላገባ/ች ለ. ያገባ/ች ሐ. የፈታ/ች መ. በሞት የተለየ

6. የትኛውን የኤሌክትሮኒክስ ባንኪንግ አገልግሎት ይጠቀማሉ?

ሀ. ኤቲኤም ለ. ፖዝ ሐ. ሞባይል ባንኪንግ መ. ኢንተርኔት ባንኪንግ
ሠ. ቅርንጫፍ ባንኪንግ

ክፍል ሁለት፡ የኢ-ባንኪንግ አገልግሎት ጥራት

ከዚህ በታች የተዘረዘሩት ጥያቄዎች ስል ኢ-ባንኪንግ አገልግሎት ጥራት ያለዎትን የግልዎን አመለካከት ለመመዘን የተዘጋጁ መጠይቆች ናቸው። ስለዚህ የእርስዎን የስምምነትዎን አልያም ያለመስማማትዎን ደረጃ በሚገለጸው አማራጭ ይህን "x" ምልክት በጥያቄዎቹ ፊት ለፊት ባለው ክፍ ቦታ ያስቀምጡ። ምላሽዎን ለመግለፅ አምስት ደረጃዎች ተቀምጠዋል። የኸውም፡-

- 1. በጣም አልስማማም
- 2. አልስማማም
- 3. እስማማለሁ
- 4. ግሉል
- 5. በጣም እስማማለሁ

ተ.ቁ	አቅጣጫዎች	በጣም አልስማማም	አልስማማም	ግሉል	እስማማልሁ	በጣም እስማማለሁ
ተአማኝነት		1	2	3	4	5
1	ኢ-ባንኪን ተግባራትን በትክክል ይፈጽማል።					
2	ኢ-ባንኪን ለአገልግሎቶቼን በተባለው ልክ ያቀርባል					
3	ኢ-ባንኪን ከመጀመሪያው ጀምሮ ትክክለኛውን አገልግሎት ያቀርባል።					
4	አገልግሎትን ለማግኘት ባንክ ከመሄድ ይልቅ የኢ-ባንኪን አገልግሎትን መጠቀም እመርጣሁ።					
የግብይት ቅልጥፍና						
1	ኢ-ባንኪን የተሙዋለ አገልግሎት ይሰጣል።					
2	የግብይት ሒደቱ ፈጣን ነው።					
የአገልግት ደህንነት						
1	ኢ-ባንኪን ትክክለኛ የግብይት መረጃዎችን ይይዛል።					
2	ኢ-ባንኪን ለሚደረጉ ግብዩቶችና የግል ምስጢሮች ደህንነት ይሰጣል።					
3	ኢ-ባንኪን ስጠቀም ደህንነት የሰማኛል።					
4	ባለፈው የተከናወኑ ግብዩቶችን ትክክለኛነትና ዝርዝር መረጃ በየጊዜው ለመከታተል ያስችላል።					
ለአጠቃቀም ቀላል መሆን						
1	በኢ-ባንኪን መረጃ ለማግኘት ቀላል ነው።					
2	ኢ-ባንኪን ለመጠቀም ቀላል ነው።					

3	የኢ-ባንኪንግ አገልግሎት የሚጠቀሙት ቁጥንቁዎች ለመረዳት ቀላል ናቸው።					
4	መረጃዎችና ፅሁፎች ግልፅና ለመረዳት ቀላል ናቸው።					
5	የኢ-ባንኪንግ ሲስተም ግልፅ የሆነ ትዕዛዝ ይሰጣል።					
ብቃት						
1	ኢ-ባንኪንግ በብዙ ቁጥንቁዎች የቀረበ ነው።					
2	ኢ-ባንኪንግ በቀን 24 ሰዓት በሳምንት ሰባት ቀን አገልግሎት ይሰጣል።					
3	ኢ-ባንኪንግ በባንኮች መካከል ገንዘብ ለማዘዋወር ያስችላል።					
የደንበኞች እርካታ						
1	በዳሽን ባንክ የኢ-ባንኪንግ አገልግሎት አስተማማኝነት እረክቻለሁ።					
2	በደሽን ባንክ የኢ-ባንኪንግ አገልግሎት ቅልጥፍና እረክቻለሁ።					
3	በዳሽን ባንክ የኢ-ባንኪንግ አገልግሎት ደህንነት እረክቻለሁ።					
4	የዳሽን ባንክ ኢ-ባንኪንግ አገልግሎት ለአጠቃቀም ቀላል በመሆኑ እረክቻለሁ።					
5	በዳሽን ባንክ አጠቃላይ የኢ-ባንኪንግ አገልግሎት ብቃት እረክቻለሁ።					

Appendix 2: Reliability Test Result

Reliability Statistics

Reliability

Cronbach's Alpha	N of Items
.816	4

Reliability Statistics

Transactional Efficiency

Cronbach's Alpha	N of Items
.927	2

Reliability Statistics

Service Security

Cronbach's Alpha	N of Items
.818	4

Reliability Statistics

Ease of Use

Cronbach's Alpha	N of Items
.810	5

Reliability Statistics

Performance

Cronbach's Alpha	N of Items
.823	3

Appendix 3: Pearson Correlations Result

Descriptions		Reliability	Transactional Efficiency	Service Security	Ease of Use	Performance	Customer satisfaction
Reliability	Pearson Correlation	1					
	p-value						
	N	339					
Transactional Efficiency	Pearson Correlation	.816**	1				
	p-value	.000					
	N	339	339				
Service Security	Pearson Correlation	.629	.617**	1			
	p-value	.000	.000				
	N	339	339	339			
Ease of Use	Pearson Correlation	.646**	.661**	.882**	1		
	p-value	.000	.000	.000			
	N	339	339	339	339		
Performance	Pearson Correlation	.605**	.660	.587**	.775**	1	
	p-value	.000	.000	.000	.000		
	N	339	339	339	339	339	
Customer Satisfaction	Pearson Correlation	.598**	.578**	.597**	.655**	.669**	1
	p-value	.000	.000	.000	.000	.000	
	N	339	339	339	339	339	339
**. Correlation is significant at the 0.01 level (2-tailed).							

Appendix 4: Model Summary Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.901 ^a	.812	.809	.41950

a. Predictors: (Constant), Performance, Reliability, Ease of Use, Transactional Efficiency, Service Security

b. Dependent Variable: Customer Satisfaction

Appendix 5: Multiple Regression Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.191	.092		2.064	.040
	Reliability	.042	.063	.039	.669	.504
	Transactional Efficiency	.456	.075	.435	6.072	.000
	Service Security	.125	.080	.122	1.552	.122
	Ease of Use	.198	.068	.191	2.909	.004
	Performance	.149	.061	.149	2.457	.015

a. Dependent Variable: Customer Satisfaction