FACTORS INFLUENCING THE USAGE OF E- BANKING (IN A CASE OF COMERCIAL BANK OF ETHIOPIA, GUBIRYE BRANCH)

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DEPARTMENT MARKETING MANAGEMENT

ASENIOR ESSAY SUBMITTED TO THE DEPARTMENT OF MARKETING MANAGEMENT IN PARTIAL FULFILLMENT OF BACHELOR OF ARTS (BA) DEGREE IN MARKETING MANAGEMENT

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Declaration

We declare that this research project is our original work and that all sources of materials in the research project have been duly acknowledged. The matter embodied in this research project work has not been submitted earlier for award of any degree or diploma to the best of our knowledge and belief

Name of student	signature	date
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…….....	…….	……

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Acronyms

CBE	commercial bank of Ethiopia
ATM	automatic teller machine
E-BANKING	electronic banking
ICT	information communication technology
IT	information technology

Abstract

Electronic banking is recent technologies in banking industry. The technologies give significant importance. it is easy, convenient, cost saving and readily available banking, most banks are now focusing on e banking instead of opening more branches at different geographical locations. In spite of the introduction of e-banking, most customers still concentrated in bank halls to transact business. The main objective of the research is to assess the challenge that influencing customer to use e-banking in case of commercial bank of Ethiopia Gubireye branch. And in order to give recommendation on effective management of the e-bank technologies. Thus, this study focused on networking problem, perceived risk, perceived usefulness and customer awareness about technologies as a major factor and identify which factors have more influence and how the bank manage this factor. The study is descriptive and used primary data collected through a self-administered questionnaire with closed and open-ended structured questions. Student researchers would have taken a sample of 2016 from a total population of 10652 e-bank users by using convenience sampling. The data was analyzed using SPSS and the outcome was presented using percentage, frequency and mean. The finding of the study shows that networking problem is the major challenge for customer to use e-banking. Moreover, users have low perceived risk, higher perceived usefulness and knowledge about the technology's usage. The researchers recommended that the bank should work on networking infrastructures development for better improvement of networking system.

CHAPTER ONE
INTRODUCTION

1.1. Back ground of the study

The fast advancing global information infrastructure, information technology and computer Networks such as the Internet and Telecommunication systems, enables the development of electronic commerce at a global level (Dr. Uvaneswaran, Ms. .Eldan, and Mr. Seid 2017) electronic bank is one of electronic commerce (E-commerce) category that mostly used by banking sectors to provide service for their customer quickly, accurately and at a minimum cost.E-banking comprises the systems that enable financial institutions, customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private electronic network, including the internet.

E-banking services began in developed countries; they initially encompassed only Automated Teller Machines (ATM) in the early 1980s. In the 1990s, the banking sector began to perform some of their e-banking transactions through the telephone. In 1995 internet banking services were introduced in the United States of America. Banking has, for a long time, relied on information technology (IT) to acquire, process, and deliver its services to all relevant users. However, for developing countries e-banking is recent phenomena and face strong challenges.

The study that was conducted by Isaac Awuondo (2005) indicated that the Constraints for the usage of e-banking in Africa are Security: Majority of the customer shy away from e-Banking services due to security concerns. Human face: According to some analysts, customers still value personalized and responsive services from their bankers. Poor and/or lack of technological infrastructure especially in the rural areas. Lack of proper legislation governing e-transactions. Preference to paper money, as opposed to “virtual” cash in transactions etc.-banking introduced in Ethiopia in 2001by CBE (commercial bank of Ethiopia) since they introduced ATM to deliver service to domestic user. Currently the bank majorly used Atm banking, mobile banking and internet banking technologies. However, the customer can’t adopt the technology as the bank expect. Although commercial bank of Ethiopia is the first to introduce E-banking technologies other private bank become strong competitors.Still now E-banking in Ethiopia have challenges only few customers adopt and use modern E banking technologies. The researcher was focused on factors that affect customer to use e-banking such as networking related factors, perceived

risk, perceived use fullness and knowledge of customer about technologies usage in CBE Gubrye branch.

1.2. Statement of problem

Today in era of information technologies every business wants to deliver their product and service via electronic channel. Banks are also one of them which are now days more focused toward electronic device (maitlo GM, kazi ZH, kaskhely A, shaikah FM, 2015). Electronic banking is recent technologies in banking industries the technologies give significant importance if it is properly adopted by the customer. It helps to expand market share, to decrease crowdedness on the bank, to take competitive advantage, to decrease the cost that incurred for employee salary and branch expansion, to make brand equity and to meet the needs of customer by providing fast and quality service every ware they are. However, the advancement in technologies has challenges that hinder use of electronic baking.

There are many researchers that tries to assess the factors that influence of E-banking usage for instance (Mohd SaziliShahib et.al 2014) trust has supported the electronic banking usage. Trust was influencing the adoption of electronic banking among customer. Without proper security and privacy protection, users were not using the electronic banking services. (maitlo GM, kazi ZH, kaskhely A, shaikah FM, 2015).The factor mostly effecting on the adoption of e- banking by customer is perceived risk and also, they concluded that information about the electronic banking has the positive influence as well positive correlation with adoption of E-banking.Jyoti.Raj.Khatri and KshitizupadhayayDhungel(2010) their study have found that majority of the account holders use technologies & have some knowledge about the e- banking provided by their bank but they have not developed the habit of utilizing this facility. Low Awareness about electronic banking and its benefits and security were identified as the major reason behind less utilization of electronic banking among the customers

There is no any guarantee that technology advancement was lead to successful consumer adoption because the customer acceptance and intention toward adoption of new technologies are very crucial aspect of product development and marketing (Maitloo GM, kaziZH, kasskhelYA, shaikah fm, 2015). The commercial bank of Ethiopia launches almost all e-banking technologies but customer who use thus technologies regularly are few in number. Still now many customers physically going to the bank branches by incurring their time and money. The researchers were

seen the over concentrated customer in many branches consequently initiate to assess the factor that influence customer to use e-banking technologies such as knowledge of customer about technologies, networking system, the perceived risk and low perceived usefulness as a major variable**.** In this study, the student researchers were assessing the factors that influence customers to use e-baking in case of commercial bank of Ethiopia Gubrye branch.

1.3.Research Question

- What is networking related factors influencing use of e-banking?
- What are customers perceived risks hindering customer to use e-banking?
- What is perceived usefulness of customer on e-banking usage?

1.4. Objective of the research

1.4.1 General objective

The general objective of this study was assessing the factors that influence e-banking usage in commercial bank of Ethiopia in order to give recommendation on effective management of the factors.

1.4.2 Specific objective

The specific objectives of the study are:

- To list out networking related factors influencing customers to use e-banking
- To identify customers perceived risk to use e-banking
- To consider perceived usefulness in usage of e-banking

1.5 Significance of the study

The results of my research were being of importance to the banks as well as the customers. The bank understands the factors that influence the customer's use of e-banking and helps to work on that for better improvement. The customer was benefit when the bank understands their problems regarding the use of e-banking. The researcher recommends that the bank use e-banking technologies to bridge the gap between the bank and the customers. It is playing a greater role in enhancing the experience of student researchers. In addition, this study was contributed to the scientific world by serving as a starting point for conducting other studies.

1.6. Scope of the study

There are many commercial and private bank branches in Ethiopia. However, the research target in commercial bank of Ethiopia Gubrye branch. This study focusses on factors that affect

customer in using e-banking technologies which are networking problem, perceived risk, perceived usefulness and, knowledge of customer about technologies.

1.7. Limitation of the study

This study was focus on some factors that influence customers in using e-banking. The study excludes other variables like customer attitude, social influence and poor compliant Handling system of bank which may explain e-banking usage in better ways.

1.8. Definition of terms

- **Electronic banking (e-banking);** E-banking is defined as the automate delivery of new and traditional banking products and services directly to customers through electronic and interactive communication channels.
- **Automatic teller machine (ATM);** is an electronic telecommunication devise that enables customer of financial institution to perform financial transactions
- **Perceived risk;** it is the uncertainty of customer has when purchasing product or service. Perceived risk reflects the consumer's perception about the uncertainty of outcomes that pertain primarily to searching and choosing information of product and/or services before making any purchasing decision.
- **Perceived use fullness;** it is become aware of the benefit of some product or service perceive usefulness reflect the customer perception about the importance product or service they intend to use.

1.9. Organization of the paper

The paper was be categorized in to five chapters. Chapter one deals with introduction of the study, back ground of the study, back, statement of the problem, research question, objectives the study significance of the study, and scope of the study, limitation of the study, definition of term, and organization of the paper. Chapter two deal with reviews of related literature. Chapter three presents the research design and methodology of the study. Chapter four was study about data analysis and interpretation and the last chapter which is five was be included major finding, conclusion and recommendations.

CHAPTER TWO
REVIEW OF LITERATURE

2.1. Definition of electronic banking

E-banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private (Mohd SaziliShahib et.al2014) E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. the Concept of electronic banking refers to the systems that enable bank customers to get access to their accounts and the general information on bank products and services through the use of bank's website, without the intervention or inconvenience of sending letters, faxes, original signatures and telephone confirmations. It is the type ofservices through which bank clients can request information, and carryout most retail banking services such as balance inquiry, inter account transfer, bill payments within the comfort of their homes or organization ((maitlo GM, kazi ZH, kaskhely A, shaikahfm, 2015). They identified three functional levels or kinds of electronic banking that are currently employed in the market place and these are informational, communicative and transactional.

i. Informational- this can be identified as the first level of electronic banking typically the bank has marketing information about the bank's products and services on a standalone server and the bank's internal network.

ii. Communicative - This type of electronic banking allows some interaction between the bank's system and the customer. The interaction is limited to e-mail account, inquiry loan application and static file updates (name and address). It does not permit any funds transfer.

iii. Transactional-This level of internet banking allows bank customer to execute transactions. Since the path exists typically between the banks's server and the outsourcer's Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant, automated teller machine (ATM), kiosk, or Touch Tone telephone. Or 'e-banking refers to the provision of retail and small value banking products and services through electronic channels. Such products and services can include deposit-taking, lending, account management, the provision of financial advice, electronic bill payment, and the provision of other electronic payment products and services such as electronic money

2.2. Evolution of Electronic banking

In traditional banking practice, customers accessed banking products and services through daily physical contact with bank. This approach to delivering banking services create mismatch between customer demands and bank. Capabilities because customers could only access financial services at specific locations and during a bank are working hours. With the technological innovations, banks can now deliver their products and services to clients from anywhere and at any time through diverse communication media such as the internet, mobile networks, ATM networks, etc. These innovative methods of delivering bank products and services using electronic communication channels are known as e-banking.

Rather than exchanging actual cash, cheques, or other negotiable instruments, the term e-banking is a broad concept that describes the provision and delivery of banking products, services, and solutions through electronic channel. Small value banking products and services through electronic channels as well as large value payments and other wholesale banking services delivered electronically.

E-banking services began in developed countries; they initially encompassed only Automated Teller Machines (ATM) in the early 1980s. In the 1990s, the banking sector began to perform some of their e-banking transactions through the telephone. In 1995 internet banking services were introduced in the United States of America. Banking has, for a long time, relied on information technology (IT) to acquire, process, and deliver its services to all relevant users.

2.3. Factors influencing e-banking usage

According to (Dr. Uvaneswaran. S.M and Ms .Eldina& Mr. Seidjuly 2017) Concerning to problems encountered by customers while using e-services, majority of the respondents faced problems when using e-banking services. Further, regarding to the severity and frequency of the challenges, the customers ranked network failure as the 1stproblem and takes the lion share, power failure as the 2ndproblem, system failure and machine breakdown as the 3rdand cash shortage in ATM machine and non-availability of internet both were ranked the 4thsevere problems. The results revealed that a majority of the respondents indicated that, when they notified their complaints to the bank officials, they got response in a delayed time (a week and more) which indicates that the bank fails to provide immediate response for its customer complaints regarding e-banking challenge. This implied that Commercial Bank of Ethiopia lacks a fast compliant handling system to solve customers' problems. The other finding

obtained from suggestions of the respondents indicated that there is a presence of language barrier to perform the operations of mobile banking and internet banking channels in an easy and understandable manner.

According to (B.Mwiya et al. 2017) With the aid of correlation and multiple regression analyses, the findings of the study show that all the three antecedents, namely, perceived ease of use of e-banking services, perceived useful of e-banking services and perceived trust worthiness and safety of e-banking systems, are significantly and positively associated with attitude towards e-banking use. This means that an individuals' attitude to embrace the use of E-banking services can be improved increasing his/her perception that e-banking services are useful, ease to use and trustworthy and safe. The results also show that attitudes to towards e-banking use significantly help to increase the intention for individuals to adopt e-banking services. Ultimately intention leads to eventual actual adoption of e-banking.

According to M. M. Rahman (2008) despite huge demand from the business community as well as the retail customers particularly the urban customers, electronic banking(e-banking) is still at a budding state due mainly to a number of constraints such as unavailability of a backbone network connecting the whole country; inadequacy of reliable and secure information infrastructure especially telecommunication infrastructure; sluggish ICT penetration in banking sector; insufficient legal and regulatory support for adopting e banking and so on. The concept of e-banking includes all types of banking activities performed through electronic networks. It is the most recent delivery channel of banking services, which is used for both business-to-business and business-to-customer transactions.

In addition, research that was conducted in Zimbabwe by ChituraTofara (2008) indicated that incompatibility with the existing system, cost of implementation, security concerns, lack of expertise, inadequate legislation and consumer acceptance are the major challenges for the adoption of e-banking in the country's banking industry

2.3.1 Networking system

Networking is the information and communication systems required for the widespread sharing and use of information or resources such as computers, software and all the components of telecommunication infrastructure for processing data and information (Rexwhite, 2007). According to Rexwhite and George (2007) technological infrastructure reflects technological

tools, methods and access models needed to facilitate efficient knowledge management and transfer in today's massive flow of information from various sources. They are information and communication systems required for the widespread sharing and use of information or resources such as computers, software and all the components of telecommunication infrastructure for processing data and information. Popoola (2009) highlighted information technology infrastructure as "human regulation, telecommunications, information technology, government support and other information institutions. And contended that technology infrastructure comprises of IT infrastructures that build on centralized systems architectures such as Web servers. It can be seen as IT and other basic infrastructures needed in the acquisition, processing, storage and dissemination or transfer of information by means of computers, office machines and telecommunications.

2.3.2 Perceived risk

There are growing concerns about risk in e- banking services across the world. Perceived risk reflects the consumer's perception about the uncertainty of outcomes that pertain primarily to searching and choosing information of product and/or services before making any purchasing decision. If the customers find any difference in their actual buying experiences and buying goals, they was perceive higher risk and thus they may discontinue or avoid the use of the product or service in question. The risk of disclosing private information & fear of identity theft is one of the major factors that inhibit the consumers while opting for e-banking services (maitloo GM, kaziZH, kasskhelYA,shaikah fm,2015).. Most of the consumers believe that using online banking services make them vulnerable to identity theft. According to the study consumers "worry about their privacy and feel that bank may invade their privacy by utilizing their information for Marketing and other secondary purposes without consent of consumers. During the last few years, internet-based attacks have increased tremendously and also highlighted the multiple cases of the theft or fraud, breaches of personal privacy and attacks by hackers (Littler and Melanthiou, 2006). They said that the perception that electronic services involve more risk than any other traditional transaction services has led to customers belief that when someone uses electronic services such as internet banking, e-ticket booking, online shopping, etc. his/her personal security may also be jeopardized**.**

2.3.3. Perceived usefulness

In the context of user acceptance of electronic banking services, perceived usefulness could be because of transactions like online request for cheque/demand draft, sending monthly e-statements, online payments, etc. that improves performance, saves time and increase effectiveness of service or some or several add-on benefits such as bill payments, mobile recharge, etc. These benefits are also expected to be further enhancing over a period of time through technological advancement or breakthrough. Many researchers have empirically proven that perceived usefulness exert a significant and positive effect on attitude towards using IT or associated systems (Venkatesh and Bala, 2008). Perceived usefulness has a significant impact on individual behavioral intention to use internet banking services: Perceived ease of use is conceptualized as an individual's assessment of the mental effort involved in using the new technology. They also pointed that perceived ease of use can influence perceived usefulness because other thing being equal the easier the technology is to use the more useful it can be. In the context of internet banking, research shows that perceived ease of use has a positive and significant effect on perceived usefulness. Thus, customers are more likely to accept the internet banking services if there is ease of use in operation/process which can be instrumental to the utilization of technology and contribute to the individual by reducing transfer costs and improving work prefer.

2.3.4. Customer knowledge

Customer Awareness: Awareness among consumers about the e-banking facilities and procedures is still at low. Banks are not able to disseminate proper information about the use, benefits and facility of electronic banking. Furthermore, Polatoglu and Ekin(2001) stated that the more knowledge and skills a consumer possessed about electronic banking, the easier it was for the consumer to utilize electronic banking. Less awareness of new technologies and their benefits is among one of the most ranked barriers in the development of e-banking. Electronic Banking is a buzz word in the present technology driven population. With the introduction of smart phone and mobile application the usage rate of internet banking services is still under nascent stage. Banks should start initiating awareness program and create the environment of using Internet banking services. Benefits of its usage, security concern and ease of operation, no extra charges for usage should be highlighted time and again using different forums. By doing this one can expect in the near feature the awareness and knowledge level of customer would enhance towards electronic banking Amutha D (2016.)

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter was presents and describes the procedure and the methods that used to conduct this research. Research design and approach, data type and source, sample design and procedure, data collection instruments, data processing, and analysis that used in this study described and justified.

3.1 Research design

The research design is the conceptual structure with in which research was conduct; it constitutes the blueprint for the collection, measurement and analysis of data. As such the design includes an outline of what the researcher was due from writing the hypothesis and its operational implications to the final analysis of data (Kothari, 2009, 32). The study was conduct by using descriptive method of the study. The study utilizes different research method and materials in taking in to consideration of the variables.

3.2 Source and method of data collection

When conducting research, the researcher should keep in mind two types of data primary and secondary. The primary data are those which are collect afresh and for the first time, and thus happen to be original in character. The secondary data, on the other hand, are those which have collect someone else and which through the statistical process. The researcher was deciding to which sort of data he was be using (thus collecting) for his study and accordingly he was have to select one or the other method of data collection (Kothari, 2009, 95).

The research was use primary data. To collect the data both closed and open-ended questionnaire was be use. Because questionnaire is the most important methods to collect data from large group of population. Moreover, it gives freedom for the respondent in filling it and avoids bias of the interviewer

3.3 Target Population

Target population is the entire group of individuals, events or objects having common observable characteristics to which the researcher want to generalize the result of the study (Kothari, 2009, 56). Target population of this study comprise the customer of commercial bank of Ethiopia in gubirye branch who use e-banking currently they are 10652. Users of ATM 6200, users of Internet bank, 108 and user of Mobile bank are 4344 respectively. (As of Jan 31 2016).

3.4 Sampling designs

Sample design is a definite plan for obtaining a sample from a given population. It refers to Technique or the procedure the researcher was adopting in selecting items for the sample. Sample

Design may as well lay down the number of items to be included in the sample i.e., the size of the Sample. Sample design was determine before data are collect (Kothari, 2009, 55).Target population of this study comprise the customer of commercial bank of Ethiopia in Gubrye branch who use e-banking currently they are 10652. Users of ATM 6200, users of Internet bank, 108 and user of Mobile bank are 4344 respectively. (As of Jan 31 2016).

3.5. Sampling technique

Among The various sampling techniques, the researcher was use convenience sampling in order to collect the data from the respondents, because some customer of the bank who are active user of e-banking in gubrye branch may out of the city. We gather the data from customer those are convenience for us.

3.6. Sample size

Currently there are about 10652 active users of e-banking in commercial bank of Ethiopia gubrye branch. 6200 are ATM banking user, 4344 mobile banking user and 108 are internet banking user. From this population the study was take sample by using this formula

$$n. = \frac{N}{1+N\,(e)^2} \qquad n = \frac{10652}{1+\underline{10652}\,(0.1\%)^2} = 99$$

(Yamane 1967) the researcher uses this sample size formula because it is appropriate for taking sample from large population and we use 10% precision level to efficiently represent the population N=population n=sample e=precision level which is 10%. Therefore, our sample size n=99 from the total of 10652. And the proportion sample is 58 ATM banking user, 40 m-banking user and 1 internet banking users

3.7. Data Analyzing Method.

The collection of data from the questionnaire was systematically organized to facilitate analysis. Descriptive statistics, (frequency, percentage, and mean) used to analyze the data.

CHAPTER FOUR
DATA ANALYSIS AND INTERPRETATION

4.1. INTRODUCTION

Taking the general objective of the study in to account, this chapter presents the results of the study based on the empirical analysis of the data collected from the research respondents. In this chapter, descriptive data analysis and procedures are presented. Ninety-nine questionnaires was distributed to the respondents and out of 99 questioners 58(59) respondents from ATM returned, 40(40%) respondents from m-banking user and 1(1%) respondents from internet banking user. Accordingly, the analysis of this study is based on the number of questionnaires Collected from the respondents

4.2. DESCRIPTIVE STATISTICS

4.2.1. Background Information

4.2.1.2 Gender of respondent

Table 1: Gender of respondent

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	60	60.60	60.60	60.60
	FEMALE	39	39.40	39.40	100.00
	Total	99	100.00	100.00	100.00

The above table 1 shows that 60(60.60%) of total sample respondents are males and the rest 39(39.40%) are females. This indicates that majority of the respondents are male.

4.2.1.3. Age of respondent

Table 2 Age of respondents

Age of respondent		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BELOW 25	30	30.30	30.30	30.30
	26-35	30	30.30	30.30	60.60
	36-45	29	29.29	29.29	89.89
	above 46	10	10.11	10.11	100.00
	Total	99	100.00	100.00	100.00

As the above table 2 shows within category below 25 age of respondents are 30(30.30%), the category of between 26-35years30 (30.30%), the category between 36-45yeras 29(29.29%), above 46 years10 (10.11%), respectively. This indicates that majority of the respondents are under the category of below 35.

2.1.4. Educational levels of respondents

Table 3 Educational level of respondents

Education Level		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	read and write only	10	10.10	10.10	10.10
	primary school 1-8	10	10.10	10.10	20.20
	secondary school 9-12	20	20.20	20.20	40.40
	vocation school	10	10.10	10.10	50.50
	university and college	39	39.40	39.40	89.90
	Other	10	10.10	10.10	100.00
	Total	99	100.00	100.00	100.00

from the table most of the respondents are within the level of university and college 39 (39.40%), 20(20.20%) are Secondary school 9-10, from primary school 1-8 10(10.10%), read and write only respondents 10(10%), and those who are studied in vocational school 10(10.10%), and 10(10.10%) said other than above category From the result one can conclude that, majority of the respondents are from university and college student.

4.2.1.5. How long customer of the bank

Table 4. Years getting service in the bank

Number of years getting service in the bank		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than one year	12	12.12	12.12	12.12
	1-5 years	49	49.49	49.49	61.61
	6-10 years	23	23.23	23.23	84.84
	above 10 years	15	15.15	15.15	100
	Total	99	100.00	100.00	100.00

With regard to the being customer of the bank, the table 4 shows that majority of the respondents 49(49.49%) are 1-5 years customer, 12(12.12%) less than one respondents 23(23.23%) for 6-10 years and 15(15.15%) are the bank customer for more than 10 years. Most respondents are being customer of the bank for 1-5years.

4.2.1.6. How long use e-banking technologies

Table 5. Years using e-banking technologies

NO. Years using e-banking technologies		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 1 year	20	20.20	20.20	20.20
	1-5 years	50	50.50	50.50	70.70
	6-10 years	15	15.15	15.15	85.85
	above 10 years	14	14.14	14.14	100
	Total	99	100.00	100.00	100.00

With regard to start using e-banking technologies, the above table 5 shows majority of the respondent 50(50.50%) start from past 1-5 years, 20(20.20%) of respondent start less than 1 years ago, 15(15.15%) start 6-10 years ago and 14(14.14%) respondent start for more than 10 years ago.

4.2.2.5 Income level of respondent

Table 6 income level

Income level		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 1000	20	20.20	20.20	20.20
	1000-5000	40	40.40	40.40	60.60
	6000-10000	29	29.30	29.30	89.90
	more than 10000	10	10.10	10.10	100.00
	Total	99	100.00	100.00	100.00

From the table 6 most of the respondents are within income level of 1000-5000 birr monthly 40(40.40%), 29(29.30%) earn 6000-1000 birr 20 (20.20%) earn less than 10000 and 10 (10.10%) of respondent earn more than 10000. From the result one can conclude that, majority of the respondents has monthly income of 1000-5000 birr.

4.2.2.6. Types of electronic banking

Table 7 types of e-banking

Type of e-banking channel used by customer		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	internet banking	17	17.17	17.17	17.17
	ATM	40	40.40	40.40	57.57
	mobile banking	23	23.23	23.23	80.80

	C-BIRR	15	15.15	15.15	95.95
	credit card	2	2	2	97.95
	Other	2	2	2	100
	Total	99	100.00	100.00	100.00

As indicated in the table 7 from the total respondents of included in this survey 40(40.40%) respondents use ATM services, 23(23.23%)respondents Use mobile banking, 17(17.17%) respondents use internet banking,15(15.15%) respondent use C-BIRR, 2(2%) respondents use credit card, and 2(2%) respondents use others.

4.2.1.7. The bank encouragement of customer toward e-banking adoption

Table 8 bank encouragement for customer

Bank support		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	60	60.60	60.60	60.60
	in some extent	30	30.30	30.30	90.90
	No	9	9.10	9.10	100
	Total	99	100.00	100.00	100.00

As far as the above table 8 the encouragement of bank for customer is concerned majority 60(60.60 %) of the respondents included in this survey believes that the bank support them to use the technology, 30 (30.30 %) of the respondents believes the bank encouraged customer in some extent and while the rest 9(9.10 %) of the respondents said the bank didn't encouraged them to adopt the technologies.

4.2.1.8. Is there any challenges that affect you on e-banking usage?

Table 9 challenge for e-banking usage

Challenges	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Yes	90	90.90	90.90	90.90
	No	9	9.10	9.10	100
	Total	99	100.00	100.00	100.00

As the above table 9 shows from the total respondent 90(90.90%) said there are challenge that affect e-banking usage and 9(9.10%) of respondent said there is no challenge that affects e-banking usage.

4.2.1.9 Factors influencing E-Banking use in CBE

Table 10 major factors influencing e-banking usage

Major factors		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	perceived risk	20	20.20	20.20	20.20
	perceived usefulness	9	9.10	9.10	29.30
	networking problem	50	50.50	50.50	79.80
	customer awareness	13	13.13	13.13	92.93
	Total	92	92.93	92.93	92.93
Missing	System	7	7.07	7.07	100
Total		99	100.00	100	100.00

As we have shown in the above table 10 The majority of the respondent 50(50.50%) select networking system, 20(20.20%) select perceived risk, 13(13.13%) select customer knowledge about technologies and 9(9.10%) select perceived usefulness.

4.2. Descriptive analysis

There are a number of factors, which affect customer to use e-banking, the researchers has focused on perceived risk, perceived usefulness, networking system and customer knowledge about technologies to assess their influence and identify which factors have major influence.

4.2.2. Perceived risk related factors

Table 11 perceived risk related factors

	Terms	Alternative	Respondent	Percent
1	Using e-banking technologies have safer than traditional banking.	s. disagrees Disagree Undecided Agree s. agrees total	21 11 20 40 7 99	21.21 11.11 20.20 40.40 7.08 100.00
2	I believe that my personal info will kept confidentially	s. disagrees Disagree Undecided Agree s. agrees total	10 9 20 45 15 99	10.10 9.10 20.20 45.45 15.15 100.00
3	I trust the transaction conducted through e-banking is safe and private	s. disagrees Disagree Undecide	10 14 20 40	10.10 14.15 20.20 40.40

		d Agree s. agrees total	15 99	15.15 100.00
4	I confident CBE have enough specialist to detect fraud and info theft	s. disagrees Disagree Undecided Agree s. agrees total	13 20 9 45 12 99	13.13 20.20 9.10 45.45 12.12 100.00
5	I don't fear the system may not be properly work	s. disagrees Disagree Undecided Agree s. agrees total	18 38 22 13 8 99	18.18 38.38 22.22 13.13 8.09 100.00

The above table 11 item 1 shows customer degree of agreement to different perceived risk related factors they may encounter while they deal with e-banking in commercial bank of Ethiopia gubiraye branch. Regarding using e-banking technologies are safer than traditional banking technologies, 40 (40.40%) agreed, 7(7.08%) of respondent strongly agreed, 20(20.20%)

of respondents are undecided, 11 (11.11 %) of respondents disagree and 21 (21.21%) of respondents are strongly disagree. Hence, most respondent included in this research are agreed about using e-banking technologies are safer than traditional banking.

The above table item 2 shows concerning customer belief in their personal data will kept confidentially 45 (45.45%) agreed, 15(15.15%) of respondent strongly agreed, 20(20.20%) of respondents are undecided, 9 (9.10 %) of respondents disagree and 10(10.10%) of respondents are strongly disagree. Therefore, most respondent included in this research are agreed their personal data will kept confidentially.

The above table 11item 3 shows concerning customer trust their transaction through e-banking is safe and secure 40 (40.40%) agreed, 15(15.15%) of respondent strongly agreed, 20(20.20%) of respondents are undecided, 14 (14.15 %) of respondents disagree and10(10.10%) of respondents are strongly disagree. Hence, most respondent included in this research agreed their transaction through e-banking is safe and secure.

The above table 11 item 4shows concerning customer confident that commercial bank of Ethiopia have enough specialist to detect fraud and theft 45(45.35%) agreed, 12(12.12%) of respondent strongly agreed, 9(9.10%) of respondents are undecided, 20 (20,20 %) of respondents disagree an13(13.13%) of respondents are strongly disagree. According to finding most respondent included in this research agreed that that commercial bank of Ethiopia have enough specialist to detect fraud and theft.

The above table 11 item 5 shows concerning are they don't fear the system may not be properly work 13(13.13%) agreed, 8(8.09%) of respondent strongly agreed, 22(22.22%) of respondents are undecided, 38(38.38%) of respondents disagree and 18(18.18%) of respondents are strongly disagree. therefore, most respondent included in this research disagreed in question they don't fear the system may not be properly work.

4.2.2.2 The general analysis of perceived risk

Table 12 general analysis of perceived risk

Perceived risk	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	strongly disagree	5	5.05	5.05	5.05
	Disagree	19	19.19	19.19	24.24
	Undecided	25	25.25	25.25	49.49
	Agree	41	41.41	41.41	90.90
	strongly agree	9	9.10	9.10	100
	Total	99	100.00	100.00	100.00

The above table 12 shows the general analysis of perceived risk related factors on this regard majority of the respondent 41(41.41%) of respondent agreed using e-banking have not risk, 25(25,25%) of respondent undecided, 19(19.19%) disagree, 9(9.10%)strongly agree and 5(5.05%)% strongly disagree with using e-banking have no risk. Therefore, we can conclude that majority of e-banking user in commercial bank of Ethiopia have not risk to use e-banking technologies. As our finding the only risk thy face on e-banking usage is operational risk.

4.2.3 Perceived usefulness related factors

Table 13 perceived usefulness related factors

NO	Terms	Alternative	respondent	Percent
1	I can gain e-banking service any time 24 hours	s. disagrees Disagree Undecided Agree s. agrees total	5 16 15 44 19 99	5.05 16.16 15.15 44.44 19.19 100.00

2	E-banking increase the bank access to you as well as convenience.	s. disagrees Disagree Undecided Agree s. agrees total	7 14 19 43 16 99	7.08 14.14 19.19 43.43 16.16 100.00
3	Does you believe using e-banking will save your time	s. disagrees Disagree Undecided Agree s. agrees missing total	10 10 12 50 16 1 99	10.10 10.10 12.13 50.50 16.16 1.01 100.00
4	Does you believe that using e-banking will save your money	s. disagree Disagree Undecided Agree s. agree total	7 17 11 52 12 99	7.07 17.17 11.11 52.52 12.12 100.00

5	Does you believe that using e-banking will save your effort?	s. disagrees Disagree Undecided Agree s. agrees total	9 8 9 60 13 99	9.09 8.08 9.09 60.60 13.13 100.00
6	Does you believe that using e-banking enhance your relation with bank	s. disagrees Disagree Undecided Agree s. agrees total	12 9 11 55 12 99	12.12 9.10 11.11 55.55 12.12 100.00

The above table 13 item 1 shows customer degree of agreement to different perceived usefulness related factors when they adopt e-banking in commercial bank of Ethiopia gubiraye branch. Regarding customer can gain e-banking service any time 24 hours, 44 (44.44%) agree19(19.19%) of respondent strongly agreed, 15(15.15%) of respondents are undecided, 16 (16.16 %) of respondents disagree and 5 (5.05%) of respondents are strongly disagree. Hence, most respondent included in this research are agreed about customer can gain e-banking service any time 24hour.

The above table 13 item 2 shows concerning E-banking increase the bank access to you as well as convenience. 43(43.43%) agreed, 16(16.16%) of respondent strongly agreed, 19(19.19%) of respondents are undecided, 14 (14.14 %) of respondents disagree and 7(7.08%) of respondents

are strongly disagree. therefore, most respondent included in this research are agreed E-banking increase the bank access to them as well as convenience.

The above table 13 item 3 shows concerning customer Does you believe using e-banking will save their time 50 (50.50%)agreed, 16(16.16%) of respondent strongly agreed, 12(12.12%) of respondents are undecided, 10(10.10 %) of respondents disagree and 10(10.10%) of respondents are strongly disagree. As result, most respondent included in this research agreed on using e-banking will save their time.

The above table 13 item 4 shows concerning customer Does you believe using e-banking will save their money 52(52.52%) agreed, 12(12.12%) of respondent strongly agreed, 11(11.11%) of respondents are undecided, 17(17.17%) of respondents disagree and 7(7.07%) of respondents are strongly disagree. Hence, most respondent included in this research agreed using e-banking will save their money.

The above table 13 item 5 shows concerning customer Does you believe using e-banking will save their effort 60(60.60%)agreed, 13(13.13%) of respondent strongly agreed, 9(9.09%) of respondents are undecided,8(8.08%) of respondents disagree and 9(9.09%) of respondents are strongly disagree. Therefore, most respondent included in this research agreed using e-banking will save their effort.

The above table 13 item 5 shows concerning Does you believe that using e-banking enhance your relation with bank. 55(55.55%) agreed, 12(12.12%) of respondent strongly agreed, 11(11.11%) of respondents are undecided, 9 (9.10%) of respondents disagree and 12(12.12%) of respondents are strongly disagree. Hence, most respondent included in this research agreed using e-banking enhance your relation with bank.

4.2.3.1 The general analysis of perceived usefulness

Table 14 the general analysis of perceived usefulness

Perceived usefulness	Frequenc	Percent	Valid	Cumulative

		y		Percent	Percent
Valid	strongly disagree	7	7.07	7.07	7.07
	Disagree	14	14.14	14.14	21.21
	Undecided	13	13.13	13.13	34.34
	Agree	53	53.53	53.53	87.87
	strongly agree	12	12.12	12.13	100
	Total	99	100.00	100.00	100.00

The above table 14 shows the general analysis of customer perceived use fullness on e-banking. Majority of the respondent 53(53.53%) agreed , 13(13.13%) undecided, 12(12.13%) strongly agree, 14(14.14%) disagree, 7(7.07%) strongly disagree. Therefore, we can conclude that majority of the respondent understand the benefit of using e-banking technologies.

4.2.4 Networking system related factors

Table 15 networking system related factors

	Terms	Alternative	Respondent	Percent
1	There is sufficient network Availability in your area to use e-banking	s. disagrees Disagree Undecided Agree s. agrees total	17 47 12 17 6 99	17.17 47.47 12.12 17.17 6.07 100.00

2	The network system is fast to make transaction through e-banking	s. disagrees Disagree Undecided Agree s. agrees total	9 57 18 13 2 99	9.10 57.57 18.18 13.13 2 100.00
3	There is no system failures challenge to use e-banking	s. disagrees Disagree Undecided Agree s. agrees total	20 51 12 13 3 99	20.20 51.51 12.12 13.13 3.03 **100.00**
4	The bank IT specialist respond quickly for network failure	s. disagrees Disagree Undecided Agree s. agrees total	11 54 19 12 3 99	11.11 54.54 19.19 12.12 3.03 100.00

5	The bank use updated and innovative application and network system	s. disagrees Disagree Undecided Agree s. agrees total	12 48 14 18 7 99	12.12 48.48 14.14 18.18 7.07 100.00

The above table 15 item 1 shows customer degree of agreement to different networking system related factors when they adopt e-banking in commercial bank of Ethiopia gubireye branch. Regarding There is sufficient network Availability in your area to use e-banking, 17(17.17%) agreed, 6(6.07%) of respondent strongly agreed, 12(12.12%) of respondents are undecided, 47 (47.47 %) of respondents disagree and 17 (17.17%) of respondents are strongly disagree. Hence, most respondent included in this research are disagreed about There is sufficient network Availability in your area to use e-banking in your area to use e-banking.

The above table 15 item 2 shows concerning the network system is fast to make transaction through e-banking. 13(13.13%) agreed, 2(2%) of respondent strongly agreed, 18(18.18%) of respondents are undecided, 57(57 %) of respondents disagree and 9(9.10%) of respondents are strongly disagree. Hence, most respondent included in this research are disagreed the network system is fast to make transaction through e-banking.

The above table item 3 shows concerning There is no system failures challenge to use e-banking 13(13.13%)agreed, 3(3.03%) of respondent strongly agreed, 12(12.12%) of respondents are undecided, 51(51.51 %) of respondents disagree and 20(20.20%) of respondents are strongly disagree. Hence, most respondent included in this research are disagreed the network system is fast to make transaction through e-banking.

The above table 15 item 4 shows concerning The bank IT specialist respond quickly for network failure customer 12(12.12%)agreed, 3(3.03%) of respondent strongly agreed, 19(19.19%)of

respondents are undecided, 54(54%) of respondents disagree and 11(11,11%) of respondents are strongly disagree. Hence, most respondent included in this research disagree the bank IT specialist Respond quickly for network failure

The above table 15 item 5 shows concerning The bank use updated and innovative application and network system The 18(18.18%)agreed, 7(7.07%) of respondent strongly agreed, 14(14.14%)of respondents are undecided,48(48.48%) of respondents disagree and 12(12.12%) of respondents are strongly disagree. Hence, most respondent included in this research disagree the bank use updated and innovative application and network system.

4.2.4.1 The general analysis on networking system related factors

Table 16 general analysis on networking system related factors

Networking system		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	16	16.16	16.16	16.16
	Disagree	48	48.48	48.48	64.64
	Undecided	14	14.14	14.14	78.78
	Agree Strongly agree	16 5	16.16 5.05	16.16 5.05	94.94 100
	Total	99	100.00	100.00	100.00

The above table 16 shows the general analysis of networking system factors on this regard majority of the respondent 48(48.48%) of respondent disagreed, 14(14.14%)of respondent undecided, 16(16.16%)agree, 5(5.05%) strongly agree and 16(16.16%) strongly disagree. Therefore, we can conclude that majority of e-banking user in commercial bank of Ethiopia gubireye branch have networking system problem.

4.2.5. Customer knowledge related factors

Table 17 customer knowledge related factors

	Terms	Alternative	Respondent	Percent
1	my interaction with e-banking is easy and understandable	S. disagree	9	9.10
		Disagree	8	8.08
		Undecided	17	17.17
		Agree	59	59.59
		s. agrees	6	6.06
		total	99	100.00
2	Cbe provide clear information about how to make transaction through e-banking	s. disagree	12	12.12
		Disagree	11	11.11
		Undecided	14	14.14
		Agree	58	58.58
		s. agrees	4	4.04
		total	99	100.00
3	Learning to use e-banking is easy for me	s. disagree	5	5.05
		Disagree	12	12.12
		Undecided	20	20.20
		Agree	49	49.49
		s. agree	13	13.13
		total	99	100.00

4	I understand the language and symbols of the system	s. disagree Disagree Undecided Agree s. agree total missing total	6 10 23 52 7 98 1 99	6.06 10.10 23.23 52.52 7.07 99 1 100.00
5	I have skill to use e-banking	s. disagrees Disagree Undecided Agree s. agree total missing total	4 7 15 59 12 97 2 99	4.04 7.07 15.15 59.59 12.12 98 2 100.00

The above table 17 item 1 shows customer degree of agreement for different questions on customer knowledge about technologies when they adopt e-banking in commercial bank of Ethiopia gubireye branch. Regarding their interaction with e-banking is easy and understandable, 59(59.59%) agreed, 6(6.06%) of respondent strongly agreed, 17(17.17%) of respondents are undecided, 8(8.08%) of respondents disagree and 9 (9.10%) of respondents are strongly disagree. Hence, most respondent included in this research are agreed about their interaction with e-banking is easy and understandable.

The above table 17 item 2 shows concerning CBE provide clear information about how to make transaction through e-banking 58(58.58%) agreed, 4(4.04%) of respondent strongly agreed, 14(14.14%) of respondents are undecided, 11(11.11 %) of respondents disagree and 12(12.12%) of respondent strongly disagree. Hence, most respondent included in this research are agree that Cbe provide clear information about how to make transaction through e-banking.

The above table17 item 3 shows concerning Learning to use e-banking is easy for them 49(49.49%) agreed, 13(13.13%) of respondent strongly agreed, 20(20.20%) of respondents are undecided, 12(12.12%) of respondents disagree and 5(5.05%) of respondents are strongly disagree. Hence, most respondent included in this research agreed Learning to use e-banking is easy for them.

The above table 17 item 4 shows concerning their understanding in the language and symbols of the system 52(52.52%) agreed, 7(7.07%) of respondent strongly agreed, 23(23.23%) of respondents are undecided, 10(10.10%) of respondents disagree and 6(6.06%) of respondents are strongly disagree. Hence, most respondent included in this research agreed they understand the language and symbols of the technology.

The above table 17 item 5 shows concerning are they I have skill to use e-banking 59(59.59%) agreed, 12(12.12%) of respondent strongly agreed, 15(15.15%) of respondents are undecided, 7(7.07%) of respondents disagree and 4(4.04%) of respondents are strongly disagree. Hence, most respondent included in this research agreed they I have skill to use e-banking.

4.2.5.1 The general analysis on customer knowledge related factors

Table 18 general analysis on customer knowledge related factors

Customer knowledge		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	3.03	3.03	3.03
	Disagree	10	10.10	10.10	13.13
	Undecided	18	18.18	18.18	31.31
	Agree	56	56.56	56.56	87.87
	strongly agree	12	12.12	12.12	100.
	Total	99	100.00	100.00	100.00

The above Table 18 show the overall percentage of all items constructs for customer knowledge about e-banking usage. According to represented data 56(56.56%) of respondent agreed, 18(18.18%) of respondent undecided, 12(12.12%) strongly agree, 10(10.10%) disagree, 3(3.03%)strongly disagree. The majority of respondent agreed on that they have enough understanding and knowledge to use e-banking technologies.

4.2.6. Comparison of factors that effecting e-banking usage in commercial bank of Ethiopia gubireye branch

Table 19 comparison of major factors

NO	**Variables**	**Total average**	**Rank**
1	Networking system	1.84	1
2	Perceived risk	4.6	2
3	Customer knowledge	7.07	3

4	Perceived usefulness	10.22	4

As the above table19 shows the major factor that influence customer to use e-banking is networking problem with a mean of1.84. Perceived risk4.6, perceived usefulness10.22,and customer knowledge has a mean of7.07resbondents.

CHAPTER FIVE

5. Summary, Conclusion and Recommendation

5.1 Summary of major finding

This research conducted to investigate the factors that influence customer to use e-banking in commercial bank of EthiopiaGubryecollected from e-banking user of the bank. The researcher has tried to see the factor that influence customer to use e -banking. The major finding of the study is summarized as follow.

From the total respondent respondents 60(60.60%) are males. 30(30.30%) of the respondent are belongs to the age group of below 25

49(49.49%) of the respondents are customer of the bank in the range between 1-5 years. And also 50(50.50% of respondent start using e-banking technologies in range between 1-5 years.

Most respondent 40(40.40%)education level is university and college.

The income levels of majority of the respondent are 1000-5000.

17(17.17%) respondents' uses internet banking, 102 respondents uses ATM, 61 of the respondents use mobile banking, 4 respondents uses C-BIRR.

Most of the respondent60(60.60%) said the bank give support to use e-banking technologies.90(90.90%) of respondent said there is challenge to use e-banking.

The result also shows that networking system related factors has mean of 1.84 are the most important and highly significant factors that affect e-banking usage in commercial bank of Ethiopia. Majority of the respondent are not influenced by security risk as our finding the only risk for customer are operational or functional risk. As our finding the perceived usefulness and customer knowledge about the technologies has a mean of 10.22 and 7.07. This indicates they don't have influence on e-banking usage.

5.3. CONCLUSION

The objective of this study was to assess the determinant factors that influence e-banking usage in commercial bank of Ethiopian Gubrye branch. The researcher focused on four main variables that are networking Gubrye perceived risk, perceived usefulness and customer knowledge.

Based on the result of the study networking system problem which are lack of sufficient network Availability to use e-banking, The network system is not fast to make transaction through e-banking, the system failures challenge, The bank IT specialist not respond quickly for network

failure, The bank not use updated application and network system are major challenges that hindered customer to use e-banking.

Most of our respondent have low perceived risk which are Using e-banking technologies are safer than traditional banking, they believe that their personal info will kept confidentially, they trust the transaction conducted through e-banking was safe and private, they are confident CBE have enough specialist to detect fraud and info theft. According to our study the only risk that customer faces are operational risk which is fear of the system may not be properlywork.

According to our finding majority of e-banking user have high Perceived usefulness which are they believe that they can gain e-banking service at any time which is work 24 hours, E-banking increase the bank access to them as well as convenience, they believe that using e- banking save their time, save their money, save their effort, and enhance their relation with bank.

Based on result of the study Customer have knowledge about e-banking usage which are Learning to use e-banking is easy for them, they understand the language and symbols of the system their interaction with e-banking is easy and understandable, CBE provide clear information about how to make transaction through e-banking. Knowledge about technologies usage are not challenge for customer to use e-banking.

In general, the result of the study shows that networking system problem are the dominant factors that affect customers to use e-banking technologies.

5.4. RECOMMENDATIONS

The researcher's asses the factors influencing customer to use e-banking, based on the result of the study conclusion has been drawing, and the following point are recommended on the base of the study

The bank should budget finance and buy more standard equipment, innovative applications server and modernized system software.

The bank should hire professional ICT specialist who have skill of managing the network system effectively.

The management of the bank should ensure that ICT personnel have proper training.

The general ICT network system in the country should be improved to create good working environment for the bank in provision of its e-banking services especially in rural area and

The bank should increase the capacity of the network system to much with increasing number of e-banking user.

There is concentrated customer in bank branches., Based on result of our study majority of e-banking user have lower perceived risk, higher perceived usefulness and enough knowledge about technologies; therefore, the bank should make persuasive promotions like giving incentive for e-banking user and cutting payment charge for e-banking service to increase usage of electronic banking.

5.5. Suggestion for further research

E-banking takes central position in today's banking industry; it have greater role for the bank, customers and the country general economic development. In attempting to assess the factors that influencing customers to use e-banking, the study have gone some step forward. but the study assessed only perceived risk, perceived usefulness, networking system and customer knowledge about the technologies. There might have missed out some important variables that affect customers to use e-banking. To get more explanations of the factors other variables should identified and include other facts of researches. Researcher should select proportional and adequate number of respondents from different age and educational level group.

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APPENDIX

QUESTIONNAIRE

WOLIKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

UNDERGRADUATE PROGRAM (BA)

INTRODUCTION

Dear respondent,

The researcher is undergraduate student in wolkite University College of business and economics in the department of marketing management. Dear respondent the purpose of this questionnaire is designed to assess the factors that influence customer to use e-banking in commercial bank of Ethiopia Gubrye branch. The researcher would like to gather some information from you which will help us in a depth study of the research. Since the Questionnaire is being used for academic purpose; the information gathers from you strictly remain confidential. Thank you in advance for your kind cooperation and dedicating your time.

With best regard.

Instructions

No need of writing your name

Giving more than one response is allowed, if necessary.

For multiple choice questions indicate your answers with a check mark (√) in the appropriate block.

SECTION 1, Demographic Characteristics

PART ONE: PERSONAL INFORMATION (CHARACTERISTICS)

Sex

Male ☐ Female ☐

1.2. age group do you belong?

☐ Below-25 ☐ 26-35 ☐ 36-45 ☐ 46-above

1.3. What is your educational status?

☐ Read and write only ☐ Primary school 1-4 ☐ primary school 5-8

☐ Secondary school 9-10 ☐ Vocational School ☐ University or college other

1.4. How long are you Customer of the bank?

☐ Less than 1 year ☐ 1-5 years

☐ 6-10 years ☐ Greater than 10 years

1.5. How much you earn monthly

☐ Less than 1000 ☐ 1000-5000

☐ 5000-10000 ☐ greater than 10000

PART TWO: GENERAL INFORMATION ON E-BANKING USER

2.1 What are the different electronic channels you use?

S/N	Types of E-Banking	Tick here (X)
1	Internet banking	
2	ATM	
3	Mobile banking	
4	C-BIRR	
5	Credit card	
7	Others, please specify?	

2.2. Does your bank encourage you to use such technologies?

A. Yes B. in some extent B. No

2.3, how long you use e-banking technologies

☐ Less than 1 years ☐ 1-5 years

☐ 6-10 years ☐ Greater than 5 years

2.5, is there any challenges that affect you on e-banking usage

Y yes ☐ no ☐

2.4. If "yes", what are the challenges that hindered you more in e-banking usage?

P perceived risk low perceived usefulness

Networking problem low awareness/knowledge about the technologies

PART THREE: Factors influencing customers in use of e-banking

The major factors that affect customer on e-banking adoption are listed below. Please indicate the degree to which these factors are influencing you when using e-banking technologies. After you read each of the factors, evaluate them in relation to your past and present experience of e-banking technologies and then put a tick mark (√) under the choices below

Please indicate the degree to which you agree with the following statements which describes about factorsinfluencing customers in use of e-banking.

	Statements/Items	strongly Disagree (1)	disagree(2)	Undecided (3)	Agree (4)	Strongly Agree (5)
	Perceived risk					
1.	Using-banking technologies have safer than traditional banking.					
2.	I believe that my personal info will kept confidentially					
3.	I trust the transaction conducted through e-banking is safe and private					
4.	I confident CBE have enough specialist to detect fraud and info theft					

5	I don't fear the system may not be properly work					
	Perceived usefulness					
1	I can gain e-banking service any time 24 hours					
2	E-banking increase the bank access to you as well as convenience.					
3	Does you believe using e-banking will save your time					
4	Does you believe that using e-banking will save your money					
5	Does you believe that using e-banking will save your effort?					
6	Does you believe that using e-banking enhance your relation with bank.					
	Networking problem					
1	There is sufficient network Availability in your area to use e-banking					
2	The network system is fast to make transaction through e-banking					

3	There is no system failures challenge to use e-banking					
4	The bank IT specialist respond quickly for network failure					
5	The bank use updated and innovative application and network system					
	Customer knowledge					
1	my interaction with e-banking is easy and understandable					
2	CBE provide clear information about how to make transaction through e-banking					
3	Learning to use e-banking is easy for me					
4	I understand the language and symbols of the system					
5	I have skill to use e-banking					

Open ended questions?

What you like to say about E-banking technology? Usage?

If there is other challenges to use e-banking? please describe it below

_____

_____.

General comments if you would like to recommend?

THANKS FOR YOUR COOPERATION !!!