CHALLENGES OF CUSTOMER ON E-BANKING ADOPTION INCASE OF WEGAGEN BANK,WOLKITE BRANCH

WOLKITE UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MARKETING MANAGEMENT

A RESEARCH SUBMITED TO DEPARTMENT OF MARKETIMG MANAGEMENT TO THE PARTIAL FULLFILMENT OF BA DEGREE IN MARKETING MANAGEMENT

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DECEMBER, 2020

WOLKITE, ETHIOPIA

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 wegagen bank in wolkite 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 factors and identify which factors have more influence and how the bank manage this factors. The study is descriptive and used primary data collected through a self-administered questionnaire with closed and open ended structured questions. The researcher would have taken a sample of 198 from a total population of 6600 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 technologies usage. The researcher recommended that the bank should work on networking infrastructures development for better improvement of net working system.

Acknowledgement

First ,I would like to say thanks for my almighty God, for his priceless support in my life. I would like to express my deepest gratitude to my advisor ms Alem zeynu for her unlimited support, advice & insight full commitment in preparation of this research paper. I would also like to thank all persons who support me in the preparation of this paper including employee and customer of wegagen bank in wolkite branch who gives me the relevant information. Finally, my sincere gratitude goes to my family for their unlimited moral and material support.

Acronyms

ATM	automatic teller machine
E-BANKING	electronic banking
ICT	information communication technology
IT	information technology

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Chapter one

1. 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. S.M and Ms. .Eldana & Mr. Seid July 2017) electronic bank (E-bank) is one of 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 adoption 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.

Wegagen Bank has signed an agreement with technology associates (TA), Kenya based IT firm, for the development of the solutions for the payment system and installation of a network of ATMS on Dec 30, 2008. 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.

Still now E-banking in Ethiopia have challenges only few customer adopt and use modern E-banking technologies. The researcher will focused on challenges of customer to adopt e-banking such as networking related factors, perceived risk, low perceived use fullness and low awareness of customer about technologies of the bank in wegagen in wolkite branch. And will try to investigate solution for those challenges.

1.2Background of the Organization

Wegagen Bank SC was established on the 11th of June 1997EC. It came life as a result of the entrepreneurial wit of 16 founding member who recognized the critical role that financial institution would play towards creating a sustained economic development and were able to in an initial paid in capital of birr thirty million (30million).

Wegagen bank is pioneer to introduce a core banking system as of July 2000 ,thereby managing to network the head office and all branch .through its versatile Iso standard core banking system, the bank is now delivering more efficient service to its customer . The system has enable the bank to provide technology-based banking services such as card payment services (through ATM &POS),internet banking as well as mobile banking services. wolkite branch is one of wegagen bank . It found in south nation nationality and people regional state in wolkite town and its located 185 K.ms away from Addis Ababa . The employer has 10employee' composed of 3 females and 7 male employees.

1.3 STATEMENT OF THE PROBLEM

Today in era of information technologies every business want 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 baking is recent technologies in banking industries the technologies gives 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 have challenges that hinder adoption of electronic baking.

There are many researchers that tries to assess the challenge of E-banking adoption for instance (Mohd Sazili Shahib et.al 2014) trust has supported the internet banking adoption.

Trust will influence the adoption of electronic banking among customer. Without proper security and privacy protection, users will not use the electronic banking services. (maitlo GM, kazi ZH, kaskhely A, shaikah fm, 2015).The factor mostly effecting on the adoption of online 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 Kshitiz upadhayay Dhungel(2010) their study have found that majority of the account holders use internet & have some knowledge about the internet banking provided by their bank but they have not developed the habit of utilizing this facility. Awareness about internet banking and its benefits and security were identified as the major reason behind less utilization of internet banking among the customers

There is no any guarantee that technology advancement will 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, kazi ZH, kasskhelY A,shaikah fm,2015). The Wegagen bank launch almost all e-banking technologies but customer who adopt thus technologies are few in number still now many customer physically going to the bank branches by incurring their time and money. The researcher is initiated to fill the gap of the challenge of e-banking adoption due to low awareness of customer about the technologies, lack of efficient networking and infrastructure, the high perceived risk and low perceived usefulness**.** In this study, the researcher will assess this and other challenges of e-baking adoption in case of wegagen bank in wolkite branch.

1.4. Research questions

The researcher tries to address the following questions

- ✓ What are infrastructure/networking related factors influencing use of e-banking?
- ✓ What are customers perceived risks hindering to use e-banking?
- ✓ What are perceived usefulness help customers to use e-banking?
- ✓ How Low awareness of customer about technologies influence customer in usage of e-banking?

1.5. Objective of the research

1.5.1 General objective

The general objective of this study is to assess the challenge of e-banking adoption in Wegagen Bank in order to give recommendation on effective management of E-banking adoption challenges.

1.5.2 Specific objectives

- ✓ To list out infrastructure 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
- ✓ To identify the effect low awareness of customer about technologies in usage of e-banking
- ✓ Investigate the major challenges in adoption of e-banking in Wegagen bank, wolkite branch
- ✓ To suggest possible measure for the growth of e-banking adoption

1.6 Significance of the study

The result of the research will have importance both for the banks and its customer. The bank will understand the challenge of their customer for e-banking adoption and helps to work on that challenges for better improvement. The customer benefited while the bank understand their problem on e-banking adoption. The researcher will recommend the bank to fill the gap between the bank and customer in using e-banking technologies. It's playing greater role to contribute more in enhancing the student's researchers' experiences. Moreover, this study will contribute to scientific world in serving as starting point to conduct other studies

1.7. Scope of the study

There are many commercial and private bank branches in Ethiopia. However this study will be targeted in Wegagen Bank, wolkite branch. The researcher will focus on challenges of customer in using e-banking technologies which are networking problem, perceived risk, perceived usefulness and, awareness of customer about technologies.

1.8. Definition of terms

Electronic banking (e-banking); E-banking is defined as the automated 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

1.9. Organization of the paper

The research is organized by five chapters which is stated in the following manner. Chapter one deals with introduction of the research, under this chapter there are a back ground of the study, statement of the problems, objective of the study, significant of the study, scope of the study and chapter two deals with the review literature, chapter three deals with the research methodology, chapter four deals with data presentation and analysis and finally chapter five deals with conclusion and recommendation.

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 Sazili Shahib 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 of services 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, shaikah fm, 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 bank'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's 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. Challenge of E-Banking Adoption

According to. (Dr. Uvaneswaran. S.M and Ms .Eldana & Mr. Seid july 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 wegagen 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 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, a research that was conducted in Zimbabwe by Chitura Tofara (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 infrastructure

Networking infrastructure 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 will 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, kazi ZH, kasskhelY A,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 performance..

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2.3.4. Customer awareness

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. Less awareness of new technologies and their benefits is among one of the most ranked barrier 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 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 within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. As such the design includes an outline of what the researcher will do from writing the hypothesis and its operational implications to the final analysis of data (Kothari, 2009, 32).

The study was conducted by using descriptive method of the study. The study utilize different research method and materials in taking in to consideration of the variables.

3.2 3.1 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 collected 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 already been collected by someone else and which have already been passed through the statistical process. The researcher would have to decide which sort of data research would be using (thus collecting) for study and accordingly research will have to select one or the other method of data collection (Kothari, 2009, 95).

The research was used primary data. To collect the data both closed and open ended questionnaire was used. 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 wegagen bank in wolkite branch who use e-banking currently they are 6600. Users of ATM 6000, users of Internet bank, 100 and user of Mobile bank are 500 respectively. (As of Jan 31 2019).

3.4 Sampling designs

Sample design is a definite plan for obtaining a sample from a given population. It refers to the

Technique or the procedure the researcher would adopt 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 is determined before data are collected (Kothari, 2009, 55). Target population of this study comprise the customer of wegagen bank in wolkite branch who use e-banking currently they are 6600. Users of ATM 6000, users of Internet bank, 100 and user of Mobile bank are 500 respectively. (As of Jan 31 20019).

3.5. Sampling technique

Among The various sampling technics the researcher was used 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 wolkite branch may out of the city. The research gather the data from customer those are convenience for the researcher.

3.6. Sample size

Currently there are about 6600 active user of e-banking in wegagen bank in wolkite branch. 6000 are ATM banking user, 500 mobile banking user and 100 are internet banking user. From this population the study will take sample by using this formula

$$n. = \frac{N}{1+N(e)^2}$$

$$n = \frac{6600}{1+\underline{6600}\,(0.07)^2} = 198$$

(Yamane 1967) the researcher use this sample size formula because it is appropriate for taking sample from large population and we use 7% precision level to efficiently represent the population N=population n=sample e=precision level which is 7%. Therefore the research sample size n=198 from the total of 6600. And the proportion sample is 110 ATM banking user, 82 m-banking user and 6 internet banking user

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3.7.Data Analyzing Method

The collected data from the questionnaire and had been systematically organized to facilitate analysis. The Statistical Package for Social Science (SPSS) version 23 used to analyze the data obtained from primary sources. Descriptive statistics, (frequency, percentage, and mean) was used to analyze the data.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

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.

One hundred ninety eight questionnaires was distributed to the respondents and out of 198 questioners 178 questionnaires (89%) returned and filed properly. Accordingly, the analysis of this study is based on the number of questionnaires Collected from the respondents

4.1. DESCRIPTIVE STATISTICS

4.1.1. Background Information

*4.1.1.1*Demographic characteristics of respondents

No	Gender of respondent	Frequency	Percentage
1	Sex		
	Male	122	68.5
	Female	56	31.5
	Total	178	100%
2	Age of respondents		
	<25year	87	48.9
	26-35year	72	40.4
	36-45 year	12	6.7
	>46year	7	3.9
	Total	178	100%
3	Education level		

	Read and write only	13	7.3
	Primary school 1-8	24	13.5
	Seconder school 9-12	32	18.0
	Vocation school	10	5.6
	university and college	81	45.5
	Other	18	10.1
	Total	178	100%

Source: own survey, 2020

Table 1: Demographic characteristics of respondent

The above table 1 item 1 shows that 122(68.5%) of total sample respondents are males and the rest 56(31.5%) are females. This indicates that majority of the respondents are male. As the above table 1 item 2 shows, within category below 25 (48.9%), the category of between 26-35years (40.4%), the category between 36-45yeras (6.7%), above 46 years (3.9%), respectively. This indicates that majority of the respondents are under the category of below 25. from the table1 item 3 most of the respondents are within the level of university and college81 (45.5%), 32(18%%) are Secondary school 9-10, from primary school 1-8 24(13.5%), read and write only respondents 13(7.3%), and those who are studied in vocational school 10(5.6%), and 18(10.15%) said other than above category From the result one can conclude that, majority of the respondents are from university and college student.

4.1.2 How long customer of the bank

Table 2 No. years getting service in the bank

No. years getting service in the bank		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than one year	43	24.2	24.2	24.2
	1-5 years	52	29.2	29.2	53.4
	6-10 years	39	21.9	21.9	75.3
	above 10 years	44	24.7	24.7	100.0
	Total	178	100.0	100.0	

Source: own survey, 2020

With regard to the being customer of the bank, the table 2 shows that majority of the respondents (29.2%) are 1-5 years customer, 24.2% respondents had 1-5 years customer, 21.9% for 6-10 years and 24.7% are the bank customer for more than 10 years. Most respondents are being customer of the bank for 1-5years.

4.1.4 How long use e-banking technologies

Table 3 NO. Years using e-banking technologies

NO. Years using e-banking technologies		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 1 year	56	31.5	31.5	31.5
	1-5 years	81	45.5	45.5	77.0
	6-10 years	39	21.9	21.9	98.9
	above 10 years	2	1.1	1.1	100.0
	Total	178	100.0	100.0	

Source: own survey, 2020

With regard to start using e-banking technologies, the above table 3 shows majority of the respondent 45.5% start from past 1-5 years, 31.5% of respondent start less than 1 years ago, 21.9% start 6-10 years ago and 1.1% respondent start for more than 10 years ago.

4.1.5. Income level of respondent

Table 4 income level

Income level		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 1000	37	20.8	20.8	20.8
	1000-5000	69	38.8	38.8	59.6
	6000-10000	61	34.3	34.3	93.8
	more than 10000	11	6.2	6.2	100.0
	Total	178	100.0	100.0	

Source: own survey, 2020

From the table 4 most of the respondents are within income level of 1000-5000 birr monthly 69(38.3%), 61(34.3%) earn 6000-1000 birr, 37 (20.8%) earn less than 10000 and11 (6.2%)of respondent earn more than 10000. From the result one can conclude that, majority of the respondents have monthly income of 1000-5000 birr.

4.1.6 Types of electronic banking

Table 5 types of e-banking

Type of e-banking channel used by customer		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	internet banking	8	4.5	4.5	4.5
	ATM	102	57.3	57.3	61.8
	mobile banking	61	34.3	34.3	96.1
	Hello cash	4	2.2	2.2	98.3
	credit card	1	.6	.6	98.9
	Other	2	1.1	1.1	100.0
	Total	178	100.0	100.0	

Source: own survey, 2020

As indicated in the table 5 from the total respondents of included in this survey 102(57.3%) respondents use ATM services, 61(34.3%)respondents Use mobile banking, 8(4.5%) respondents use internet banking,4(2.2%) respondent use Hello cash.

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

Table 6 bank encouragement for customer

Bank support		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	97	54.5	54.5	54.5
	in some extent	57	32.0	32.0	86.5
	No	24	13.5	13.5	100.0
	Total	178	100.0	100.0	

As far as the above table 6 the encouragement of bank for customer is concerned majority 97(54.5 %) of the respondents included in this survey believes that the bank support them to use the technology, 57 (32 %) of the respondents believes the bank encouraged customer in some extent and while the rest24 (13.5 %) of the respondents said the bank didn’t encouraged them to adopt the technologies.

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

Table 7 challenge for e-banking usage

Challenges		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	167	93.8	93.8	93.8
	No	11	6.2	6.2	100.0
	Total	178	100.0	100.0	

As the above table 7 shows from the total respondent 167(93.8%) said there are challenge that affect e-banking usage and 11(6.2%) of respondent said there is no challenge that affect e-banking usage.

4.1.9.Factors influencing E-Banking use in wegagen bank

Table 8 major factors influencing e-banking usage

Major factors		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	perceived risk	32	18.0	19.2	19.2
	perceived usefulness	25	14.0	15.0	34.1
	networking problem	80	44.9	47.9	85.0
	customer awareness	30	16.9	18.0	100.0
	Total	167	93.8	100.0	
Missing	System	11	6.2		
Total		178	100.0		

The research have shown in the above table 8 The majority of the respondent 81(45.5%) select networking system, 35(19.7%) select perceived risk, 30(16.9%) select customer knowledge about technologies and 25(14.0%) select perceived usefulness.

4.2 .Descriptive analysis

There are a number of factors, which affect customer to use e-banking, the researcher 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.

4.2.1. Perceived risk related factors

Table 9 perceived risk related factors

	Terms	Alternative	Respondent	percent
1	Using e-banking technologies have safer than traditional banking.	s. disagree Disagree Undecided Agree s. agree total	21 11 20 92 34 178	11.8% 6.2% 11.2% 51.7% 19.1% 100%
2	I believe that my personal info will kept confidentially	s. disagree Disagree Undecided Agree s. agree total	14 19 38 72 35 178	7.9% 10.7% 21.3% 40.4% 19.7% 100%
3	I trust the transaction conducted through e-banking is safe and private	s. disagree Disagree Undecided Agree s. agree total	11 24 58 63 22 178	6.2% 13.5% 32.6% 35.4% 12.4% 100%
4	I confident wegagen have enough specialist to detect fraud and info theft	s. disagree Disagree Undecided Agree s. agree total	25 37 40 55 21 178	14.0% 20.8% 22.5% 30.9% 11.8% 100%
5	I don't fear the system may not be properly work	s. disagree Disagree Undecided Agree s. agree	33 64 41 30 10	18.5% 36.0% 23.0% 16.9% 5.6%

The above table 9 item 1 shows customer degree of agreement to different perceived risk related factors they may encounter while they deal with e-banking in wegagen bank in wolkite branch. Regarding using e-banking technologies are safer than traditional banking technologies, 92 (51.7%) agreed, 34(19.2%) of respondent strongly agreed, 20(11.2%) of respondents are undecided, 21 (6.2 %) of respondents disagree and 11 (11.8%) 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 9 item 2 shows concerning customer belief in their personal data will kept confidentially 72 (40.4%) agreed, 35(19.7%) of respondent strongly agreed, 38(21.3%) of respondents are undecided, 19 (10.7 %) of respondents disagree and 14(7.9%) of respondents are strongly disagree. Therefore, most respondent included in this research are agreed their personal data will kept confidentially.

The above table 9 item 3 shows concerning customer trust their transaction through e-banking is safe and secure 63 (35.4%) agreed, 22(12.5%) of respondent strongly agreed, 58(32.3%) of respondents are undecided, 24 (13.5.5 %) of respondents disagree and11 (6.2%) 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 9 item 4shows concerning customer confident that wegagen bank have enough specialist to detect fraud and theft 55(30.9%) agreed, 21(11.8%) of respondent strongly agreed, 40(22.5%) of respondents are undecided, 37 (20,8 %) of respondents disagree an25(14.0%) of respondents are strongly disagree. According to finding most respondent included in this research agreed that wegagen bank have enough specialist to detect fraud and theft.

The above table 9 item 5 shows concerning are they don't fear the system may not be properly work 30(16.9%) agreed, 10(5.6%) of respondent strongly agreed, 41(23.0%) of respondents are undecided, 64 (36.0%) of respondents disagree and 33(18.5%) 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. The general analysis of perceived risk

Table 10 general analysis of perceived risk

Perceived risk		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	1.7	1.7	1.7
	Disagree	16	8.9	8.9	10.6
	Undecided	54	30.3	30.3	40.9
	Agree	94	52.8	52.8	93.7
	strongly agree	11	6.3	6.3	100.0
	Total	178	100.0	100.0	

The above table 10 shows the general analysis of perceived risk related factors on this regard majority of the respondent 52.8% of respondent agreed using e-banking have not risk, 30.3% of respondent undecided, 8.9% disagree, 6.3% strongly agree and 1.7% strongly disagree with using e-banking have no risk. Therefore researcher can conclude that majority of e-banking user in wegagen bank have not risk to use e-banking technologies. The researcher finding the only risk thy face on e-banking usage is operational risk.

4.2.3 Perceived usefulness related factors

Table 11 perceived usefulness related factors

NO	Terms	Alternative	respondent	Precent
1	I can gain e-banking service any time 24 hours	s. disagree Disagree Undecided Agree s. agree total	13 40 21 81 23 178	7.3 22.5 11.8 45.5 12.9 100.0
2	E-banking increase the bank access to you as well as convenience.	s. disagree Disagree Undecided Agree s. agree total	11 12 20 98 37 178	6.2 6.7 11.2 55.1 20.8 100.0

3	Does you believe using e-banking will save your time	s. disagree Disagree Undecided Agree s. agree missing total	10 10 8 104 44 2 178	5.6 5.6 4.5 58.4 24.7 98.9 1.1 100
4	Does you believe that using e-banking will save your money	s. disagree Disagree Undecided Agree s. agree total	24 34 30 68 22 178	13.5 19.1 16.9 38.2 12.4 100.0
5	Does you believe that using e-banking will save your effort?	s. disagree Disagree Undecided Agree s. agree total	9 8 19 98 44 178	5.1 4.5 10.7 55.1 24.7 100.0
6	Does you believe that using e-banking enhance your relation with bank**.**	s. disagree Disagree Undecided Agree s. agree total	27 21 18 87 25 178	15.2 11.8 10.1 48.9 14.0 100.0

The above table 11 item 1 shows customer degree of agreement to different perceived usefulness related factors when they adopt e-banking in wegagen bank in wolkite branch. Regarding customer can gain e-banking service any time 24 hours, 82 (45.5%) agreed, 40(12.9%) of respondent strongly agreed, 21(11.2%) of respondents are undecided, 40 (22.5 %) of respondents disagree and 13 (7.3%) 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 11 item 2 shows concerning E-banking increase the bank access to you as well as convenience. 98 (55.1%) agreed, 37(20.7%) of respondent strongly agreed, 20(11.3%) of respondents are undecided, 12 (6.7 %) of respondents disagree and 11(6.2%) 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 11 item 3 shows concerning customer Does you believe using e-banking will save their time 98 (55.1%)agreed, 37(20.8%) of respondent strongly agreed, 20(11.2%) of respondents are undecided, 12(6.7 %) of respondents disagree and 11(6.2%) 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 11 item 4 shows concerning customer Does you believe using e-banking will save their money 68(38, 2%) agreed, 22(12.4%) of respondent strongly agreed, 30(16.9%) of respondents are undecided, 34(19.1%) of respondents disagree and 24(13,5%) of respondents are strongly disagree. Hence, most respondent included in this research agreed using e-banking will save their money.

The above table 11 item 5 shows concerning customer Does you believe using e-banking will save their effort 98(55.1%)agreed, 44(24.4%) of respondent strongly agreed, 19(10.9%) of respondents are undecided,8(4.5%) of respondents disagree and 9(5.1%) of respondents are strongly disagree. Therefore, most respondent included in this research agreed using e-banking will save their effort.

The above table 11 item 6 shows concerning Does you believe that using e-banking enhance your relation with bank. 87(48.9%) agreed, 25(14.0%) of respondent strongly agreed, 18(10.1%) of respondents are undecided, 21 (11.8%) of respondents disagree and 27(15.2%) of respondents are strongly disagree. Hence, most respondent included in this research agreed using e-banking enhance your relation with bank.

4.2.4 The general analysis of perceived usefulness

Table 12 the general analysis of perceived usefulness

Perceived usefulness		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	7	3.9	3.9	3.9
	Disagree	12	6.7	6.7	10.6
	Undecided	33	18.5	18.5	30.9
	Agree	101	56.7	56.7	86.5
	strongly agree	25	13.5	13.5	100.0
	Total	178	100.0	100.0	

The above table 12 shows the general analysis of customer perceived use fullness on e-banking. Majority of the respondent 56.7% agreed , 18.5% undecided, 13.5% strongly agree, 6.7% disagree, 3.9% strongly disagree. Therefore research can conclude that majority of the respondent understand the benefit of using e-banking technologies.

4.2.5 Networking system related factors

Table 13 networking system related factors

	Terms	Alternative	Respondent	percent
1	There is sufficient network Availability in your area to use e-banking	s. disagree	27	15.2
		Disagree	55	30.9
		Undecided	39	21.9
		Agree	51	28.7
		s. agree	6	3.4
		total	178	

				100.0
2	The network system is fast to make transaction through e-banking	s. disagree Disagree Undecided Agree s. agree total	29 57 54 34 4 178	16.3 32.0 30.3 19.1 2.2 100.0
3	There is no system failures challenge to use e-banking	s. disagree Disagree Undecided Agree s. agree total	**41** **74** **29** **26** **8** **178**	**23.0** **41.6** **16.3** **14.6** **4.5** **100.0**
4	The bank IT specialist respond quickly for network failure	s. disagree Disagree Undecided Agree s. agree total	21 67 48 35 7 178	11.8 37.6 27.0 19.7 3.9 100.0
5	The bank use updated and innovative application and network system	s. disagree Disagree Undecided Agree s. agree total	15 64 34 54 11 178	8.4 19.1 30.3 36.0 6.2 100.0

The above table 13 item 1 shows customer degree of agreement to different networking system related factors when they adopt e-banking in wegagen bank in wolkite branch. Regarding There is sufficient network Availability in your area to use e-banking, 51 (28.7%) agreed, 6(3.4%) of respondent strongly agreed, 39(21.9%) of respondents are undecided, 39 (21.9 %) of respondents disagree and 27 (15.2%) 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 13 item 2 shows concerning the network system is fast to make transaction through e-banking. 34(19.1%) agreed, 4(2.2%) of respondent strongly agreed, 54(30.3%) of respondents are undecided, 57(32.0 %) of respondents disagree and 29(16,3%) 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 13 item 3 shows concerning There is no system failures challenge to use e-banking 26(14.6%)agreed, 8(4.5%) of respondent strongly agreed, 29(16.2%) of respondents are undecided, 74(41.7 %) of respondents disagree and 41(23.0%) 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 13 item 4 shows concerning The bank IT specialist respond quickly for network failure customer35 (19.7%)agreed, 7(3.9%) of respondent strongly agreed, 48(19.7%)of respondents are undecided, 67(27.0%) of respondents disagree and 2(11,5%) 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 13 item 5 shows concerning The bank use updated and innovative application and network system The 54 (30.7%)agreed, 11(5.9%) of respondent strongly agreed, 34(19.7%)of respondents are undecided,64(36.0.0%) of respondents disagree and

15(8.4%) of respondents are strongly disagree. Hence, most respondent included in this research disagree the bank use updated and innovative application and network system.

4.2.5.1 The general analysis on networking system related factors

Table 14 general analysis on networking system related factors

Networking system		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	22	12	12	12
	Disagree	94	52.8	52.8	54.8
	Undecided	31	17.4	17.4	72.7
	Agree	26	14.6	15.6	88.8
	Strongly agree	5	2.2	2.2	1000
	Total	178	100.0	100.0	

The above table 14 shows the general analysis of networking system factors on this regard majority of the respondent 52.8% of respondent disagreed, 30.3% of respondent undecided, 8.9%agree, 6.3% strongly agree and 1.7% strongly agree. Therefore the research can conclude that majority of e-banking user in wegagen bank in wolkite branch have networking system problem.

4.2.6. Customer knowledge related factors

Table 15 customer knowledge related factors

	Terms	Alternative	Respondent	Percent
1	my interaction with e-banking is easy and understandable	s. disagree	8	4.5
		Disagree	13	7.3
		Undecided	44	24.7
		Agree	96	53.9
		s. agree	17	9.6
		total	178	100.0

2	wegagen provide clear information about how to make transaction through e-banking	s. disagree Disagree Undecided Agree s. agree total	11 20 24 109 14 178	6.2 11.2 13.5 61.2 7.9 100.0
3	Learning to use e-banking is easy for me	s. disagree Disagree Undecided Agree s. agree total	9 23 36 88 22 178	5.1 12.9 20.2 49.4 12.4 100.0
4	I understand the language and symbols of the system	s. disagree Disagree Undecided Agree s. agree total missing total	13 24 34 80 25 176 2 178	7.3 13.5 19.1 44.9 14.0 98.9 1.1 100.0
5	I have skill to use e-banking	s. disagree Disagree Undecided Agree s. agree total missing total	9 14 39 82 32 176 2 178	5.1 7.9 21.9 46.1 18.0 98.9 1.1 100

The above table 15 item 1 shows customer degree of agreement for different questions on customer knowledge about technologies when they adopt e-banking in wegagen bank in wolkite branch. Regarding their interaction with e-banking is easy and understandable, 96(53.9%) agreed, 17(9.6%) of respondent strongly agreed, 44(24.7%) of respondents are undecided, 13(7.3%) of respondents disagree and 8 (4.5%) 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 15 item 2 shows concerning wegagen provide clear information about how to make transaction through e-banking 109(61.2%) agreed, 20(11.2%) of respondent strongly agreed, 24(13.5%) of respondents are undecided, 14(7.9 %) of respondents disagree and 11(6.2%) of respondent strongly disagree. Hence, most respondent included in this research are agree that wegagen provide clear information about how to make transaction through e-banking.

The above table 15 item 3 shows concerning Learning to use e-banking is easy for them 88(49.4%) agreed, 22(12.4%) of respondent strongly agreed, 36(20.2%) of respondents are undecided, 23(12.9%) of respondents disagree and 9(5.1%) 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 15 item 4 shows concerning their understanding in the language and symbols of the system 80(44.9%) agreed, 25(14.0%) of respondent strongly agreed, 34(19.1%) of respondents are undecided, 24(13.5%) of respondents disagree and 13(7.3%) 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 15 item 5 shows concerning are they I have skill to use e-banking 82(46.1%) agreed, 32(18.0%) of respondent strongly agreed, 39(21.9%) of respondents are undecided, 14(7.9%) of respondents disagree and 9(5.1%) of respondents are strongly disagree. Hence, most respondent included in this research agreed they I have skill to use e-banking.

4.2.6.1 The general analysis on customer knowledge related factors

Table 2 general analysis on customer knowledge related factors

Customer knowledge		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	8	4.4	4.4	4.4
	Disagree	16	8.9	8.9	14.6
	Undecided	34	19.1	19.1	33.7
	Agree	90	50.5	50.5	85.2
	strongly agree	30	16.8	16.8	100.0
	Total	178	100.0	100.0	

The above Table 18 show the overall percentage of all items constructs for customer knowledge about e-banking usage. According to represented data 50.5% of respondent agreed, 19.1% of respondent undecided, 16.8% strongly agree, 8.9% disagree, 4.4% strongly disagree. The majority of respondent agreed on that thy have enough understanding and knowledge to use e-banking technologies.

4.2.7. Comparison of factors affecting e-banking usage in wegagen bank

Table 17 comparison of major factors

NO	Variables	Total average	Rank
1	Networking system	*2.21*	*1*
2	Perceived risk	*3.12*	*2*
3	Customer knowledge	*3.53*	*3*
4	Perceived usefulness	*3.57*	*4*

As the above table17 shows the major factor that influence customer to use e-banking is networking problem with a mean of 2.21. Perceived risk 3.12, perceived usefulness 3.53 and customer knowledge has a mean of 3.53.

Chapter Five

5. Summary, Conclusion and Recommendations

5.1 Summary of major finding

This research conducted to investigate the factors that influence customer to use e-banking in wegagen bank wolkite branch to successfully meet the objective of the study questionnaire were distributed and collected 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 68.5% are males.
- 48.9% of the respondent are belongs to the age group of below 25
- 29.2% of the respondents are customer of the bank in the range between 1-5 years. And also 45.5% of respondent start using e-banking technologies in range between 1-5 years.
- Most respondent 45.5% education level are university and college.
- The income level of majority of the respondent are 1000-5000.
- 8 respondents' uses internet banking, 102 respondents uses ATM, 61 of the respondents use mobile banking, 4 respondents uses hello cash.
- Most of the respondent 54.5% said the bank give support to use e-banking technologies.
- 93.8% of respondent said there is challenge to use e-banking.

The result also shows that networking system related factors has mean of 2.21 are the most important and highly significant factors that affect e-banking usage in wegagen bank . Majority of the respondent are not influenced by security risk the researcher finding the only risk for customer are operational or functional risk. The researcher finding the perceived usefulness and customer knowledge about the technologies has a mean of 3.57 and 3.53. This indicates they don't have influence on e-banking usage.

5.2. CONCLUSION

The objective of this study was to assess the determinant factors that influence e-banking usage in Wegagen bank in wolkite branch. The researcher focused on four main variables that are networking problem, 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 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 is safe and private, they are confident the bank have enough specialist to detect fraud and info theft. According to study the only risk that customer face are operational risk which is fear of the system may not be properly work

According to finding majority of e-banking user have high Perceived usefulness which are they believe that they can gain e-banking service any time 24 hours, E-banking increase the bank access to them as well as convenience, they believe that using e- banking will save their time, they believe that using e-banking will save their money, they believe that using e-banking will save their effort, they believe that using e-banking 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, The bank 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 customer to use e-banking technologies.

5.3.RECOMMENDATIONS

The researchers 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 recommend 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
- The bank should increase the capacity of the network system to much with increasing number of e-banking user
- Although there is concentrated customer in bank branches Based on result of the research 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.

5.4. 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 influencing customer to use e-banking this 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 customer to use e-banking. To get more explanations of the factors other variables should identified and include in future researches. Future researcher should select proportional and adequate number of respondent from different age and educational level group.

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APPENDIX

QUESTIONNAIRE

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMIC

DEPARTMENT OF MARKETING MANAGEMENT

Dear respondent,

Dear respondent the purpose of this questionnaire is designed to **assess the factors that influence customer to use e-banking in wegagen bank in wolkite branch**. As a part of the researcher would like to to gather some information from you which will help us in an in depth study of the research. Since the Questionnaire is being used for academic purpose; the information gathered from you will be 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.

PART ONE: PERSONAL INFORMATION (CHARACTERISTICS)

1.1. Sex

☐ Male ☐ Female

1.2. Which 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 1-8

☐

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 (√)**
1	Internet banking	
2	ATM	
3	Mobile banking	
4	Hello cash	
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

☐ yes ☐ no

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

☐ 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 factors influencing customers in use of e-banking.

	Statements/Items **Perceived risk**	strongly Disagree (1)	disagree(2)	Undecided (3)	Agree (4)	Strongly Agree (5)
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 wegagen 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	Wegagen bank 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?

1. What you like to say about E-banking technology? Usage?
2. If there is other challenges to use e-banking? please describe it below
1. ____
   ________________________________.
3. General comments if you would like to recommend?