WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF ACCOUNTING AND FINANCE

ASSESSMENT OF THE OPPORTUNITIES AND CHALLENGES OF ADOPTING ELECTRONIC BANKING THE CASE OF COMMERCIAL BANK OF ETHIOPIA, GUBRYE BRANCH

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ADVISORS' APPROVAL SHEET

This is to certify that a thesis on the topic entitled **"ASSESSMENT OF THE OPPORTUNITIES AND CHALLENGES OF ADOPTING ELECTRONIC BANKING THE CASE OF COMMERCIAL BANK OF ETHIOPIA, GUBRYE BRANCH "**

submitted Partial Fulfilment of the Requirements for the BA Degree in Accounting and Finance; the undergraduate program has been carried out by **SEADA AREBU** under my supervision. Therefore, I recommend that the student has fulfilled the requirements and hence hereby can submit the thesis.

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We, the undersigned, members of the Board of Examiners of the final open defence by **SEADA AREBU** have read and her thesis entitled **" ASSESSMENT OF THE OPPORTUNITIES AND CHALLENGES OF ADOPTING ELECTRONIC BANKING THE CASE OF COMMERCIAL BANK OF ETHIOPIA, GUBRYE BRANCH"** and examined the candidate. This is, therefore, to certify that the thesis has been accepted in partial fulfillment of the requirements for the BA degree in Accounting and Finance.

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Final approval and acceptance of the thesis is contingent upon the submission of the final copy of the thesis to the department of Accounting and Finance.

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Acronyms

E-Banking ----------Electronic Banking
ATM ----------Automatic Teller Machine
E-Commerce ---------Electronic Commerce
IT----------Information Technology
PIN----------Personal Identification Number
SMS----------Short Text Message
E-Trade----------Electronic Trade
CBE----------Commercial Bank of Ethiopia
TA----------Technology Association

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Abstract

This study was aimed at assessing opportunities and challenges of adopting electronic banking in commercial bank of Ethiopia in the case of Gubrye branch. The general objective of the study was assessment of the opportunities and challenges of adopting electronic banking from these three specific issues were described. Primary data were collected usng a self administered questionnaire comprised of both open ended and close ended questions. Employees and customers were participants of the study. While census was used for employees I used probability (convinience) sampling technique for selecting the sample of electronic banking customers because of the large number of the target population it is convinient to use. And also descriptive method of data analysis was used in summarizing the collected data and the data analysis has been performed by using tabulation and percentage and interpreted in accordance with the indication of the analysis result. Results the study shows that the benefits of adopting and developing E-banking technology are such as increase productivity, reduces paper work, reduce transaction cost, increase reliability and improve customer service, reduce long queues in banking hall, increase accessibility of the bank services, create good relation among banks and customers. The study also indicated existing opportunities for E-banking adoption and growth such as improvement in the banking habit of the society. The study recommended banks to facilitate proper and continuous creation of awareness by using different mediums, increasing security for E-banking products, create deep awareness about E-banking technology to the community while the government should support adoption of new e-banking systems by facilitating sufficient ICT infrastructure development.

CHAPTER ONE

INTRODUCTION





As an introduction of the study, this chapter presents: background of the study, background of the organization, statement of the problem, research questions, research objective, scope of the study, limitation of the study, significance of the study, research and organization of the whole paper, respectively

1.1 Background of the study

Electronic-banking, also known as internet banking, online-banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. E-banking is critical in the transformation drive of banks in areas such as products and services and how they are delivered to customers. Thus, it is seen as a valuable and powerful tool in the development, growth, promotion of innovation and enhancing competitiveness of bank (Kamel, 2005).

E-banking is an automated delivery of new and traditional banking products or services directly to customers and other financial users through an electronic modem. It is known as an electronic fund transfer which is a form of banking service where funds and financial information are transferred through an exchange of electronic signal among financial institution and users, rather than exchange of cash, check, or other negotiable instrument (Ayana,2014).

The advancement in technology has played an important role in improving service delivery system in the banking industry. In its simplest form (ATM) and deposit machine now allow consumer to carry out banking transaction beyond banking hours. So individuals can check their account balance and make payment without having to go to bank. This is gradually creating a cashless society where consumer no longer has to pay for all their purchase with hard cash. Electronic banking play a greater role in banking industry because it offers the possibility to use banking services in real time of 24 hours a day and 7days a week with no need to be physically present in the bank. Customers of the bank obtain the advantages of managing their accounts (which includes: cash withdrawing, depositing, balance inquiry, inter account fund transfer, online purchase, or bill payment and other services) at any time and any place.

In addition to the customers, E-banking also offers advantages to the bank and the economy as a whole (Bashuri,2016).

The rapidly growing information and communication technology is knocking the front door of every bank in the world, where Ethiopian banks would never be exceptional. Electronic banking has been widely used in developed countries and is rapidly expanding in developed countries .In Ethiopia, however, cash is still the most dominants medium of exchange and Electronic banking system are at an involving stage. In the face of rapid expansion of electronic payment system throughout the developed and developing World, Ethiopia's financial sector cannot remain an exception in expanding the use of electronic banking system. In this context, the study was attempted to trace the present status of Electronic banking and challenges faced in providing the service.

1.2 Background Of The Organization

CBE Gubrye branch is one of CBE, which is located central ethiopia region in Gurage zone Gubrye town administration far from Addis Abeba about 153 kilometer. It is founded as a branch of CBE in 2009 Ethiopian calendar. Now a day it has 1 manager, 2 auditors and 16 staffs, total of 19 internal employees or active workers and many ATM card holders.

1.3 Statement of the problem

Electronic-banking services have benefits for both banks and customers. E-banking provides the customer convenient, faster, easier, reliable, and less expensive financial services (Ayana,2014).Having these advantages, all most all of the financial activities in the developed world are totally digitalized or performed with the help of electronic device and network or internet.

The modern e-banking methods like Automated teller machine, Debit cards,Internet banking, Mobile banking and others are new to the Ethiopian banking sector. However, from the public and the economy there is a strong need for strengthening linkages among banks in order to allow healthy flow of financial resources among financial institutions and optimize the contributions of the entire financial system to the development processes as whole.

When compared with the banking industry operated in developed country, without doubt the banking industry in Ethiopia is underdeveloped and therefore, there is an immediate need to embark on capacity building arrangements and modernize the banking system by employing the state of the art of technology being used anywhere in the world. With a growing number of import - export businesses, and increased international trades and international relations, the current banking system is short of providing efficient and dependable services (Gardachew 2010).

Most of the previous study focused only on the commonly known types of E-banking system mainly mobile banking and automated teller machine. But this study focused on many types of E-banking services that are applicable in commercial bank of Ethiopia such as, automated teller

machine, mobile banking, internet banking, point of sale, debit card, and credit cards. Therefore this study focused on commercial bank of Ethiopia Gubrye branch as per my knowledge there is no similar research conducted on the of assessment of challenges and opportunities of electronic banking specially ,in the case of commercial bank of Ethiopia, Gubrye branch. To fill this gap this study was conduct in assessment of the opportunity and challenges of adopting electronic baking in commercial of Ethiopia in the case of Gubrye branch.

1.4 Research question

1. What are the opportunities of adopting Electronic banking service in Commercial Bank of Ethiopia, Gubrye branch?

2. What are the challenges of adopting Electronic banking system in Commercial Bank of Ethiopia, Gubrye branch?

1.5 Objective of the study

This study has the following general and specific objectives.

1.5.1 General Objective

The general objective of the study was to assess the opportunities and challenges of adopting electronic banking in commercial bank of Ethiopia in the case of Gubrye branch.

1.5.2 Specific objectives

The following were specific objectives of the study

- To identify the opportunities of Electronic banking services.
- To identify the challenges of Electronic banking system.

1.6 Scope Of The Study

The study was mainly concerned with opportunities and challenges of adopting electronic banking in commercial bank of Ethiopia in the case of Gubrye branch. The study was delimited to this area and revealed the opportunities and challenges of adopting electronic banking and also might be increasing trend of electronic banking customers in Gubrye branch from 2021/22-2023/24G.C.

1.7 Significance of the Study

Since the objective of this study was to identify the opportunities and challenges for the adoption of E-banking system and it is in an infant stage in Ethiopia, by investigating the different challenges, the outcomes and results of this study have:-

- Potential value to financial institution, particularly banks to understand the opportunities and challenges related with the practice of E-banking and its advantages in providing services.

- It may provide recommendations for banks about changes needed to accelerate the practice of E-banking to deliver services. ,
- It helps for other researchers on related topics to use the findings of this research as a spring board for further investigation.
- It help for practitioner's or banks to benefit from the adoption of this technology. In addition,
- It helps to fill significant knowledge gaps about E-banking; there by it give insight to researchers as a source of information for further investigation and recommendation that would help management achieve strategic objective by correctly directing efforts in effective & efficient implementation of e-banking service.
- It help to policy makers those concerning bodies in making law about the bank

1.8 Organization of the Paper

This study has five chapters. The first chapter is introduction part which includes; background of the study, statement of the problem, research question and objective of the study, scope of the study, significance of the study and organization of the paper. Chapter two is a literature review which includes theoretical review and empirical review. Chapter three includes methodology of the study. Chapter four includes data analysis and interpretation. Chapter five includes conclusion and recommendation.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter reviews literature that is relevant to the study. The purpose of reviewing literature is to describe research works and other secondary data relevant to the study. The study describes on the challenges and opportunities in the adoption of e-banking products and services.

2.1 The Theoretical Review

2.1.1. The Concept of E-Banking

The concept of E-banking became popular when the banking activities and information technology are merged. The banking transaction became ease after the introduction of computes in banking sector. Banking system is the backbone of the economy on one hand and information technology has become the backbone of banking activities on the other hand. The arrival of the internet not only supported the development of new industries but it also changed the business model of many other. E-banking is a form of banking service where funds are transferred through an exchange of electronic signal between financial institutions, rather than exchange of cash, checks, or other negotiable instruments (Kamrul, 2009). Banks soon started to develop software application that first allowed customers to access their accounts and later allowed them to perform financial operation online. The banks are enabled to automate the accounting process and back office function like maintenance of deposits, Calculation of interest and maintenance of general ledgers. The automation of front-office functions improves the customer service with reduction in processing time, when the internet facilities enter in to banking sector, the inter-bank activities are linked through internet. Internet banking enables a customer to do banking transaction through the banks website in the internet electronic banking or E-Banking is a web-based service that enables a banks customer accesses their account. It also allows the customers to long on the banks website with the help of a bank issued identification and personal identification number. The banking system verifies the user and provides access to the required service. The development of IT, bring the customers closer to the banks are able to offer multiple products or services under “single window” concept. The scientific multiple service channels and delivery mechanism provide a great opportunity to reach and inform the customers with much easiness. The technology has its own role to pay in branch banking activities with variety of options and innovation services (Amtul Fatima 2011)

2.1.2 Forms of E-Banking

2.1.2.1 Automatic teller machines (ATM)

It is an electronic terminal, which gives consumers the opportunity to get banking service at almost any time. To withdraw cash, make deposits, or transfer funds between accounts, a consumer needs an ATM card and a personal identification number (PIN).

2.1.2.2 Point of sale transfer terminal (POS)

The system allows consumers to pay for retail purchase with a check card, a new for debit card. This card looks like a credit card but with significance. The money for the purchase is transferred immediately from account of debt cardholder to the stress account (MALAN 2007)

2.1.2.3 Internet banking

It is an electronic home banking system using web technology in which bank customer are able to conduct their business transaction with the bank through personal computer.

2.1.2.4 Mobile banking

Mobile banking is a service that enable customers to conduct some banking service such as account inquiry and funds transfer by using short text message (SMS). Banks offer internet banking in two main ways. An existing bank with physical office can establish a web site and offer internet banking to its customer in addition to its traditional delivery channels. A second alternative is to establish virtual branches or internet only, bank almost without physical offices. Virtual banks may offer their customers the ability to make deposit and withdraw funds via ATMs or other remote delivery channels owned by other institutions (FURST and NOLLE, 2002, P.S). In the context of this study E-banking were not considered as only transferring of service by using internet connection rather it considered as multi-channel service provided through ATM, Internet, banking, Mobile banking (MOD birr system), point sale terminal and telephone banking.

2.1.2.5 Debit card

A debt card provide for online electronic payment like credit card from saving or current accounts of the cardholder for purchase. This card is a deposit access product where cardholder uses his own money in this bank account through the debit card on the principle of “pay first and use later”. Debt card can be used to make purchase at retail shops and merchant establishments in the same way as the credit card is used. But in order to use the debit card the cash holder must have sufficient balance in his/her account.

2.1.3 Importance of E-banking

2.1.3.1 From the Banks Point of View

Attracting High Value Customers: E-Banking often attracts high profit customers with higher than average income and education levels, which helps to increase the size of revenue streams.

For a retail bank, e-banking customers are therefore of particular interest, and such customers are likely to have a higher demand for banking products. Most of them are using online channels regularly for a variety of purposes, and for some there is no need for regular personal contacts with the bank's branch network, which is an expensive channel for banks to run (Berger & Gensler, 2007).Some research suggests that adding the Internet delivery channel to an existing portfolio of service delivery channels results in nontrivial increases in bank profitability (Young, 2007). These extra revenues mainly come from increases in non interest income from service charges on deposit / current accounts. These customers also tend to be of high-income earners with greater profit potential.

Enhanced Image: E-banking helps to enhance the image of the organization as a customer focused innovative organization. This was especially true in early days when only the most innovative organizations were implementing this channel. Despite its common availability today, an attractive banking website with a large portfolio of innovative products still enhances a bank's image. This image also helps in becoming effective at e-marketing and attracting young/professional customer base. (Young, 2007).

2.1.3.2 Benefits from the Customers' Point of View

The main benefit from the bank customers' point of view is significant saving of time by the automation of banking services processing and introduction of an easy maintenance tools for managing customer's money. The main advantages of e-banking for corporate customers as per (BankAway! 2001; Gurău, 2002) are Reduced costs in accessing and using the banking services, Increased comfort and time saving, Transactions can be made 24 hours a day, without requiring the physical interaction with the bank and Quick and continuous access to information.

2.1.3.3 Benefits to General Economy

Electronic Banking as already stated has greatly serviced both the public and the banking industry. This has resulted in creation of a better enabling environment that supports growth, productivity and prosperity. Besides many tangible benefits in the form of reduction of cost, reduced delivery time, increased efficiency, reduced wastage, banking electronically controlled and thoroughly monitored environment and discourage many illegal and illegitimate practices associated with banking industry like money laundering, frauds and embezzlement. Further E-banking has helped banks in better monitoring of their customer base. This is a useful tool in the hand of the bank to device suitable commercial packages that are in conformity with customer needs. As e- banking provide opportunity to banking sector to enlarge their customer base, a consequence to increase the volume of credit creation which results in better economic condition. Besides, E-banking has also helped in documentation of the economic activity of the masses (Mahdi Salehi, 2004).

2.1.4 Challenges of E-Banking

Sustainable system and information technology had allowed the banks to accomplish their objective to offering customers with quick, helpful, swift, accurate, and enhance services as

compared to manual banking system. However the shortage of technological systems support also had a negative impact on internal marketing process (Amtul Fatima, 2011). Some of the challenges are discussed below.

Security: it is first and foremost requirement of E-banking as the internet is inherently unsecured. Securing the process in E-banking involves permit both customer and banker and protecting the information to be transmitted from interception. This authentication can be done using user ID and passwords. Banks should take effective steps for the interests of customers from data tampering and hacking. Software failures can also destroy entire portions of a network and bring huge losses. In e-banking system there are many ways in which private information may be accesses by attackers. And this information could be used to make fake transactions that could lead to a loss of money.

Infrastructure: The other challenge for e-banking is absence well developed infrastructure. For effective deployment of e-banking services, it is necessary to have a reliable and cost effective infrastructure that can be accessible to the majority of the population. The base communication infrastructure for e-banking is computer network with internet facility. Most of the transactions use internet to communicate with the customers. Automating the banking services is another prerequisite for e-banking. Close financial links between banks and other financial institutions is necessary. This link is used for clearing and payment systems among these institutions.

Heavy Investment Costs: In order to offer e-banking services, banks have to invest huge amount of money. They have to incur heavy maintenance costs also. This may not be the problem for well-established banks. But in case of new and small banks, they have to face financial problems at the initial stage. Banks in developed countries have already deployed huge amount of investments for e-banking services. For banks in developing and underdeveloped countries, this may create financial crisis.

2.1.5 E-banking system in Ethiopian banking industry

The appearance of E-banking in Ethiopia goes back to the late 2001. When the largest state owned commercial bank of Ethiopia (CBE) introduced ATM to deliver service to the local users. In addition to eight ATM located in Addis Ababa, CBE has had visa membership since November 14, 2005. But due to lack of appropriate infrastructure it failed to reap the fruit of its membership. Deposit being the pioneer in introducing ATM based payment system and acquired visa membership, CBE logged behind Dashen Bank, which worked aggressively to maintain its lead in E-payment system. As CBE, continues to move at a snail space in its turnkey solution for card based payment system. Dashen bank remains so far the player in field of E-Banking since 2006(GARDACHEW, 2010).

Dashen bank, a forerunner in introducing E-banking in Ethiopia has installed ATMs at convenient location for its own cardholders. Dashen ATM is available 24 hours a day, seven day a week and 365 days a year providing service to debit cardholders and international visa

cardholders coming to the country. At the end of June 2009, Dashen bank has installed more than 40 ATMs in its area branches. University compounds, shopping malls, restaurants and hotels. In the year 2011 the payment card service have witnessed significant strides, Dashen ATM service expanded to 70 and 74 pos terminals (GEMECHU, 2014).

By the end of 2008 Wegagen bank has signed an agreement with technology association (TA), a Kenyan based information technology (IT) firm, for development of the solutions for the payment system and installation of a network of ATMs. On December 30, 2008 zemen bank, the only Ethiopian bank anchored in the idea of single branch banking, by launching full-blown internet banking, a service which is new to Ethiopian banking industry in the year 2010. The bank tested the venture through its first phase of the on line service, and now it is already started the full-fledge version, which enable customers to make online money transfer freely. Previously, the online banking service, Delivered by the bank, only gave access to bank statement and exchange rate information. The new and never been tried service proposed by roll uploading system where employers could upload pay roll to the system and make payments to individual worker's account online and online utility bill settlement system, when utility companies are ready (ASRAT, 2010).

2.2 Empirical Review

Some related studies were conducted by different researchers in different parts of the worlds. However, there are limited numbers of studies conducted in Ethiopia on the adoption of technological innovation. Especially Gardachew (2010) conducted research on opportunities and challenges of E-banking in Ethiopia. The aim of his study was focused on analyzing the status of electronic banking in Ethiopia and investigate the main challenges and opportunities of implementing E-banking system. The result of his study revealed that as there was lack of suitable legal and regulatory frame works for E-commerce and E-payments, political instability in neighboring countries, high rate of illiteracy and absence of financial networks that links different banks.

Perceived benefits (relative advantage) Wondwossen and Tsegai (2009) also studies on the challenges and opportunities of E-payment in Ethiopia, their objective was studying of E-payment practices in developing countries, Ethiopia. The authors employs interviews and site observation to investigate challenges to E-payment in Ethiopia and fund that the main obstacles to the development of E-payment are lack of customer trust in the initiatives, unavailability of payment laws and regulations particularly for E-payment, lack of skilled man power and frequent power disruption.

According to Wondwossen and Tsegaye (2009), an adequate legal structure and security frame work could foster the use of E-payments, which is contradicting with the finding of the previous study. On the other hand the study conducted by Daghfous and Toufaily (2007) on the success and critical factors in adoption of E-banking by Lebanese banks. The research was conducted on the factors that can lead to success the adoption of E-banking and the other factors that can constitute as barrier to its adoption, it focus on the organizational, structural and strategic factors which can accelerate or, on the country, slow the adoption of this electronic mode of distribution and communication by the banks, through analyzing the case of Lebanese market. In order to test the validity of the theoretical frame work, structured survey was used, interview questionnaire that was given to E-banking managers or to information technology managers of all the banks on the official list of institutions operating on the Lebanese market, with a total of 57 banks, 31 of them operate internationally and 26 are strictly local were used to gather data.

The result of their study shows that the organizational variables (bank size, functional division, technical infrastructure, perceived risks, decision markets international experience and mastery of innovation) are variables which exert significant impact on the adoption of E-banking among the structural characteristics, the result revealed that internal technological environment of the bank is a very important factor in determining the adoption of E-banking, also the result shows that banks which are developing in the international scale are more likely to adopt E-banking innovations. Finally the result of the study indicated that extent of penetration of E-banking in the growth phase of an emerging market has an important correlation with improvement of commercial performance.

The study conducted by Kerem, K(2008) on the adoption of electronic banking was underlying consumer behavior and critical success factors conducted in Estonia. The study was intended to study the further understanding of, how consumers perceive electronic banking in the heyday of interactive channels in Estonia, as Estonia, is internationally renewed for being pioneer in the acceptance of new technologies. A series of an in depth interviews was conducted with leading industry experts in the selection criterion for respondent was mainly their involvement with the development of internet banking systems from the early days of its emergence. The survey conducted for this research addressed six different issues influencing the adoption of internet banking (Better prices, Recommendations, Better service, Marketing efforts, Better access and higher privacy).

The most important factors in starting to use internet banking are first and for better access to the service (convenience), better prices and higher privacy. Better service (i.e. performing self-service over office service) was also of above the average importance. Two factors that the respondent did not consider relevant to their adoption decision were banks marketing activities did not consider relevant to their adoption decision were banks marketing activities and personal recommendations from friends and colleagues. Also the survey conducted six main obstacles (computer and difficult, no access to internet, internet banking is expensive, low security, have had no chance to try and prefer personal contact) in adopting internet banking (results of preliminary study, 100 respondents), the most important factor discouraging the use of internet banking are lack of internet access and not having a chance to try out internet banking in a safe environment.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 The Research design

This study has employed descriptive research design. The reason behind using descriptive design is because the study needs narration of currently existing challenges of e-banking service and opportunities of adopting e-banking in commercial bank of Ethiopia in the case of Gubrye branch.

3.2 Source of data

Primary data were utilized in this study and employees of the bank and users of any of e-banking services of the bank were participants and hence sources of the data.

3.3 Method of Data Collection

To acquire the intended information self administered questionnaire was used as data collection tool. The questionnaire was comprised of both open-ended and close-ended.

3.4 Target populations

The target population of this study includes all the employees and the customers who use of electronic banking service; numerically the size of the employees was 19 and also the size of Electronic Banking Users customers was 6,100.

3.5 Method of Sampling and Sample Size

The sampling technique that I used in this study was convinience sampling. This technique of sampling was used because it is convenient to use because of the existence a lot of customers. This study was conducted in commercial bank of Ethiopia, Gubrye branch thus the target population of this study were the employees and 6100 customers of commercial bank of Ethiopia Gubrye branch. There were 19 employees on the organization, so I used all employees for this study because their size is small. From the total 6100 customers, a sample of size of 98 customers was computed applying Yamane's formula at 10% significance

$n = N /1+N(e)^2$

$n = 6100 / 1+ 6100(0.1)^2$

$n = 98$

3.6 Method of data analysis and interpretation

After gathering the necessary information from all respondents and sources, I analyzed the data by using descriptive method of data analysis by using table and percentage to clarify each

objective. A descriptive analysis was use to present and interpret the data collected on various variables, percentages and tables were employed to analyse the data.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter discusses the data gathered from the sampled customers of electronic banking users, and employees of the commercial bank of Ethiopia in Gubrye branch. All the data is obtained through questionnaires containing close and open ended questions.

Out of the customers of commercial bank and employees of the branch a total of 19 employees and the bank have a lot of customer so I used census for employees and 98 customers were selected as sample respondent using convenient sampling techniques. Questionnaires were prepared for both employees of the bank and user of E - banking.

I have distributed 19 questionnaires to employees and 98 questionnaires to the customers to fill the necessary data on the questionnaires all the distributed questionnaires to customers are not turned to me, among the total customers 23 of them are not willing respond (turn back) the questionnaires, among the total employees 3 of the questionnaires are not turned and because of this I used 16 employees questionnaires and 75 customers questionnaires to analyze the research.

4.1 Personal information of the respondents

Table 4.1 Background characteristics of customers & employees

№.	**Item[General characteristics]**	**E-banking customers**		**Employees of CBE**	
		№.	**%**	**№.**	**%**
1	***Sex***				
	Female	26	34.6	5	31.25
	Male	49	65.33	11	68.75
	Total	**75**	**100**	16	100
2	***Age***				
	18-25	41	54.66	5	31.25
	26-35	18	24	6	37.5
	36-45	12	16	4	25
	46 and above	4	5.33	1	6.25
	Total	**75**	**100**	**16**	**100**
3	***Educational Back Ground***				
	Elementary	3	4	0	0
	High School	9	12	0	0
	Diploma	21	28	2	12.5
	Degree	36	48	10	62.5
	Post Graduate	2	2.66	4	25
	Other	4	5.33	0	0
	Total	**75**	**100**	**16**	**100**

4	**Year of experience**				
	1-5			**7**	**43.75**
	6-10			**6**	**37.5**
	Above 10 years			**3**	**18.75**
	Total			**16**	**100**

Source :(*Questionnaire) 2025*

According to item 1 of Table 4.1, the male and female respondent of electronic banking customers account for 65.3 % and 34.6% respectively and for commercial bank employees 68.75% and 31,25% respectively from this one can possibly said that the majority of the sample respondents are male.

From the total number of electronic banking customers 54.66% and 31.25% of the employees of are in the age category of 18-25, 24% and 37.5% of the respondents are in the age group of 26-35, 16% and 25% of them are in the age group of 36-45 and, the rest 5.33% and 6.25% are in the age of above 45 for the customers and employees respectively. This implies that the electronic banking customers and employees are more of the preference of adolescents than any other groups.

Considering education level of respondents 4% of the customers are elementary level, 12% of the customers are high school level, 28% of the customers are diploma holders, 5.33% are in other group, 48% of customer are degree holder and 2.66% are post graduate and 12.5% of the employees are diploma holder, 62.5% of the employees are first degree holders and 25% of employees are master holder, Therefore, the majority of electronic users and employees of the bank are evaluated and widely used by first degree holders.

Among the total number of employees 43.75% of them has the experience of 1-5 years, 37.5% have 6-10 year experience, and the other 18.75% are experienced above 10 years. Therefore majority of the employees are experienced and they have adapted the working environment.

4.2. Findings of the Study

I have tried to investigate the service delivery of local electronic payments system (visa card) and other electronic banking services such as mobile banking and point of sale(POS) from point of the service holders of the bank. To this end, various questions were posed to sample respondents mainly related to service delivery. Thus in this selection responses from the customers are summarizes in the form of percentage and presented as follows.

4.2.1 Findings on Electronic banking customers and users

Table 4.1.1 The occupation of E-banking customers

Item	Types of response	Respondents	
What is your occupation?		Frequency	%

	Students	39	52
	Merchant	18	24
	Employees	15	20
	Other	3	4
	Total	75	100

Source :(Questionnaire) 2025

According to the above table 4.1.1From the total respondents 52% of respondents replied that they are students, 24% responds merchant, 20% replied that employee and others 4% replied that they are certificated. From this result one can conclude that most of the customers are students because this branch is near the campus.

Table 4.1.2 Awareness of the customers about visa card

Item	Types of respondents	Respondents	
Do you have awareness about Commercial bank Visa card?		Frequency	%
	Yes	55	**73.33**
	No	15	20
	No response	5	**6.67**
	Total	**75**	**100**

Source :(Questionnaire) 2025

As it is shown the item of table 4.1.2 respondents were asked if they have any awareness about commercial bank visa card. As it is indicated in the table 73,33% of the respondents have awareness about information about commercial bank visa card and 20% of them do not have any awareness about the visa card and 6.67% of them did not give response. This indicates that majority of the respondents are aware about commercial bank visa card. Therefore it is possible to say that the Bank's provides reliable awareness for customers about visa card as well people are aware of bank development information.

Table 4.1.3 Customers having Visa Card

Item	Types of response	Respondents	
Do you have commercial bank Visa card?		Frequency	%
	Yes	60	**80**
	NO	15	**20**
	NO Response	0	0

	Total	**75**	**100**

Source :(Questionnaire) 2025

As shown in the above table 4.1.3 customers were asked for using commercial bank visa card and 80% of the respondent's uses, and 20% of them aren't using. One can easily notice from the above data majority of the respondents said they are users of visa card. This means more of customers knowing the importance of visa card in simplifying their task. But still the customers have to be encouraged through different marketing techniques. Therefore, the bank is expected to provide reliable information about visa card payment to increase customers.

Table 4.1.4 Chance of getting ATM & POS in suitable place

Item	**Type of response**	**Respondents**	
		Frequency	**%**
What is your chance of getting ATM at you convenience (suitable) for making cash withdrawals?	Very high	27	**36**
	High	34	**45.33**
	Moderate	8	**10.67**
	Low	5	**6.67**
	Very Low	1	**1.33**
	Total	**75**	**100**

Source :(Questionnaire) 2025

One of the most important factors in service delivery is placement of the service where it is required. However, as it was clearly shown in the above Table 4.1.4, 36% 0f respondents says very high 10.67% of respondents say moderate and 45.33% of the respondents stated high, 6.67% of respondents says low and 1.33% say very low chance of getting ATM distribution in convenient place and the customer demand is satisfied enough and but there is a little bit ATM shortage so far and it has put a little bit pressure on their commercial or other activities related to cash outlay.

Table 4.1.5 Customers level of satisfaction

Item	Types of response	Respondents	
How do you express your satisfaction on visa card?		Frequency	%
	Very satisfied	25	33.33
	Satisfied	32	42.67
	Not satisfied	12	16
	Neutral	6	8
	Total	75	100

Source :(Questionnaire) 2025

As shown in the above table 4.1.5, among the total respondents 33.33% of them replied very satisfied, 42.67% of the respondents replied satisfied, 16% responds that they are not satisfied and 8% are neutral the inferences of this data indicates that most of customer are satisfied with the e-banking service of commercial bank. And unsatisfied customers are not that much.

The respondents were provided with open ended question to state their suggestion if the banks made any effort to enquire opinion, different respondents discuss their opinion as follows.

- Most customers said that the bank does not make any effort to take our suggestion, comment, and opinion.
- And some customers suggest that the bank made little effort.
- The rest of customers argue that the bank made effort, one can conclude that the bank does not make any effort to take customers idea and opinion.

Regarding improvement and development on visa card service the respondent said that the bank should make:-

- Need of fast maintenance during the system fail working
- Taking customer opinion
- The delay on the card production must be solved
- The bank should increase its ATM service in to different more close areas
- The bank should solve the network problem
- Try to improve the quality of service & accessibility

Source: data collect through questioners 2025

Table 4.1.6 Challenges and causes for inadequate infrastructure

Item	Types of response	Respondents	
Are there any challenges and causes for the lack adequate infrastructure?		Frequency	%
	Yes	57	**76**
	No	18	**24**
	Total	**75**	**100**

Source :(Questionnaire) 2025

As shown in the above table 4.1.6 the respondents were asked if there are any challenges and causes for inadequate infrastructure from this 76% of the respondents says yes and the other 24% of them says no, so the majority of the respondents believe that there are challenges to have adequate infrastructure the respondents was given an open ended question answered that there are challenges such as lack of government commitment to finance the expansion of infrastructure.

4.2.2 Findings on employees of Commercial Bank of Ethiopia

Table 4.1.7 Use of E-banking system for business transaction

Item	Types of response	Respondents

Do you use Electronic banking for business transaction in your bank?		Frequency	%
	Yes	16	100
	No	-	-
	Total	**16**	**100**

Source :(Questionnaire) 2025

The above table 4.1.7 shows that 100% of respondents say yes about the use information system outcome for business transaction if their bank from the above information there is delight access information system outcome used by commercial bank of Ethiopia in Gubrye branch.

Table 4.1.8 Latest electronic banking outcomes implemented & used by the bank.

Item	Types of response	Respondents	
What is the latest electronic banking outcome implemented and used by your bank?		Frequency	%
	Automated teller machine(ATM)	6	37.5
	Mobile Banking	6	37.5
	Electronic Fund Transfer(EFT)	**4**	**25**
	Total	**16**	**100**

Source :(Questionnaire) 2025

The above table shows that 37.5% of respondents have said that the latest information technologies implemented by the bank are ATM While the other 37.5% of the respondents have said the latest information technologies implemented by the bank is mobile banking. The other 25% of the respondents says electronic fund transfer; therefore from this one can understand that the latest technologies that the bank is expanding in a committed action are ATM and mobile banking.

Table 4.1.9 Changes after implementing the newest technology in the bank.

Item	Types of response	Respondents	
Is there any change after implementing the newest technology in your bank?		Frequency	%
	Yes	10	62.5
	No	6	37.5
	Total	**16**	**100**

Source :(Questionnaire) 2025

According to the above table (4.1.9) 62.5% of respondent says yes and 37.5% of respondents says no. This indicates there is change after implementing and using the newest technology and the respondents explained the changes as the implementation of the latest electronic banking system help to provide quality service minimize working burdens therefore the increased service quality makes the bank profitable.

Table 4.1.10 Advantages of adopting E-banking

Item	Types of response	Respondents	
What are the advantages of adopting E-banking?		Frequency	%
	Attracting customers	6	37.5
	Enhancing the image of the bank	4	25
	Increment of revenue	**2**	**12.5**
	Improving of service and Excellency	**2**	**12.5**
	Reduction of working burden	**2**	**12.5**
	Total	**16**	**100**

Source :(Questionnaire) 2025

As stated in the above table 4.1.10, 37.5% of the employee agrees that the main advantage of adopting e-banking is attracting of customers, while 25% and other 12.5% of the employees replied enhancing the image of the bank and reduction of working burden respectively. Improvement of service Excellency and increment of revenue takes replied by 12.5% and 12.5% of the employees respectively. Therefore providing E-banking service gives a lot of benefits for the bank as well as for its employees. According to the majority of respondent response such as attracting customer, giving effective and time saving service, building good image of the bank, load reduction of working burden of the employee are among the benefits of adopting electronic banking system.

Table 4.2 Opportunities of adopting electronic banking

Item	Types of response	Respondents	
What are the advantages of adopting E-banking?		Frequency	%
	The government commitment to ward expansion of ICT infrastructure	2	12.5
	Improvement in the bank habit of the society	5	31.25
	Sustainable growth of the country	**2**	**12.5**
	Increment the number of tourism inflow of the country	**3**	**18.75**
	To take competitive advantage in the bank industry	**4**	**25**
	Total	**16**	**100**

Source :(Questionnaire) 2025

According to the above table 4.2, 12.5% of the employees respond that the government commitment toward expansion of ICT infrastructure, 31.25% of the respondents believes that

improvement in the bank habit of the society is the major opportunity of adopting e-banking, 12.5% of the respondents replied sustainable growth of the country, 18.75% responds increment in the number tourism inflow of the country and 25% of the employees responds that to take competitive advantage in the bank industry. From this, one can understand that adopting E-banking has several opportunities for the banking industry, which facilitates providing banking services easily and reliably.

Table 4.2.1 Existence of regulatory body from national bank of Ethiopia

Item	Types of response	Respondents	
Is there sufficient regulatory body from national bank of Ethiopia (NBE) to control the challenge that might result from e-commerce expansion?		Frequency	%
	Yes	10	**62.5**
	No	6	37.5
	Total	**16**	**100**

Source :(Questionnaire) 2025

As shown in the above table 4.2.1, employees were asked if there is sufficient regulatory body from national bank of Ethiopia, 62.5% of the respondents replied yes and 37.5% of the employees responds no therefore majority of the respondents says that there is adequate control from side of the national bank and the selected employees was given an open ended question on how the national bank control such challenges so they said that it controls the challenges through granting credit for commercial bank of Ethiopia while facing financial shortage to undertake the normal operation of the bank effectively.

Table 4.2.2 Causes and the challenges for it might be lack of adequate infrastructure, security, investment cost etc. with the view of employees

Item	Types of response	Respondents	
Are there any challenges and causes for the lack adequate infrastructure, security, investment cost etc to adopt electronic banking systems?		Frequency	%
	Yes	13	**81.25**
	No	3	**18.75**
	Total	**16**	**100**

Source :(Questionnaire) 2025

According to the above table 4.2.2 81.25% of employees replied yes for the presence of challenges and causes for the lack of adequate infrastructure the remaining 18.75% of the respondents answered no, from this the majority of the respondents believes that there are different causes for the lack of adequate infrastructure in relation to the adoption of latest electronic banking systems. Respondents was given an open ended question to justify their

reason so they stated that the main cause is lack of government commitment to spread across ICT infrastructure and the geographic condition which is far from the capital city may be the most influential causes. Therefore there are many challenges to have adequate infrastructure in relation to the adoption of electronic banking systems.

Table 4.2.3 General challenges in adopting electronic banking

Item	Types of response	Respondents	
		Frequency	%
Do you believe that there are challenges in adopting electronic banking systems?	Yes	16	100
	No	-	-
	Total	**16**	**100**

Source :(Questionnaire) 2025

As shown in the above table 4.2.3 the employees was asked if they believe that there are challenges in adopting electronic banking system so, all 100% of respondents replied that there are general challenges in adopting electronic banking system. Therefore one can understand that all of the selected respondents considered the existence of challenges.

The employees were given with the open ended question related to this so most of them have mentioned different challenges such as:

- ✓ Its requirement of huge amount of finance to adopt new technology
- ✓ Lack of skilled man power to operate the newly adopted electronic banking systems
- ✓ Problems related with security such as loss of customers PIN number for the visa card holders
- ✓ Customers can't easily adapt with the new technology adapted by the bank
- ✓ Poor information and communication technology infrastructure
- ✓ Lack of awareness among the customers toward the new system and its benefits.

Every new technology when exposed and come to public it faces to so many difficulties. It takes time that peoples getting familiar with it. The other is that since the technologies like e-banking are new there should be so many things invited and prepared as a base for expanding of e-banking and lack of high quality information and technology professionals to operate and repair. Whenever any problem happened one of the major technical challenges that banks face in implementing and using electronic banking system is lack of trained professionals in repairing and maintaining the adopted technologies.

Table 4.2.4 Increasing trend of ATM and mobile banking user

Particular	**Year**			
	2021	**2022**	**2023**	**2024**
ATM Banking users	850	1800	2460	3050
Mobile Banking Users	900	1420	2200	3100

Source; (information from the bank manager) 2025

The above table shows increment in number of mobile and ATM banking users from year 2021 to2024. In 2021 the number ATM user are 850- in2022 increase to 1800 and in 2023 it increased to 2460 and also in 2024 it has increased to 3050 ATM banking users. In 2021 the number of mobile banking user are 900 their number increase in 2023 and 2024 to 2200 and 3100 respectively. From this information the researcher concludes that there is a good expansion of the system so there is benefit realized by the customer because without any benefits there is no increment in the number of customers using the system.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

The study intended to examine the main challenges and opportunity in the adoption of E-banking system in Commercial Bank of Ethiopia Gubrye branch. On the other hand, the purpose of this chapter is to delineate the summary of findings in section 5.1, followed by conclusion in section 5.2 and presents some recommendations forwarded in section 5.3

5.1 Summary Of Findings

Most challenges to E-banking adoption identified in this study were come from external Environments; specifically those are lack of legal framework regarding E-banking system at national level, lack of ICT infrastructure, and the study also identified basic benefit a firm could get from the adoption of E-banking system. Those benefits were considered as a driving force for the adoption of the system. The benefit found in the study were based on its usefulness in terms of time and cost saving. These are two basic benefits that drive banking industry to adopt technological innovations. In general the finding of the study, offer other benefit for the adoption of E-banking, such as enhancing customer satisfaction, reduce the number of customers come to banking hall, increase the productivity of banks, increase reliability and accessibility of banking service, creating good relationship between clients & bank and also used as a better information control.

5.2. Conclusion

From the data analysis part of chapter four we can conclude that, the E- banking service such as ATM in Gubrye branch are commonly used by the clients of commercial bank of Ethiopia. The mobile banking which lets you to make specific payments in retail stores restaurant and using of other are service by transferring money from your bank account to the beneficiary bank account in addition the bank also used other banking tools such as internet banking is among the banking tools which is given most recently introduced. Those E-banking tools provide a lot of benefits mainly for the bank as well as for potential customers. According to the employee response that the bank gets a lot of opportunities such as attracting of customers by giving effective and time saving services, building of good images to the bank, load reduction or reduction of working burden of the employee, this enables the bank employees to focus on strategic issues instead of focusing on traditional activities and improve organizational performance through cost reduction (by avoiding paper work and reducing the number employees requiring). In addition, it also increases the revenue of bank by making different activities using this system such as ATM and mobile banking. In addition to the bank the customers also benefited from using the service tools of the system according to the most of employees response including the bank manager, the purpose of implementing e banking system is take the existing opportunities such as improvement in the banking habit of the society, sustainable economic growth in the country, increment of tourist attraction to Ethiopia, commitment of the government to facility the

expansion of ICT infrastructure and willingness of the bank to take the existing advantages in the banking industries from this the researchers conclude that adopting of e banking has several opportunities for banking industries which provides banking service .

E-Banking cannot be operated in areas that cannot have network coverage and cannot operate in poor network system, customer may dissatisfied with e banking when they misses approver pin code of the service and hacked by others when the pin code was not did from other third parties less accessible and it represent and literature people on the other hand the study identified that as Ethiopia is one of the development country and the introduction of E-banking system is very recent, there are different challenges that hinder the development of E-banking system in the country.

Thus, the following are some major challenges of adopting E-banking ;

- Lack of infrastructure facilities
- Very high establishment cost
- Lack of skilled Human power
- Lack of society awareness about the services

Based on the data collected and responses collected from the Customers of Electronic banking it has been tried to draw the following conclusions:

- The bank has not made various efforts in promoting the visa card service. This is important decision of the bank in order to identify its weakness in this respect.

- The importance of the VISA card was to make customers carry less cash, decrease work load for employees and thereby reduce theft or loss of actual currency notes. However the bank has also ignored customer demand to find ATM machines at their convenience which affects the acceptance and dependability of the service to general public.

- According to the feedback from its customers at branch level, customers complain on network system, power supply, shortage of changes, machine break down.

- Still there is problem of infrastructure like electric power and fast improvement needs in network connection.

- Contribution of e-banking system to ward for customer satisfaction is very important because system of e-banking encourage the customer to use and save time and resource

- Currently the capacity and growth of e-banking system user are increasing and more effective in Gubrye branch

5.3 Recommendations

E-banking system is a new financial evolution in Ethiopia, but it’s an important issue, because it has a great impact on the whole banking system, at the same time it’s difficult and need a lot of

efforts to be adopted and accepted by the banking industry, so it need a lot of efforts to succeed.

Based on the above conclusion, the researcher recommends the following points:-

- In order to successfully facilitate E-banking adoption in Ethiopia, national bank of Ethiopia, (NBE) needs to urgently establish a clear set of legal frame works on the use of technological innovation in banking sector.
- For the successful implementation of E-banking system ICT infrastructure, is a major prerequisite, so government, should support banking sector by investing on ICT infrastructure development.
- In order to survive, Ethiopian banking industry need to move away from traditional bases of retail bank competition to a new technology based form of competition by focusing on cost reduction, customer retention, awareness, credibility, security, ease of use, and wider scope of products and services.
- To exploit the benefit of E-banking system, banking industry operated in Ethiopia needs to familiarize their customers with the processes and benefits of the system.
- Banks should pay special attention to deliver service to customers by using E- banking system, which can easily be accessible.
- Creating continuous social awareness about E-banking services by emphasizing its advantage like time saving, low cost and convinces through different forms of media advertising such as brochures, webpages etc.
- Banks should build always to guarantee reliability or dependability of online transactions in order to build customer confidence & to improve trust worthiness reputation of banks.
- Effective cooperation among banks has to be developed. The value of E-banking will be increased by linking one activity with other both with in banks & outside with suppliers, channels & customers. The bank should give much attention to promote the electronic payment services in a view to attract people from every walk of life

The bank should also keep uses of the card services by increasing the volume of transaction and rapid installation of network system.

The bank should improve the network and the infrastructure system regarding to the development of e-banking system in the respective area of Gubrye branch.

APPENDIX I

WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF ACCOUNTING AND FINANCE

Questionnaires to be filled by employees of Commercial Bank of Ethiopia, Gubrye branch

Dear respondent I am conducting research on the opportunities and challenges of adopting E-banking in case of CBE Gubrye branch as partial fulfillment of requirement for the completion BA degree in accounting and finance. For this research you are selected as available source of information. Please be kind enough to read the following question and provide your input for my survey. Assure these data will be kept confidentially and will be only used for academic purpose.

Thank you in advance for your cooperation!!

NOTE;-

- You are not supposed to write your name
- Put " ✓" mark in the box of your choice

Part one; Personal Information

1. Gender Male ☐ Female ☐

2. Age 18 -25 year ☐ 26-35year ☐ 36-45 year ☐ above 45 years ☐

3. Educational background. Diploma ☐ Degree ☐ Master ☐ Other ☐

4. NO of year worked on your current job. 1-5years ☐ 6-10years ☐ above 10 years ☐

Part Two; Main Body

1. Do you use Electronic banking for business transaction in your bank?

Yes ☐ No ☐

2. What is the latest Electronic banking outcome implemented and used by your bank?

Automated teller machine (ATM) ☐ Mobile Banking ☐

Electronic fund transfer (EFT) ☐ Other please specify_____

3. If there any change after implementing the newest technology in your bank?

Yes ☐ No ☐

4. What are the advantages of adopting E-banking?

Attracting of customers ☐

Enhancing the image of the bank ☐ Increment of revenue ☐

Improving of service and Excellency ☐ Reduction of working burden ☐

If other please specify_____

5. Do you believe that the following are the opportunities of adopting E-bank technology? (more than one answer is possible).

☐ The government commitment to ward expansion of ICT Infrastructure

☐ Improvement in the bank Habit of the society

☐ Sustainable growth of the country

☐ Increment the number of Tourism inflow of the country

☐ To take the competitive Advantage in the bank industry

6. Is there sufficient regulatory body from national bank of Ethiopia (NBE) to control the challenge that might result from e-commerce expansion? Yes ☐ No ☐

7. If your answer is yes for Q. no "6" how the national Bank of Ethiopia control the challenges?

_____

8. Are there any challenges and causes for it might be lack of adequate infrastructure, security, investment cost etc. to adopt electronic banking systems? Yes ☐ No ☐

9. If your answer from question number is whether yes or no please write your justification__

_____

10. Do you believe that there are challenges in adopting Electronic banking systems?

Yes ☐ No ☐

11. If your answer for Q#12 is 'yes' what are the challenges of Adopting E-banking?

_____

_____

_____

APPENDIX II

WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF ACCOUNTING AND FINANCE

ELECTRONIC BANKING users **QUESTIONARIES**

This questionnaire is prepared by prospective graduating student from Wolkite University to identify the opportunities and challenges of electronic banking from user prospective. The outcome of the study will help to suggest possible solutions from the observed you are kindly requested to response the questions as responsible as possible. I assures you that the response it kept confidential and for academic purpose only.

Thank you in advance for your cooperation!!

NOTE;-

- ✓ You are not supposed to write your name
- ✓ Put " ✓" mark in the box of your choice

Part one: Personal Information

Information regarding respondent background

1. Gender Male ☐ Female ☐

2. Age 18-25 Year ☐ 26-35 Year ☐ 36-40 year ☐ above ☐

3. Your educational back ground. Elementary☐ High school☐ Diploma☐ BA degree ☐ Post Graduated ☐

Part Two: Main body

1. What is your occupation?

Student ☐ Merchant ☐ Employee ☐ Other _____

2. Do you have any awareness about Commercial bank visa card?

Yes ☐ No. ☐ No response ☐

3. If your answer for question number "2" is "No" why?

☐I don't know anything about visa

☐I don't know that I can withdraw money outside the bank

Other_____

4. Do you have Commercial bank visa card?

Yes ☐ No. ☐ No response ☐

5. What is your chance of getting Automate Teller Machine (ATM) at you convenience making cash withdrawals?

Very high☐ High☐ Moderate ☐ Low ☐ Very low ☐

6. If your answer to question no(5)is low or very low how much has it will affected you?

Very greatly ☐ Moderately ☐ Very slightly ☐ Slightly ☐

7. What is the chance of getting point of sale(POS) terminals at your convenience or your preferred shopping area?

Very high ☐ High low ☐ Very low ☐

8. How do you express your satisfaction on visa card?

Very satisfied ☐ Satisfied ☐ Not satisfied ☐ Neutral ☐

9. Has the bank made any effort to enquire about your opinion of different services? _____

_____

10. What improvement and development you suggest that the bank should make on visa card service?_____

_____

11. Are there any challenges and causes for the adequate infrastructure?

Yes ☐ No☐

12. If your answer from question No (11) is yes or No write your justification?_____

_____

_____

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